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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, SEPTEMBER 8, 1882.

No. 4.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

JAMES CORISTINE & CO.

Warehouse; 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

JOHN MACDONALD & CO.

Carpet Department.

STAIR OIL CLOTHS,
FLOOR OIL CLOTH,
Linoleums,
OIL CLOTH MATS,

COCOA MATS,

ALL SIZES.

Cocoa Matting,

ALL WIDTHS.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,
32, 34 and 36 Front street east,
AND
30 Faulkner St., Manchester England.

WYLD, BROCK & DARLING,

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

Mr JAMES MCGILLIVRAY,
210 St. James Street

Leading Wholesale Houses of Montreal

EXHIBITION.

We would respectfully notify the trade that we are making great efforts to have all our samples of Fall and HOLIDAY GOODS arranged before Exhibition week, and would request a call from any who may be visiting either Montreal or Toronto.

Fancy Goods,
Vases, Clocks,
Cabinets, Desks,
Stationery, Cutlery,
Smallwares,
Dolls, Toys, &c.

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

H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST,

Toronto.

SKELTON

BROS.

& CO.,

MANUFACTURERS OF

SHIRTS & COLLARS

Wholesale Importers of

MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
INCORPORATED BY ACT OF PARLIAMENT.
Capital Authorized, - - - - \$12,000,000
Capital Paid-up, - - - - 11,999,900
Reserved Fund, - - - - 5,500,000

Head Office, - - - Montreal.

Board of Directors.

C. F. SMITHERS, Esq., - - - President.
Hon. D. A. SMITH, - - - Vice-President.
Edward Mackay, Esq., - - - Alfred Brown, Esq.
Gilbert Scott, Esq., - - - A. T. Paterson, Esq.
Alex. Murray, Esq., - - - Geo. A. Drummond.

Lugh McLennan,
W. J. Buchanan, General Manager.

A. MACSIDER, Asst. Gen. Manager and Inspector.
H. V. Meredith, Assistant Manager.

A. B. Buchanan, Secretary.

Branches and Agencies in Canada.
Montreal, E. S. Clouston, Manager.

Almonte, Ont.	Hamilton, Ont.	Pictou, Ont.
Bellefleur, "	Kingston, "	Port Hope, "
Brantford, "	Lindsay, "	Quebec, Que.
Brockville, "	London, "	Sarnia, Ont.
Chatham, N.B.	Moncton, N.B.	Stratford, "
Cornwall, Ont.	Newcastle, "	St. John, N.B.
Goderich, "	Ottawa, Ont.	St. Mary's, Ont.
Guelph, Ont.	Perth, Ont.	Toronto, "
Halifax, N.S.	Peterborough, Ont.	Winnipeg, Man.

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 151 Madison Street. W. Munro, Manager; R. V. Hobden, Asst. Manager.

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

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

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

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP - \$500,000
REST, - - - - 200,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., - - - President
Hon. A. W. OGILVIE, SENATOR, - - - Vice-President

Alex. Buntin. E. K. Greene.

THOMAS CRAIG, - - - Cashier.

BRANCHES.

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

FOREIGN AGENTS.

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

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

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

Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.

CHICAGO.—R. Steven, Agent.
SAN FRANCISCO.—A. McKinlay, Agent.
PORTLAND, OREGON.—J. Goodiellow, Agent.

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

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

THE SHAREHOLDERS OF THE

MOLSONS BANK

are hereby notified that a Dividend of

Three and one-half per cent.

upon the Capital Stock has been declared for the current half-year, and that the same will be payable at the office of the Bank, in Montreal, on and after

MONDAY, the 2nd day of October next.

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

The Annual General Meeting of the Shareholders of the Bank will be held at its Banking House, in this city, on

MONDAY, 9th of October next, at Three o'clock in the afternoon.

By order of the Board.

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 24th August, 1892.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - \$5,700,000.
Reserve Fund, - - - 750,000.

HEAD OFFICE - - MONTREAL.

BOARD OF DIRECTORS.

SIR HUGH ALLAN,	- - - President
ROBT. ANDERSON, Esq.,	- - - Vice-President
Andrew Allan, Esq.	Hector Mackenzie, Esq.
Wm. Darling, Esq.	Jonathan Hodgson, Esq.
Adolphe Mason, Esq.	John Cassils, Esq.

GEORGE HAGUE, - - - General Manager

J. H. PLUMMER, Superintendent of Branches,

BRANCHES IN ONTARIO AND QUEBEC.

Belleville,	Kingston,	Renfrew,
Berlin,	London,	Stratford,
Brampton,	Montreal,	St. Johns, Que.
Clitham,	Kapanea,	St. Thomas,
Galt,	Ottawa,	Toronto,
Gananoque,	Owen Sound,	Walkerton,
Hamilton,	Perth,	Windsor,
Jagersoll,	Prescott,	
Kincardine,	Quebec,	

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon,
Bankers in Great Britain—The Clydesdale Bank (Limited), 20 Lombard Street, London, Glasgow and elsewhere.

Agency in New York.—48 Exchange Place, Messrs. Henry Hague and John B. Harris, Jr., Agents.
Bankers in New York.—The Bank of New York, N.Y.A.

Chicago Branch—159 Washington street, J. S. Meredith, Manager.

A general banking business transacted.
Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada.
Sterling Exchange and drafts on New York bought and sold.

Letters of credit issued, available in China, Japan and other foreign countries.
Collections made on favorable terms.

La Banque du Peuple.

DIVIDEND No. 94.

THE Stockholders of La Banque du Peuple are hereby notified that a Semi-Annual Dividend of

Two and One-half Per Cent.

for the last six months has been declared on the Capital Stock, and will be payable at the Office of the Bank on and after MONDAY, the FOURTH SEPTEMBER next.

The Transfer Book will be closed from the 16th to the 31st August, inclusive.

By order of the Board of Directors,
A. A. TROTIER, Cashier.
Montreal, August 1st, 1892.

The Ontario Bank.

CAPITAL, \$1,500,000.

HEAD OFFICE, - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND,	LT.-COL. C. S. GZOWSKI,
President.	Vice-President.

Donald Mackay, Esq.	A. M. Smith, Esq.
Geo. M. Rose, Esq.	Hon. C. F. Fraser.
	C. A. Massey, Esq.

C. HOLLAND, General Manager.

BRANCHES.

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

AGENTS.

London, Eng.—Alliance Bank (Limited).
New York.—Messrs. Walter Watson and A. Lang
Boston.—Fremont National Bank.

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

Head Office, - - - Toronto.

Paid-up Capital - - - \$6,000,000
Rest - - - - - 1,650,000

DIRECTORS.

Hon. WILLIAM McMASTER, *President.*
WM. ELLIOT, Esq., *Vice-President.*

Nonh Baruhart, Esq. James Michie, Esq.
George Taylor, Esq. T. Sutherland Stayner, Esq.
Jno. J. Arton, Esq.

W. N. ANDERSON, *General Manager.*
J. C. KEMP, *Ass't Gen'l Manager.*
ROBT. GILL, *Inspector.*

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

BRANCHES.

Ayr	Queppa	St. Catharines
Barrle	Hamilton	Sarnia
Belleville	London	Seaford
Berlin	Lucan	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock.

Goderlop.

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS

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

IMPERIAL BANK
OF CANADA.

Capital Paid up \$1,310,000
Reserve Fund 460,000

DIRECTORS:

H. S. HOWLAND, Esq., *President.*
T. R. MERRITT, Esq., *Vice-President, St. Catharines.*

Hon. J. A. R. BENSON, T. R. WADSWORTH, Esq.,
St. Catharines, Wm. RAMSAY, Esq.,
P. HUGHES, Esq., JOHN FISKEN, Esq.,
D. R. WILKIE, *Cashier.*

HEAD OFFICE—TORONTO.

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

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL \$1,500,000
CAPITAL PAID IN May 15, 1880 1,297,650
RESERVE FUND 270,000

Board of Directors.

R. W. HENEKER, *President.*
A. A. ADAMS, *Vice-President.*

Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope,
T. S. Morey, Hon. G. G. Stevens.

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

Waterloo	Richmond
Coaticook	Stanstead.
Cowansville	Granby.

Farnham.

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

The Chartered Banks.

THE BANK OF TORONTO,
CANADA.
Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$1,000,000.

DIRECTORS:
GEORGE GOODERHAM, *President.*
WM. H. BEATTY, *Vice-President.*
W. R. WADSWORTH, Wm. GEO. GOODERHAM,
ALEX. T. FULTON, HENRY GAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

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

BRANCHES.

MONTREAL, J. Murray Smith, *Manager;* PETERBORO, J. H. Roper, *Manager;* COBourg, Joseph Henderson, *Manager;* PORT HOPE, W. R. Wadsworth, *Manager;* BARRIE, J. A. Strathy, *Manager;* ST. CATHARINES, E. D. Boswell, *Manager;* COLLINGWOOD, G. W. Hodgett, *Manager.*

BANKERS.

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

LA BANQUE NATIONALE.
HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

DIRECTORS.
HON. ISIDORE THIBAUDEAU, *President.*
JOSEPH HAMEL, Esq., *Vice-President.*
Chevalier O. Robitaille, M.D. E. Baudet, Esq. M. P. P. T. LeDroit, Esq. J. B. Z. Dubau, Esq.
U. Tessier jr., Esq. P. LAFRANCE, *Cashier.*

HONORARY DIRECTOR—Hon. J. R. Thibaudan, *Montreal.*

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

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

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

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

Correspondence respectfully solicited.

LA
BANQUE JACQUES-CARTIER,
HEAD OFFICE, - MONTREAL.

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

DIRECTORS:
ALPH. DESJARDINS, Esq., M.P., *President.*
S. St. Onge, Esq., *Vice-President.*
J. L. Cassidy, Esq. P. S. Hamelin, Esq.
Ls. S. Monat, Esq. I. O. Gravel, Esq.
Lucien Huot, Esq.

A. L. DEMARIGNY, *Cashier.*

Branch at Beauharnois, A. Clément, *Manager.*
Branch at St. Hyacinthe, S. A. Durocher, *Manager.*
Branch at St. Remi, P. Q. C. Bedard, *Agent.*
Branch at Valleyfield, C. F. Irish, *Agent.*
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glyn, Mills, Currie & Co.

THE MARITIME BANK
—OF THE—
DOMINION OF CANADA.

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

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

CASHIER, - ALFRED RAY.

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

Loan Societies.

MONTREAL
LOAN & MORTGAGE CO.
AND
TRUST COMPANY.
Incorporated 1858.

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

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

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

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.

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

BOARD OF DIRECTORS.

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

GEORGE W. CRAIG,
Manager.

OFFICE 181 ST. JAMES STREET, MONTREAL.
July 20, 1882.

THE HAMILTON
Provident and Loan Society.

Hon. ADAM HOPE, *Senator—President.*
W. E. SANFORD, Esq., *Vice-President.*

Subscribed Capital \$1,000,000.00
Paid-up Capital 960,000.00
Reserve and Surplus Profits 174,000.00
Total Assets 2,428,000.00

MONEY ADVANCED on Real Estate on favorable terms of Repayments.

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

OFFICE,
Corner of King and Hughson Streets,
HAMILTON, CANADA.
H. D. CAMERON,
Treasurer.
March, 1882.

Private Banks.

W. MOWAT & SON,
BANKERS,
STRAFORD, ONT. [Established 1863.]

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

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

ARCH. CAMPBELL,
STOCK and SHARE BROKER,
(Member of the Stock Exchange)
MERCHANTS EXCHANGE BUILDINGS,
Hospital and St. Sacrament Streets,
MONTREAL.

Oceanic Steamships.

Allan Line.



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

1882. Summer Arrangements. 1882.

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

Table with columns: Vessels, Tonnage, Commanders. Lists ships like Numidian, Hanoverian, Parisian, etc., with their respective tonnage and commanders.

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

The Steamers of the LIVERPOOL, LONDONDERRY AND QUEBEC MAIL SERVICE.

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

Table with columns: Vessel, Day, Date. Lists sailing dates for Sarmatian, Polynesian, Sardinian, etc.

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

are intended to be despatched as follows:

Table with columns: Vessel, Day, Date. Lists sailing dates for Nova Scotian, Iberian, Austrian, etc.

Rates of Passage between Halifax and St. John's

Table with columns: Cabin, Inter mediate, Steerage. Lists prices for different classes of passage.

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

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

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

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Bohmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Bellast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Grace Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allan, Bae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Hourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN, 80 State St., Boston, and 25 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Table with columns: Tons, Montreal, Toronto, Ontario, Texas, Teutonia, Quebec, Sarnia (building), Mississippi, Oregon (building), St. Louis, Vancouver, Brooklyn. Lists tonnage for various destinations.

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC. BROOKLYN, 2nd Sept. *SARNIA, 30th Sept. TORONTO, 3th Sept. *NARARIO, 7th Oct. DOMINION, 16th Sept.

RATES OF PASSAGE.

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

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

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

DAVID TORRANCE & CO., Exchange Court, Montreal.

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

Barrie, Ont.

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

Brantford, Ont.

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

Montreal.

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

Owen Sound, Ont.

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

Uxbridge, Ont.

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

Agents' Directory.

OWEN MURPHY, Insurance Agent, Official Assignee and Commission Merchant.—No. 35 St. Peter Street, Quebec.

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

THOMAS HIAM, INSURANCE BROKER, With the Imperial Insurance Co., 6 Hospital Street, Montreal.

Legal.

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

Legal.

For Accountants, &c., see other page.

Aimonte, Ont.

MACDONELL & DOWDALL, BARRISTERS, ATTORNEYS, SOLICITORS IN CHANCERY, &c. Solicitors Bank of Montreal, D. G. MacDonell, M. P. James Dowdall.

Brampton, Ont.

JAMES FLETCHER, Barrister, Attorney, Solicitor, Conveyancer, &c. Carleton Place, Ont.

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

Guelph, Ont.

JOHN SMITH, REAL ESTATE AND LOAN AGENT, ACCOUNTANT, &c., 32 St. George's Square, GUELPH, Ont. Assignments taken and Estates managed.

Belleville, Ont.

PETERSON & PETERSON, BARRISTERS, &c., Offices: Corner Bridge & Front Sts.

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

Brantford, Ont.

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

Bradford, Ont.

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

Charlottetown, P.E.I.

MOLEAN & MARTIN, Barristers and Attorneys at Law, Conveyancers, Notaries Public, &c.

Chatham, N.B.

G. B. KRASER, Barrister and Attorney-at-Law, Conveyancer, Notary Public, &c. Vice-Consular Agent for Spain.

Clifton, Ont.

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

Clintou, Ont.

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

Cayuga, Ont.

HENDERSON & SNIDER, Barristers and Attorneys-at-Law, Solicitors in Chancery, Notaries, Public Conveyancers, &c., Cayuga, Ont.

Digby, N. S.

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

Fredericton, N.B.

J. HENRY PHAIR, Barrister and Attorney, Office, Queen Street, Fredericton, N.B. Galt, Ont.

BALL & BALL, BARRISTERS AND ATTORNEYS-AT-LAW, Solicitors for Canadian Bank of Commerce.

Goderich, Ont.

GARROW & PROUDFOOT, BARRISTERS, SOLICITORS, &c.,

Hamilton, Ont.

FURLONG & STEELE, Barristers and Attorneys at Law, Solicitors in Chancery, etc., 19 King St. W. EDWARD FURLONG, LL.B. D. STEELE, JR.

J. G. GURELL, ATTORNEY, Solicitor, Conveyancer, &c., 34 St. James St., N.

Leading Wholesale Trade of Montreal.

STANDLY PENTLAND,

MANUFACTURERS' AGENT,
19 ST. PETER ST., MONTREAL,
AGENT FOR
THE THREE RIVERS PAPER COMPANY,
Manufacturers of all kinds of
WRAPPING PAPER, ROOFING, &c.,
ALSO

The Canada Extract of Dye Wood Works,
Manufacturers of Sedimentless Extract of Hemlock
Bark, Tamarack, &c.

DOMINION PAPER CO'Y.

100 Grey Nun street, Montreal,
(MILLS AT KINGSEY FALLS, P.Q.)

MANUFACTURERS OF

The following grades of high class papers:—

Nos. 1 & 2 Book and Printing, (Toned & White,
" 3 News and Printing, " "

White Tea and Bag,

Bleached Manilla Envelope, Bag and Wrapping.

White Manilla Tea and Wrapping.

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Blotting Paper.

First Prize Dominion Exhibition 1880.

JOHN CRILLY & CO.,

MANUFACTURERS OF

Blotting Paper, Flour Sack Paper,
Music Paper, Fine Manilla Paper,
Colored and Brown & Grey Wrapping
White Printing Paper
Paper, Roofing Felt and Match
Flour Sack Paper Brgs, &c., &c. Paper.

Special Sizes and Weights made to order

389 ST. PAUL ST., MONTREAL.

W. McLAREN & CO.,

WHOLESALE

BOOT & SHOE Manufacturers,

VICTORIA SQUARE,

MONTREAL.

While maintaining a complete stock of staple goods of superior makes, special attention is devoted to filling orders for any class of goods required on the shortest notice.

ROBT. McCREADY,

WHOLESALE

BOOT & SHOE

MANUFACTURER

21 AND 23 ST. PETER STREET,
MONTREAL.

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OSLER, GYWN & TEEZEL,
BARRISTERS, &c., Hamilton, (nt.
OSLER & GWYN, Barristers, &c., Dundas, Ont.,
B. E. OSLER, Q. C., (County Attorney.)
H. C. GWYN, J. V. TEEZEL.

A. D. CAMERON,

Barrister, Attorney-at-Law, Solicitor in Chan-
cery and Insolvency, Notary Public, Conveyancer,
&c. No. 10 Hughson St., south, Hamilton, Ont.

Leading Wholesale Trade.

H. J. FISK & CO.

Offer to the Wholesale Trade
their specialties,

SHEEPSKINS

AND

GOATSKINS.

TEAS, SUGARS, COFFEES,

SPICES, FRUITS

AND A FULL ASSORTMENT OF

GENERAL GROCERIES,

Maintained from best Markets.

J. A. MATHEWSON,

202 McGill Street.

J. RATTRAY & CO.,

Manufacturers, Importers and Wholesale Dealers

IN

TOBACCO, SNUFF, CIGARS,

AND GENERAL

TOBACCONISTS' GOODS;

MANUFACTORY:

No. 80 ST. CHARLES BORBOMEE STREET.
WAREHOUSES AND OFFICE:

428 ST. PAUL cor. of St. FRANCOIS XAVIER St.
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E. E. GILBERT & SONS,

MANUFACTURERS OF

PORTABLE AND STATIONARY

ENGINES,

Steam Pumps, Shafting, Pulleys, &c.

Office:

722 ST JOSEPH STREET,
MONTREAL.

W. & F. P. CURRIE & CO.

100 GREYNUN ST., Montreal,

MANUFACTURERS OF

SOFA, CHAIR & BED SPRINGS.

A large Stock always on hand.

Roman Cement, Portland Cement,

Water Lime,

Drain Pipes, Vent Linings,

Flue Covers, Fire Bricks, Fire Clay,

Whiting,

Picater of Paris,

Borax,

China Clay, &c.

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.

MANUFACTURERS OF

Boots and Shoes, Wholesale

CORNER OF

Craig and St. Francois Xavier Streets,

M. H. Cochrane,
Chas. Cassils,

MONTREAL.

JAMES McCREADY & CO.

WHOLESALE

BOOT AND SHOE

MANUFACTURERS,

35 & 37 WILLIAM STREET.

MONTREAL.

J. & T. BELL,

MANUFACTURERS OF

Fine Boots and Shoes

WHOLESALE,

273 NOTRE DAME STREET,
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Fine made goods, latest styles, equal in finish to the best American makes, and specially adapted to town custom.

SHAW BROS. & CASSILS,

TANNERS,

And dealers in

HIDES AND LEATHER,
426 & 428 NOTRE DAME ST.

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ALEXANDER SEATH,

IMPORTER OF

British & Foreign

LEATHERS

AND

Shoe Manufacturers' Goods,

16 LEMOINE STREET

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Cassils, Stimson & Co.,

IMPORTERS OF

FOREIGN LEATHERS

PRUNELLAS & SHOE FINDINGS

AND

Leather Commission Merchants,

13 & 15 ST. HELEN ST., MONTREAL.

Leading Wholesale Trade.

D. Morrice & Co

Canadian Manufactures,

MONTREAL AND TORONTO,

Hochelaga

Brown Cottons,

Canton Flannels,
Yarns and Bags.

Valleyfield

Bleached Shirtings,

Wigans and Shoe drills.

Stormont

Col'd Cotton Yarns,

Ducks, Tickings, Checks, &c.

Knitted Goods,

Tweeds,

Flannels, &c., &c.

The Wholesale Trade only
supplied.**DOMINION BOLT CO.,**

Front and Sherbourne Sts., Toronto.

FIRST PRIZE DOMINION EXHIBITION, 1880.

CARRIAGE BOLTS:

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

"Best."—Made from Best Staffordshire iron, same finish as "Best Best," and annealed.

"Common."—Made from Best Staffordshire iron, with black heads, the burr only being edged.

Railway Track Bolts.

Railway Track Spikes.

Quality not excelled by any, native or foreign.

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

Cold Pressed Nuts. Rivetting Burrs, and very soon there will be in operation an improved machine for

Plough Bolts. Boiler Rivets.

No better and no greater variety can now be had elsewhere of

Fancy Head Bolts,

for Carriage Builders and others, which always afford satisfaction to buyers.

Machine Bolts. Coach Screws.

Bridge Bolts. Tire Bolts and Rivets.

Sleigh Shoe Bolts. Elevator Bolts, All of best quality and annealed, not second to any imported.

Stove Bolts. Stove Rods. Rivets.

CANADA MARBLE

AND

International Granite Works,

R. FORSYTH, Proprietor,

Manufacturer of

MARBLE & POLISHED GRANITE WORK.

Mill, St. Gabriel Locks, 522 William St.

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QUARRIES,

NEAR GANANQUE, QNT. AND CLAYTON, N.Y.

Importer of Italian and all Foreign Marbles, and dealer in Floor Tiles, &c.

Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.,GENERAL MERCHANTS
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MONTREAL AND TORONTO.

Merchants Manufacturing Co.,

BLEACHED SHIRTING.

Cornwall Manufacturing Co.,

WHITE & COLORED BLANKETS.

A. Lomas & Son (Sherbrooke),

PLAIN AND FANCY FLANNEL.

Almonte Knitting Co.,

SHIRTS AND DRAWERS.

Thorold Knitting Co.,

SHIRTS AND DRAWERS.

Canadian Tweed & Bibles,

Cotton and Wool Hosiery, &c., &c.

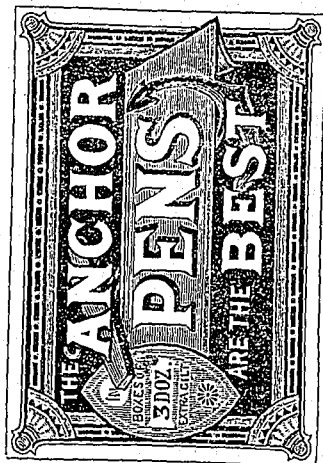
38 St. Joseph Street, Montreal.

13 Wellington Street, East, TORONTO.

WM. PARKS & SON,

NEW BRUNSWICK COTTON MILLS

ST. JOHN, N.B.

Awarded the only Medal given at the CENTEN-
NIAL EXHIBITION of Cotton Yarns of Canadian
Manufacture. Gold Medal at Montreal Exhibition.
Two Silver and Two Bronze Medals at Toronto In-
dustrial Exhibition. Diploma and Seven First-Class
Prizes at Hamilton, London, and St. John Exhibi-
tions for theirCOTTON YARNS,
CARPET WARPS,
BEAM WARPS,
HOSIERY YARNS,
BALL KNITTING COTTONS,Which, for Quality and Brilliance of Color, cannot
be excelled.ALEX. SPENCE, WM. HEWETT,
21 Lemoine St., Montreal. 11 Colborne St., Toronto.**Hodgson, Sumner & Co.,**

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

Leading Manufacturing Firms.

1854.

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BUY

E. B. EDDY'S

MATCHES,

PAILS, TUBS,

AND

Washboards

MANUFACTURED AT

HULL, P. Q., CANADA.

PATERSON BROS.,

IMPORTERS.

MILLINERY

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Fancy

DRY GOODS,

58 & 60

Wellington Street West,

TORONTO.

22 ST. HELEN ST.,

MONTREAL.

BOWN & WOODS,

ST. JOHN'S,

NEWFOUNDLAND,

GENERAL

COMMISSION MERCHANTS,Respectfully solicit consignments. Returns
promptly made.

Good references on application.

Robt. Miller, Son & Co.,

156 and 158 MCGILL STREET.

Owing to the fire which destroyed our late place
of business on Victoria Square, we are to be found
at the above address, with an entire new stock of

Papers, Stationery,

Blank Books,

Miscellaneous Books,

Paper Hangings

and Window Shades.

Silk and Cotton Manufacturers, &c.

BELDING, PAUL & CO.

MONTREAL,

—MANUFACTURERS OF—

**Silk Threads,
RIBBONS, &c.**

OFFICES.

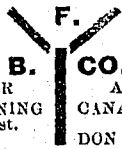
New York, Philadelphia, Cincinnati, Boston,
St. Louis, Chicago, San Francisco,
Montreal.

MILLS.

Rockville, Conn., Northampton, Mass.,
Montreal, Que.

1882. SPRING, 1882.

FOSTER, BAILLIE & CO.,
14 ST. HELEN ST., MONTREAL.



AGENTS FOR
ULSTER SPINNING CO., Belfast.
D. & R. DUKE, Brechin.
McGREGOR & CO., Dundee.

AGENTS FOR
CANADA SILK CO., Montreal.
DON & DUNCAN, Dundee.
JAMES HAMILTON, Glasgow.

J. T. RAWORTH, Leicester.

SPECIALTIES:

LINEN GOODS of every description. Sewing Silks and Ribbons (home made).
BLACK CASHMERE, COBBOURGS and ITALIANS. RAWORTH'S SEWING COLTONS, on account of Manufacturers.
Prices cannot be equalled. Examine values and be convinced.

A. W. CRAIG & CO.
SHIRT and COLLAR

MANUFACTURERS

AND IMPORTERS OF

GENTS' FURNISHINGS,

130 ST. JAMES STREET,

OLD POST OFFICE BUILDING, MONTREAL.

Goods Warranted First-class in all cases.

"PRACTICAL SANITARIANS."

HUGHES & STEPHENSON,
(LATE R. PATTON.)

ESTABLISHED 1860.

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

745 CRAIG ST., MONTREAL.

Leading Wholesale Trade of Montreal.

WM. BARBOUR & SONS,
IRISH FLAX THREAD
LISBURN.

Received

Gold Medal

THE

Grand Prix

Paris Ex-
hibition,

1878.



Received

Gold Medal

THE

Grand Prix

Paris Ex-
hibition,

1878.

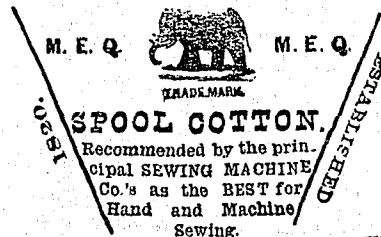
Linen Machine Thread, Wax Machine Thread
Shoe Thread, Saddlers' Thread, Gilling
Twine, Hemp Twine, &c.

WALTER WILSON & CO.,

Sole Agents for the Dominion,

1 & 3 ST. HELEN STREET, MONTREAL.

JOHN CLARK, JR. & CO.'S



M. E. Q.

ESTABLISHED 1851

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED AN AWARD —AT THE— CENTENNIAL EXHIBITION —FOR— Excellence in Color, Quality & Finish.

Wholesale Trade supplied by

WALTER WILSON & CO.,

1 & 3 St. Helen Street,
MONTREAL.

AGENCY FOR THE



GLOVES

(PATENTED JUNE 13TH, 1876.)

THE BEST IMPORTED GLOVE in the market. A full assortment always in Stock.

Walter Wilson & Co.,

Sole Agents for the Dominion of Canada,

1 & 3 ST. HELEN ST., - MONTREAL.

Leading Wholesale Trade of Montreal.



New Valencias,

Ex. POLYNESIAN,

Expected MONDAY.

TURNER, ROSE & CO.

Cor. St. John & Hospital Sts.,

MONTREAL.

Commercial Summary.

The Molsons' Bank has declared a dividend of 3½ per cent. for the current half year.

The Richelieu and Ontario Navigation Co. have just declared an interim dividend of three per cent.

The Delaware peach crop this season, it is thought, will be about 5,000,000 baskets, of which 1,000,000 baskets will probably be evaporated.

The merchants' clerks "Metropolis Association" have instructed their counsel to apply for an act of incorporation at the next session of the Quebec Parliament. It is intended to introduce a bill to regulate the hours of labor.

Mr. T. H. PETERSON, for 25 years a prominent merchant of Colborne, has sold out his stock and trade to Messrs. Peterson & Co., who have moved into the old premises. The new firm begins business under favorable auspices, having abundance of capital and prospects of doing a large trade.

NEGOTIATIONS are now in progress between the Montreal Abattoir Company and a few Quebec capitalists for the purpose of slaughtering and shipping cattle from Montreal to this city for household consumption, with a view of breaking down the excessive prices now demanded by the butchers.—Quebec Chronicle.

Southern papers report that a gentleman in Florida has produced a new variety of cotton by budding the cotton plant on the okra, which grows wild in great abundance in that State. There is but one boll on the plant, but it is larger than an ordinary cocoon and contains at maturity two pounds of pure lint, while there are no seeds in it and therefore will not require ginning. This is important if true.

W. E. CAMPBELL, general storekeeper, Metcalfe, Ont. is said to have compromised with his creditors at 50c on the dollar, cash. He succeeded to the business of his father about a year ago, and it is stated that the real property of the estate is in his mother's name.—Another family matter is that of Oscar C. Rowe, dealer in tins, &c., Moncton, N. B., who is reported to have recently given a bill of sale to his father.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

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

OF

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York.

SOLE AGENTS OF

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

At the tenth annual meeting of the Canada Paper Co., held in this city last Tuesday, a satisfactory statement of affairs was submitted, and the following were elected directors: Sir Hugh Allan and Messrs. Andrew Allan, Thomas Logan, Jonathan Hodgson, and John Macfarlane. Mr. Logan was elected President and Mr. Macfarlane, Vice-President and Managing Director, Mr. J. G. Young being re-appointed secretary-treasurer.

A MOVEMENT has been commenced for the building of a branch of the Port Rowan and Lake Shore Railway from Port Dover to Brantford. It was stated at a special meeting of the Waterford Village Council, recently held to consider the question, that \$3,000 of stock had already been subscribed in Port Dover towards the project. The proposed line is to run within one mile of Smucoc, and half a mile of Waterford.

The Midland Banking Company have filed their Statutory declaration of partnership; it was dated and filed on the 28th Aug., ult., at the Registry office in Port Hope. The parties composing the company are Messrs. Stanley Paterson and John Paterson, who are to continue for a period of ten years from the first day of March last.—The Midland Railway Company of Canada have successfully floated \$60,000 upon the English market.

It would seem that Yorkville, Ont., is destined to become somewhat of a manufacturing centre, in the event of the village becoming annexed to Toronto. Capitalists have proposed to establish there a carpet factory, tin stamping works, and agricultural works. But the villagers have not yet decided to come into the household of the "Queen City," probably awaiting further inducements.

JOHN F. GOODRICK, who has carried on a tailoring establishment at Moncton, N.B., for a good many years, is reported to have gone out of business and taken a situation as cutter in a

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY

MONTREAL,

WHOLESALE



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

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

Nova Scotia establishment.—J. D. Steeves & Co., Moncton, who commenced business in the dry goods and clothing line a few months ago, have closed up, and the goods have been returned to Messrs. Cole & Dully, who, it is reported, were the owners. The branch store business does not appear to have been a success.

The general trade situation in the United States, as reported to the Mercantile Agencies continues to improve. The industrial outlook is also brighter. The grown cotton has suffered of late from rain. The outlook for wheat as shown by replies to nearly 3,000 enquiries sent out is for a crop of 525,600,000 bushels. The corn crop is not reported definitely, but is greatly improved. The total number of failures reported during last week was 110, a decrease of 22 from the week preceding and six more than for the corresponding week last year. Canada reported 13, an increase of 5.

Messrs. WOOD & PARR, contractors for building the section of the T. & O. Ry. between Madoc and Bridgewater, have got into difficulties. They had their contract nearly finished, but the pressure of creditors for payments of overdue accounts and of the workmen for their wages became too stormy, and a few days ago Mr. Wood, who was in charge, left with the books without taking the precaution of advising his creditors of his leaving. Mr. Parr professes his anxiety of paying all the creditors, and, if protestations go for anything, is much more anxious to find Mr. Wood than Wood is of finding his "Parr." The percentage that will be due on completion of the works kept back is about \$3,000, and we understand the liabilities on the contract are about \$5,000. An assignment of these monies have been made to a trustee in trust for their creditors.

There is one class of vessel owners who are exempt from the disabilities of which the grain carriers are complaining—namely, the lumber freighters. During the past fortnight business has been very active, with advancing rates. One of the largest and most conservative owners of the lumber carriers at Chicago, last week said: "Our time has come at last. There is only about ninety days left to bring the winter's supply of lumber to this port, and from this time forward the owners intend to have paying rates or we will lay our vessels up. If shippers want their lumber brought here they will have to pay fair freight rates."

P. M. CALDER, dry goods merchant, Chatham, Ont., has failed three or four times during his business career, extending over ten or twelve years. It was understood that at one time he had about \$4,000 invested in business, but a number of years ago he bought out the bankrupt stock of John Hyslop, and it is stated paid "too dear for his whistle," and has never been able to recover. He accordingly assigned on the 21st ult., with liabilities amounting to \$12,000, and assets in stock and book-debts estimated at the same figure. No offer has been made, and the estate will probably be wound up.

A PROMINENT railroad manager is credited with the following: "I predict that every passenger locomotive will soon carry a pilot. I don't know where he'll be—whether on the cab or in front of the boiler, or in front of the boiler over what we now call the pilot and you call the cowcatcher—but he will be carried on every locomotive that carries trains at a high rate of speed, and he will watch the signals, switches, bridges, highways and junctions, and do nothing else, while the engineer runs his engine."

Leading Wholesale Trade of Montreal

JOHN TAYLOR & CO.
WHOLESALE
HAT AND FUR HOUSE,
PULLOVER & SILK HAT
MANUFACTURERS,
537 ST. PAUL STREET,
MONTREAL.

McARTHUR, CORNELLE & CO.,
Importers of and Dealers in
White Lead & Colors,
DRY AND GROUND IN OIL,
Varnishes, Oils, Window Glass, Star,
Diamond Star, and Double-Diamond Star
Brands.
English 16, 21 and 26 oz. Sheet.
Rolled, Rough and Polished Plate Glass.
Colored, Plain and stained Enamelled Sheet
Glass.
Painters and Artists Materials.
Chemicals, Dye Stuffs.
Naval Stores, &c., &c., &c.,
OFFICES AND WAREHOUSES:
310, 312, 314 and 316 St. Paul Street
AND
258, 255 and 257 Commissioners Street
MONTREAL.

Messrs. Harper and Webster, at Shediac,
N.B., are enlarging and improving their boot
and shoe business. This firm do a business to
the extent of \$90,000 per year, and employ 70
men.

It is stated that the Canada Atlantic Railway
will be opened for traffic on the 11th instant.
There is some talk in railway circles of the
Grand Trunk projecting arrangements to control
the Northern and North-western railway,
the business of which shows a remarkable increase
this year over that of 1881.

The stock of Messrs. Chaput & Massé, the
Montreal dry goods firm referred to in our last
issue, was sold by auction last Friday to Dupuis
Freres, this city, at 66c on the dollar.—
O. B. Graves, dealer in picture frames, paper-
hangings, etc., London, Ont., is said to be
asking an extension of time.

The Metropolitan Plate Glass Insurance Co.
of New York, who made a deposit of \$3,000
with the Canadian Government some months
since, have concluded to withdraw from Canada,
not finding the business a paying one. The
feud between the "Metropolitan" and the
"Lloyds" Plate Glass, also of New York, a
year or two since, has eventuated after the
manner of the "Kilkenny cats." Some persons
attribute their departure to the threatened tax.

SAMUEL CORRIGAN, a dry goods dealer in a
small way at Yorkville, Ont., has assigned in
trust, with liabilities estimated at \$14,000. It
is thought that the estate will pay 75c on the
dollar. Corrigan had not been long in busi-

Leading Wholesale Trade of Montreal.

S. H. & J. MOSS,
5 & 7 RECOLLET STREET
MONTREAL, and LONDON, ENGLAND,
IMPORTERS OF EVERY DESCRIPTION OF
WOOLLENS, ETC.

The Dominion Tweed & Wool Co.,
9 and 11 RECOLLET STREET, MONTREAL,
MANUFACTURERS' AGENTS.

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

IMPORTERS AND DEALERS IN FOREIGN & DOMESTIC
Wools and Wool Extract

DOMINION GLUE DEPOT.

Established 1872.

EMIL POLIWKA & CO.,

Awarded First Prizes at Dominion Exhibitions, Ot-
tawa, 1879; Montreal, 1880; Diploma Provincial
Exhibition, Montreal, 1881.
Largest Stock and best assortment of GLUES in
the Dominion.

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

Correspondence solicited.

S. H. MAY & CO.,

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Boiled and Raw Linseed Oil, Pale Seal and
Refined and Cod Oil, Rangoon Oil, the very best Oil in
the market for Machinery, with a full supply of Car-
riage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.;
Smethwick, German Star, Diamond Star and Double,
Enamelled and Colored, Rough, Rolled and Fluted
Glass, Varnish, Japans, Spirits Turpentine, Shellac
Varnish, Mirror Glass, 1 and 2, White.

ness, but bears a good name, and some of the
creditors believe that he will get a settlement.
The assignment was caused by a Toronto
wholesale firm pressing him for payment of
their claim. The estate, we are told, shows a
small surplus; stock is now being taken.

The authorities of the Bank of Toronto have
learnt that Thomas Elgar, accountant, who ab-
sconded some time ago, is now in Chicago, some
of his effects having been forwarded there to the
care of Mr. T. W. Handford. The Sheriff
has a small quantity of Elgar's goods in his
hands, which he has seized, and the bank has
obtained an order for substantial service on
Elgar, with a view to reaching the goods in
the Sheriff's hands. The amount of Elgar's in-
debtedness to the bank, for which they sue, is
\$1,500, but it is supposed that he was in default
to a much greater extent.

The general stores of the young firm of
Gadbois & Clark at Rat Portage, Mani'oba,
and at Keewatin, are in possession of one J. A.
Wright, under a chattel mortgage, for a claim
of \$1,500. In June last the firm claimed to
have a surplus of about \$5,000.—Messrs. Ston-
tenburg, Smith & Co., storekeepers, Brandon,
Manitoba, whose assignment we have previous-

Batty's Nabob Pickles.

C. H. BINKS & CO.,
MONTREAL.

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,

53 Yonge Street, TORONTO.

ly announced, recently absconded with \$8,000
belonging, it is said, to their creditors, whose
claims aggregate about \$12,000. The parties
were arrested in Fargo, Dakota, where they
were to have been tried before the court.

ALPHONSE J. WATIER, the absconding Mont-
real jeweller, referred to in our issue of the 25th
ult., has been traced to Chicago, where with
his brother, who it will be remembered was
missing here at the same time, he has re-
embarked in business under a new name,—
"Perry Bros." Watier was arrested on a *capias*,
and in the event of the prisoner not being
brought back to Montreal under the extradition
treaty, an effort will be made to force him to
disgorge some of his creditors' money, which it
is alleged he carried away.—Frank Curran, of
Welford Station, N.S., general storekeeper, who
absconded some time since, has been induced
to return, and is offering to compromise at 40c
on the dollar. The offer will not likely be
accepted, as it is believed a larger dividend can
be realized from the estate.

Business changes in Canada for the past
week include the assignment in trust of John
Guest, dry goods dealer, Toronto; of J. A.
Picand, general store, St. Jean D'Eschailton,
Que.; C. W. Rupert, millinery and fancy goods,
Warkworth, Ont.; and W. & J. Staples, confec-

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS

MONTREAL,

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

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



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

MANUFACTURED BY

WILLIAM JOHNSON,

672 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

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

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

CHEWING

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

A. D. PORCHERON, Proprietor,
MONTREAL.

WHAT THE PUBLIC WANT.
PRIVILEGES, NOT CONDITIONS.

ON THEIR LIFE POLICIES.

The unconditional policies of the Sun Life Assurance Company of Montreal contain *not one condition*, but have the following *privileges* on them :

1. Liberty to travel anywhere without extra.
2. Liberty to engage in any occupation without extra.
3. Thirty days of grace for premiums.
4. Policy may be revived within a year after lapse.
5. Paid up policies given for definite amounts after three years.
6. Loans made after two years.
7. Policy indisputable after two years.
8. Any difference to be referred to arbitration.

Compare this with ordinary policies. The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada enjoys. It is universally admitted to be by far the simplest and most straightforward policy in use in this country.

R. MACAULAY, Manager.

tioners, Chatham, Nfld. G. S. Hayes & Co., lumber, &c., St. Johns and Shelvington, Que., have suspended; A. K. Bars, grocer, Wolfville, N.S., A. M. Rice, general store, Waterford, Ont., and Wm. Crawford, tailor, Toronto, have assigned in trust; O. E. Witter, grocer, Moncton, N.B., and J. G. Hall, general store, Lingan, N.S., have given bills of sale; The Ottawa Herald Publishing Co. and Kierstead Bros., grocers, Moncton, are closed up; H. C. Boomer has been admitted a partner in the firm of Warren Bros., wholesale grocers, Toronto; Wm. Stewart & Co., dry goods, Guelph, dissolved—Wm. Stewart continues.

Mr. J. W. MARLING, Supt. of Agencies of the Canada Life Assurance Company, has been appointed to the position in this city and Province rendered vacant by the resignation of Mr. R. Pownall.

The Toronto Industrial Exhibition was formally opened on Wednesday last, by Attorney-General Mowat, in the absence from the city of the Lieutenant-Governor of Ontario. All the exhibits were not quite in position. The display in the greater number of buildings is fully up to that of former years, while many new features will attract the attention of visitors; including the electric light from forty-one lamps on the grounds, nightly displays of electro-hydraulic fireworks, the bombardment and explosion of a man-of-war vessel, etc. The attendance promises to be unusually large, and the Exhibition is an assured success.

Return of Grand Trunk Railway traffic, week ending 2nd September, 1882: passengers, express, freight and mails, \$139,527; freight and live stock, \$199,012. Total, \$338,539; corresponding week 1881, \$303,452. Increase, 1882,

\$35,087; of which \$9,340 is in passenger, etc., traffic and \$25,747 in freight. Miles open, 1882, 2,322; 1881, 2,213. Increase 109.

PRINCE EDWARD ISLAND BANK.—A despatch from Charlottetown, 6th Sept., says:—A large number of the depositors of the Bank of Prince Edward Island met in the Oddfellows' Hall yesterday evening. After a short discussion it was unanimously resolved—"That we, the depositors present, do hereby form ourselves into a committee for the protection of our rights against the Bank of Prince Edward Island. Resolved—That a committee of five be appointed as a working committee to further matters and report at next meeting." The committee are: Dr. McNeil, J. L. Chappelle, Robt. Crabbe, John Carroll and A. B. Mackenzie. Hon. A. B. Mackenzie was appointed treasurer, J. L. Chappelle secretary. The depositors declared themselves determined to probe the bank matters thoroughly. They say the bank directors have paid on their own responsibility since the suspension, on the 28th November last, \$42,624 to the Bank of Montreal without the consent or knowledge of the shareholders or creditors.

OYSTER dealers in the States predict that the crop of oysters during the coming season will be smaller than last year, though the quality will be better, and higher prices will range. Blue Points and Shrewsburies, which were scarce last year, will be more plentiful, however, and the Chesapeake crop will give a heavy yield. During the summer months the trade is confined almost exclusively to Southern oysters, which are not as hard as the Northern variety, and bring lower prices. The Western trade promises to be heavier than ever before, while the quantity of American oysters in the English Market will probably be larger than during any time of the six years the foreign trade has been in existence. Oyster shells now bring about three cents per bushel for use in the planting

grounds, the spawn of the oyster attaching itself to the shell.

The retail dry goods firm of St. Marie, Thibault & Co., St. Catherine street, this city, have assigned in trust. It appears this is not the first time Mr. J. St. Marie has failed, he having been rather unfortunate. He is said to be a pushing salesman, and started the present business on St. Catherine st. west some three-and-a-half years ago, with very little capital; he did fairly well for a time, and last Spring moved into a larger store and increased his stock considerably. without, however, adding to his capital. Mr. Thibault, who was admitted a partner about three months ago, did not bring any ready money into the business. St. Marie states that his immediate suspension was caused by a damaging report published by one of the French papers of the city, and afterwards copied by English journals, which very seriously injured his credit; he threatens legal action against the paper which circulated the rumor. His liabilities amount to about \$14,000, all due in this city, and although the stock has not all been taken yet, it is expected that the estate will pay almost in full.

Messrs. McBain, Woods & Co. are about establishing a biscuit factory in Winnipeg. The firm consists of D. G. McBain and Ald. Owens, of that city, and Alex. Woods of Quebec, the latter of whom has for many years carried on business in the same line in Quebec. The new firm have purchased a large triangular block of land on Fonseca, Higgins and Argyle streets, on which they are now erecting a large three-storey building, 128 feet long by 40 feet wide besides necessary outbuildings. They intend to carry on the business extensively in all its

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

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

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

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

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

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

C. S. WATSON, President
W. M. McMASTER, Jun., Secretary.

SIR HUGH ALLAN,
Vice-President.

Montreal Rolling Mills
COMPANY,
MANUFACTURERS

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

Porter & Savage
TANNERS,
AND MANUFACTURERS OF
LEATHER BELTING,
FIRE ENGINE HOSE, HARNESS, MCCOASINS
LACE, RUSSET and
OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY
436 VISITATION STREET, MONTREAL.

branches, making the biscuit manufacture a specialty. The firm will employ about 50 hands, and turn out 160 barrels per day. The necessary machinery will be imported from Chicago, whence also an experienced foreman will be procured. Messrs. McBain & Co. have received exemption from taxation for five years, and expect to be in full operation in about two months.

There appears to be some movement for the organization of a union among retailers with the view of restraining that indiscriminate and speculative selling of goods to the weaker class of country merchants. The recent case in

Leading Wholesale Trade of Montreal.

Lyman's Standard

Blue Black
Writing Fluid



COPYING INK.

Are warranted to retain their fluidity, and do not corrode the pen.

Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

Prepared only by

LYMAN, SONS & CO.,
MONTREAL.

Messrs. Kenneth Campbell & Co.

WHOLESALE DRUGGISTS,
HAVE REMOVED
TO THEIR

New and Commodious Premises,
603 CRAIG STREET.

IRON and STEEL
FOR
RAILWAY
AND OTHER PURPOSES.

Manufactured by

TAYLOR BROS. & CO.,
LEEDS, YORKSHIRE,
Represented in Canada by

JOHN TAYLOR & BRO.,
16 St. John St., Montreal.

JOHN S. SHEARER & CO.,
533 St. Paul Street,
MONTREAL.
CANADIAN AND EUROPEAN
MANUFACTURES.
THE WHOLESALE TRADE ONLY SUPPLIED.

Agents in Canada for

Messrs. Wm. Lindsay & Co.,
Ship-brokers, Insurance and Forwarding Agts.,
Liverpool, London and Glasgow.

Welland, Ontario, has evoked considerable feeling, and a retailer in that town strikes the right key in a letter to the *Toronto Mail* when he says: "I think the retail merchants should hold the wholesale houses responsible for this unfair competition, and should give them clearly to understand that they would withhold their custom from all who contribute to such a state of things. It is no uncommon thing for wholesale merchants to sell to two or

Leading Wholesale Trade of Montreal.

JAMES GUEST,
COMMISSION MERCHANT
—AND—

GENERAL AGENT,
No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

Jules Duret & Co., Cognac. (Vine Growers Co.)
Jules Bellerie. [Cognac.]
W. & J. Graham & Co., Oporto Ports.
R. C. Ivison, Jerez de la Frontera Sherries.
Beylot & Co., Libourne, Bordeaux, Clarets and Sauternes.

Jules Regnier, Dijon, Burgundies and Chablis.
L. M. Canneaux et Fils, Château de Ditz, près Epernay, Champagnes.

Renaudin, Bollinger & Co., Ay, Champagnes.
Seigert & Sons, Trinidad, Genuine Angostura Bitters
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, &c.
Roig Ponsell & Co., Barcelona and Tarragona Spanish Ports.

J. H. Henkes Doffshaven, Holland, Superior Geneva
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.

Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.

C. & D. Gray's Far-famed Loch Katrine, Scotch Whiskies.
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

ESTABLISHED OVER A CENTURY.

DAY & MARTIN'S
BLACKING.

AGENTS,

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

three reliable men in a small town, and then run the risk of another who perhaps buys a larger quantity of goods, consoling themselves that if it comes to the worst they have two or three good customers in town, thus pitting the merchants from whom they take 100 cents on the dollar against the one from whom they receive 40 or 50 cents on the dollar. It is high time that the retail merchants endeavor to protect themselves and their interests by withholding their patronage from any wholesale firm who promotes such unfair competition. This could easily be accomplished by forming a merchants' union among the retail men of Ontario."

WILLIAM DARLING & CO

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,**Hair Seating, Carriage**Makers' Trimmings and Curled Hair.**Agents for Messrs. Chas. Ebbingshaus & Sons, Manu-
facturers of Window Cornices.**No. 30 St. Sulpice & No. 379 St. Paul Streets,***MONTREAL.****A. & T. J. DARLING & CO.****BAR IRON, TIN, &c.,****AND SHELF HARDWARE.****CUTLERY A SPECIALTY.**FRONT ST., East.] **TORONTO.****BUY THE****GLOBE**
WASHBOARD

PATENTED 1876.

Kept by all Wholesale Grocers

MANUFACTURED BY

WALTER WOODS, Hamilton.

SOLD BY

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

CANADA

COFFEE & SPICE

STEAM MILLS,

73 ST. JAMES ST., MONTREAL.Diploma awarded for Duffy's Mustard
at Exhibition, 1881.

Leading Wholesale Grocery Trade.

Edward Adams & Co.,**WHOLESALE GROCERS**

AND IMPORTERS OF

Teas, Sugars,**Tobaccos,****Wines & Spirits,****DUNDAS STREET,****LONDON, Ont.****Brown, Balfour & Co.,**

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,**HAMILTON.**

ADAM BROWN.

ST. CLAIR BALFOUR.

Teas, Costigan & Wilson,*(Successors to James Jack & Co.,)***IMPORTERS OF TEAS****AND GENERAL GROCERIES****ST. PETER STREET, MONTREAL****H. R. BEVERIDGE & CO.**

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

WOOLLENS

AND

FINE TAILORS' TRIMMINGS.**15 SOLID REASONS WHY****THE WILLIAMS MACHINES****ARE THE BEST TO BUY.**

- 1st. They are built on the most approved mechanical principle.
- 2nd. Only the very best material is used in their construction.
- 3rd. All the essential working parts are made of finely tempered English steel.
- 4th. The fitting and adjustment is done by the most thorough and skilful workmen that money can procure.
- 5th. The wood work is made of the best black walnut, thoroughly seasoned and beautifully polished.
- 6th. Our new patent Anti-friction Stand lessens the noise and makes the machine run light and easy.
- 7th. They are the easiest machine to learn to operate.
- 8th. They are so extremely simple that a mere child can use them.
- 9th. The self-threading arrangement does away with more than half the work of threading machines.
- 10th. They never get out of order if well oiled and properly used.
- 11th. With proper and intelligent care, a genuine Williams Singer will last an ordinary lifetime.
- 12th. They are built by a Canadian company, and the money paid for them circulates in Canada, and adds to the prosperity of the country.
- 13th. They are the most popular sewing machines in the market.
- 14th. They are built by a strong, reliable company, whose guarantee is of some real value.
- 15th. They give better satisfaction than any other make.

HEAD OFFICE:**347 NOTRE-DAME STREET, MONTREAL.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, SEPTEMBER 8, 1882

THE TARIFF.

The Liberals of East York have held a meeting in honor of their recently elected member, the Hon. Alexander Mackenzie, whose health was sufficiently restored to enable him to be present on the occasion. Several other members of the Dominion

Parliament of the Ontario Legislature were likewise present, and it may be assumed that this, as well as the previous demonstration in North Wentworth, was intended to influence the local general election which Mr. Mowat has announced is likely to take place before long. It is rather a singular circumstance that while in the United States the tariff is virtually treated as an open question, there being both protectionists and free traders in the ranks of the republican and democratic parties, the reverse is the case in Canada, and although the Ontario Legislature can exercise no influence whatever over the

fiscal policy of the Dominion, there seems every probability that the local elections will be fought on the merits of the tariff. There has been an announcement that the Dominion Premier, Sir John Macdonald, will during the present month hold a meeting of delegates from the various Ontario constituencies in concert with Mr. Meredith, the leader of the Ontario Opposition, the object being to influence the local constituencies to return to the Ontario Legislature candidates favorable to protection, which was the main issue at the Dominion election. Judging from past experience, it seems probable that it will be found impracticable to have distinct parties in the Provinces and in the Dominion, as it has always been found impracticable in the United States. It appears that the Ontario ministers took an active part at the last Dominion elections in support of the candidates of their choice, and notwithstanding the fact that the Quebec ministers did precisely the same thing, and are acting in the most cordial alliance with the Ottawa Government, the organs of the latter have censured the Ontario ministers for taking part in the contest. In vindicating himself from the charge, Mr. Mowat referred to the important issues affecting Ontario which are at the present time pending, and which would be a complete justification, were any required, of his course. The fact, however, that the tariff is a question affecting everyone in Ontario would have been an ample justification of the interference of any individual in that Province, whether a minister or not, in the general election. It is not surprising that Sir John Macdonald should make a strenuous effort at this juncture to secure the election of a Legislature in Ontario that will sustain him in his alliance with the French Canadian bleus on the boundary question, and he is shrewd enough to know that his best chance of success is to endeavor to join issue on the tariff question at the local election, as he did with so much success at those of the Dominion.

Mr. Mackenzie is probably of the same opinion that we have expressed, judging from the fact that he made the tariff one of the prominent topics of his speech, and that he dwelt on the importance of perfect union among the members of a political party. Judging from past experience there is but slight hope of such union, but Mr. Mackenzie has made an effort to satisfy the protectionist wing of the Reform party, by assuring it that it need not have any apprehensions of a serious reversal of the policy of protection which has been recently inaugurated.

He impressed on his audience that "anything approaching to an absolute free trade policy is utterly impossible in this country." We might join issue with him on that asseveration. It is "utterly impossible" simply because public opinion is opposed to it. It would be just as possible to place countervailing excise duties on all goods manufactured in Canada as it is to impose such duties in the United Kingdom. This point, however, is not worth arguing. Such duties are out of the question. Mr. Mackenzie recognizes the propriety of imposing duties for revenue which shall be incidentally protective, and admits that the necessities of the Government, "owing to the imprudence and extravagance of the present administration, are so great that there is no probability that we should be able to make any very material reduction in a very great proportion of our import duties. He would only reduce duties in the interest of the great public." Mr. Blain, who is one of the latest deserters from the Reform party, announced quite recently that "there is not a man in the Dominion to-day who says the tariff is perfect, or that it is not in some features defective and unjust." We plead guilty to being so obtuse as to fail to discover the ground on which Mr. Blain, holding the views that he has expressed, has deserted the party now led by Mr. Blake, who we may remark expressed sentiments essentially similar to those of Mr. Mackenzie prior to the general election. It is, however, of more importance to examine the views of the protectionist party during the incumbency of the administration of which Mr. Mackenzie was the head. In Parliament the leaders of the Opposition were most careful to frame their resolutions in the most general terms, and we by no means desire to censure them for their avoidance of details.

There was another arena for the discussion of the respective merits of Protection and Free Trade, viz., the Dominion Board of Trade, and the whole question was discussed very fully by the members of that body in February, 1874, prior to the introduction of Sir Richard Cartwright's amended tariff. It is perhaps not unworthy of notice that during the discussion eight Cabinet Ministers, including the Ministers of Finance and Customs, were present, and that the members of the Board of Trade accepted an invitation to dine with them on one evening during their Session. The original resolution in favor of the continuance of the 15 per cent. tariff then existing was withdrawn in favor of one substantially the same moved by Mr. Walker. Mr. John Gillespie, on behalf of

the Toronto Board of Trade, moved an amendment affirming that "to stimulate and foster manufacturing it is expedient to increase the duty to 20 per cent. on all manufactured articles now bearing 15 per cent." Mr. Walker's amendment was defeated by 34 votes to 20, when Mr. Thomas White, seconded by Mr. Hugh McLennan, moved, after a preamble to the effect that owing to the excess of expenditure over revenue "some revision of the fiscal policy of the Government will become necessary," that it be resolved, "That in the opinion of this Board the principle of protection to the manufacturing industries of the country should be embodied in such revision of the tariff, so far as the same can be carried out consistently with the commerce and revenue requirements of the country." A question was put to Mr. White as to whether he had any proof that there was likely to be a deficit, and he replied that he had satisfied himself of the fact by an examination of the files of the *Canada Gazette*. On the division on Mr. White's amendment 8 of the 20 which had been in the minority on the 15 per cent. tariff voted for the indefinite incidental protection which Mr. White recommended, and which was carried on a division of 42 to 12. It is worthy of notice that of the 12 in the minority against protection were the 4 members from Quebec, Messrs. Garneau, Joseph, LeDroit and Woods; 2 from Montreal, Darling and A. Robertson; 3 from St. John, N.B., Fairweather, Hardy and Jones, from Charlottetown, Howlan, from Three Rivers, Balcer, and one from Sarnia, Keays.

It is unnecessary to notice the speeches against the amendment, but it may be interesting to cite a few extracts from the speeches of its supporters so as to learn the extent of the protection which they recommended to the Administration. Mr. White objected, and we think very fairly, to the amendment as being too precise in its recommendation. He said, "We cannot undertake to say to the Government that the tariff shall be 20 or 25 or 15 per cent., or any other rate." His object he declared was "simply to affirm some principle." It was objectionable to name a 15 or 20 per cent. tariff, as he had pointed out the previous year that "what is raw material for one manufacture is the manufactured article itself with regard to another industry." He read an extract from a letter from wholesale clothiers and shirt and collar manufacturers to establish his point, which we may remark was well taken. Mr. John Gillespie, who moved an amendment in favor of a 20 per cent. tariff, made a de-

cidedly protectionist speech. He said "by a fair and reasonable protection the infant manufactures would become strong, and new ones would spring into existence." His idea of fair and reasonable protection was embodied in his demand for 20 per cent. Mr. Hamilton, of Toronto, thought that "if Mr. Gillespie would withdraw the recommendation of a 20 per cent. tariff and leave his amendment to merely recommend a moderate increase in the tariff, it would meet the views of all the protectionists present." Mr. Wm. Thomson, of Toronto, who finally voted for Mr. White's amendment, declared his intention of voting for Mr. Gillespie's 20 per cent. proposition. He said, "I do not regret, however, that a 20 per cent. tariff has been named in the motion, and for this reason, it shows those opposed to us that we do not ask for over protection." Again, he argued that "if we had a moderate protection, a slight increase on the present duties, we would have had amongst us a number of industries that do not exist at all." Mr. Turner, of Hamilton, expressed his readiness to support the 20 per cent. resolution, though he would have preferred that no specific rate were mentioned. Mr. Hugh McLennan objected to naming any specific rate, but his opinion may be gathered from the following remark: "With regard to the manufacturing interests of the United States under their protective tariff, I must say if we take them for our guide it will be a most unfortunate one. I happen to know something about their manufactures, and can say that our manufacturing interests to-day are in a much more prosperous condition than those of the United States." Mr. George A. Drummond, who is stigmatized as the champion of extreme protection, spoke strongly in favor of moderate protection, but against naming a rate. He adverted to the remarks which had been made on his own business, and argued that "the business of sugar-refining in this Dominion has been carried on for years in spite of a hostile duty." Going into details he stated that the sugar he as a refiner imported paid over 60 per cent. of duty, while slightly better paid 50 per cent., still better 46 to 42 per cent., and American loaf sugar only 40 per cent., English sugar being 38½ to 39 per cent. On the general question Mr. Drummond said that "any approach to the state of things that exists on the other side of the line is not desirable, even in the interest of the manufacturers themselves." Mr. Larke, of Oshawa, was one of the special champions of protection, and he said, "Now I

believe the main issue before us, seeing that everybody is a protectionist of some kind, is whether we require an additional 5 per cent. duty in order to encourage the manufactures of this country. I believe an additional 5 per cent. is absolutely necessary for the benefit of the whole country." Mr. Neelon, of St. Catharines, was opposed to naming any specific rate, as some manufacturers only required 15 per cent. while others required something over 20 per cent. He said, "we must not go to extremes." Mr. Dougall, of Windsor, who also voted with Mr. White, argued in favor of 15 per cent., "which I think is amply sufficient for all manufactures." Mr. Adam Brown, of Hamilton, said that he would vote for Mr. Gillespie's proposition of 20 per cent., although he preferred not naming any rate, as some articles required a protection of 20 per cent., while more might require more and others less. We have cited a sufficient number of authorities from among the supporters of Mr. White's amendment to prove that the general feeling of the protectionists in 1874 was in favor of a very moderate increase in the old tariff of 15 per cent. Mr. Andrew Robertson, of Montreal, regretted the introduction of the resolution, which when proposed three years previously he had defeated. He said that Mr. White's speech had led him to doubt whether he was a free-trader or a protectionist. One thing is tolerably certain, which is that the Reform party are willing now to go as far in the direction of protection as the protectionist members of the Board of Trade were prepared to demand in 1874. Had Sir Richard Cartwright offered as a compromise his amended tariff of 17½ per cent. it would have been cheerfully accepted, and it was doubtless believed at the time that the Government was actually splitting the difference between the protectionist demand of 20 per cent. and the free-trade requirement not to exceed 15 per cent. It may be well to bear in mind, if the tariff is still to be the party issue, the views of the protectionists themselves in 1874.

OVER-BUYING AND OVER-SELLING.

"In time of peace prepare for war," is a piece of advice which the prudent country merchant seldom fails to apply to himself on occasions like the present, when all around him are evidences of prosperity, leading naturally to the belief that the requirements of his customers must greatly increase as compared with former seasons.

While the merchant whose liabilities are not troublesome to contemplate is not likely to err in over providing for such an expected increase, there is a class of dealers, who, while usually prudent enough to resist the temptation to buy for prospective wants, are yet too weak financially to say "no" when pressed to buy by salesmen too anxious to report orders. The evil that results from this want of courage—or rather desire to oblige the representative of an indulgent creditor—is not generally felt in favorable seasons and good times, but the practice is dangerous, and not unfrequently ends in depriving the retailer of his feeling of independence, and that consequent hopefulness which buoys a man under those petty reverses and disappointments which occasionally drive the retailer to unbusinesslike practices and eventually to ruin. The evil of such competition to neighboring retailers who are determined to risk nothing that may interfere with their usual prompt payments, is often great. Goods must be sold, and just as five barrels may determine the market price of flour, so the reduced price of dress goods and other fabrics in the hands of an overstocked dealer may destroy the legitimate profits of every merchant in the neighborhood.

Another reprehensible practice lies in the indifference with which over-competition is generally viewed by those who have a remedy at their command. No sooner does a village retailer begin to find himself able to keep his head respectably above water, however he may have struggled for it through years of depression, than forthwith some neighboring village boils over, and a competition is established which must have but one end, especially in places where manufactures are limited or do not exist at all. The undesirable customer who has been refused credit at the other stores will get an account opened, and, in gratitude, or rather to feed his or her revenge, will canvass her neighbors, and advertise unceasingly the excellent "bargains" to be had "in the new store." Examples of this are to be found in almost every township, notwithstanding the record of mercantile misfortunes that have characterized the locality from its foundation. Prudent wholesale houses seldom fail to caution their salesmen against that over-selling which leads to such results, and the prudent traveller, he who looks four to six months or more ahead, will forbear in the use of his power or prerogative in taking orders, never forgetting, for his employers and for his own future, that "Good stock is better than poor pay."

RAILWAY FUSION.

Mr. William Abbott, of London, who has taken a prominent part in advocating the fusion recently effected between the Grand Trunk and Great Western Railway Companies, is at present on a visit to Canada, and has been, in accordance with custom, interviewed by a reporter from the *Toronto Globe*. It is satisfactory to learn that Mr. Abbott is of opinion that Sir Henry Tyler's estimate of £200,000 sterling as the yearly saving in the working of the fused roads was less than what can be effected. He deprecated any alarm on the subject of an advance in freight rates, and entertained no doubt that the company would be satisfied with the saving in the working of the roads which can be effected. Mr. Abbott expressed his opinion that the fusion would give English capitalists increased confidence in Canada as a good field for investment. In the course of the very same interview Mr. Abbott expressed his doubts as to the success of the Canadian Pacific Company in obtaining money in England to carry on their work, and he further asserted that the Duke of Manchester's colonization scheme did not take in London. We confess that, in view of the well-known jealousy with which the Canadian Pacific scheme is viewed by the Grand Trunk, we are inclined to receive any views of Mr. Abbott on that subject *cum grano*. After having assured his interviewer that the fusion scheme had had a salutary effect, and had created an impression that "Canada was a good colony in which to invest capital," he proceeds to disparage the North-West Territory and the various colonization schemes to the utmost of his power. What he states about the Grand Trunk is doubtless true, but it must be constantly borne in mind that the Grand Trunk scheme was devised by English capitalists; that the road was built under the supervision of English engineers and contractors, and that Canada, after making a specific agreement to loan the English company a large sum on first mortgage, most generously released that mortgage, placing it behind the ordinary stock.

Mr. Abbott in the course of his interview held out the expectation that the Grand Trunk Company would soon build a double track, his reported words being, "We have come to the conclusion that a double track is an absolute necessity, and then we'll give you a fast train." This assurance is calculated to give public satisfaction, but it is followed up by the remark: "Glutting the English market

"with Canadian railway stocks, as would be the case should the Canada Pacific go to England for capital, would have the effect of destroying among the English investors the growing confidence in Canadian railways, and Canada would suffer by losing the capital she so much requires to develop her resources." The foregoing, it cannot be denied, is a most singular statement. The Grand Trunk, it is said, "after 45 years patient waiting," with shareholders numbering nearly 20,000 and ordinary stock of £20,000,000, has never received any interest on their investments, and yet there is no fear whatever of glutting the English money market by asking new capital to lay a double track. The apprehension will only be felt when the Canadian Pacific Company, which is said to have obtained a most lucrative contract from the Dominion Government, applies for capital on its preferential bonds, which is likely to be the form which any application for money in England would take. We readily admit that the Canadian Pacific Company will fail to obtain money from any of the capitalists who are connected with the Grand Trunk or the Great Western Companies, and we venture to affirm that they do not expect any aid in that quarter. On the other hand we venture to hazard the assertion that outside of their own constituency the Grand Trunk will find it difficult enough to obtain the means of constructing the double track.

What Mr. Abbott means by his repeated reference to the ordinary stock of the Grand Trunk lying fallow for 45 years we entirely fail to comprehend, and we may add that we were surprised to find such a statement in a Canadian journal without a comment. The Grand Trunk was first discussed as a possible scheme in the year 1852, just 30 years ago, and had after that to obtain its charter and build the road. Doubtless it has been an unfortunate investment for its shareholders, but there is no use in making exaggerated and absurd statements, such as those attributed to Mr. Abbott. The expression "45 years" occurs twice in the *Globe's* report. Mr. Abbott did not give much encouragement to the proposition to fix a "two cent per mile rate." It is certainly rather cool to ask a company which has never paid their shareholders any dividend to reduce rates below what it is permitted by its charter to charge. As to fast trains, they will be given when the double track is laid, but it is satisfactory to learn that Sir Henry Tyler is satisfied that the shareholders intend to make the Grand Trunk second to no road on the continent.

THE BOUNDARY QUESTION.

The *Hamilton Spectator* has been discussing the boundary question in more than one of its issues, and is candid enough to admit that, so far as it is able to judge, the award of the arbitrators was correct in regard to the Western boundary, which is the most important point at issue. The Dominion Government, as we have pointed out on a previous occasion, has induced Parliament to separate the Western boundary question from the Northern. The Western boundary has become a question in controversy between the Provinces of Ontario and Manitoba, while the Northern boundary is really a matter of very trifling importance in which the Dominion and Ontario are alone interested. It is essential that this should be borne in mind in considering the question. Those who have attacked the award of the arbitrators have done so on the ground that they did not pretend that they were able to find in the Acts of Parliament, charter or proclamations bearing on the question any precise boundary line laid down on the North. Nothing can be more absurd than the suggestion that any legal tribunal would be better able than the arbitrators were to find a true or legal boundary on the North. The difficulty arises from the fact that in the Act of Parliament defining the boundary of the Province of Quebec on the North the terms used are, "Northward to the Southern boundary of the territory granted to the merchants adventurers of England trading to Hudson's Bay." It is not pretended that the said merchants adventurers ever had any title except that conveyed by their charter of 1670, which gave them "the lands and territories upon the countries, coast, and confines of the seas, bays, lakes, rivers, creeks and sounds, in whatsoever latitude they shall be, that lie between the entrance of the straits, commonly called Hudson's straits, not already actually possessed by or granted to any of our subjects, or possessed by the subjects of any other Christian Prince or State." When this charter was granted in 1670, and for nearly a century later, Canada belonged to France, and the boundary question was a constant subject of dispute. After the wars which were terminated by the treaties of Ryswick, and of Utrecht, commissaries were appointed to determine the boundary, but were not able to do so, and when the treaty ceding Canada to Great Britain was negotiated the boundary was still unsettled. It is, however, important to notice that during the negotiations on the boundary question subsequent to the treaty of Utrecht, and when Great

Britain was pressing her claim to the boundary known as the height of land, and which is that now claimed by the Dominion as representative of the Hudson's Bay Company, the instructions to Commissary Bladen in 1719 contain the following words:—"You are to take especial care in wording such articles as shall be agreed on with the Commissary of His Most Christian Majesty upon this head, that the said boundaries be understood to regard the trade of the Hudson's Bay Company only." We have given the data substantially on which the North boundary is to be determined, the only additional guide being the proclamation under the Act of 1791 fixing the North-eastern boundary at a point on Hudson's or James' Bay due north from the head of Lake Temiscamingue, "including all the territory westward and southward of the said line to the utmost extent of the country commonly called or known by the name of Canada." It has never been pretended by any controversialist that any defined boundary on the North to the westward of the boundary on James' Bay has been laid down, and it is consequently impossible for any legal tribunal to adopt any other mode of defining it than to connect the clearly established legal boundaries on the South-west and North-east by a natural boundary. Such a one was found in the Albany river, which possessed the additional claim of having been proposed on two different occasions by the Hudson's Bay Company as their Southern boundary during the contention with France. It is, of course, well known that the Dominion Government, adopting the pretension of the Hudson's Bay Company, claim that their Southern boundary is the height of land. The arbitrators held with Mr. McD. Dawson that the company had no authority but their own for such pretension, and no impartial inquirer will venture to assert that at the time when the Hudson's Bay Company's charter was granted in 1670, France was not in possession of the territory now in dispute. Whatever territory belonged to France in 1670 belongs to Ontario now under the Statute of 1774 (14 Geo. 3, Cap. 83). Whatever opinion may be formed of the merits of the award as to the Northern boundary, there has never been the slightest ground for attributing to the arbitrators any doubt whatever as to the Western boundary, which is the really important point at issue. We have noticed that the Hamilton *Spectator* has acknowledged the correctness of the award in the following terms: "Our own opinion is, that it is wrong (the decision as to the due North-line), and that the line ought to fol-

"low the sinuosities of the stream." It is hardly consistent in one who acknowledges the correctness of the award to follow up such an admission by the following:—"If the arbitrators were unable to determine the meaning of the Statute and the grant, they should have so reported. They had no warrant for making a new boundary, whereof the territory of Ontario would be increased, diminished or altered." The arbitrators did determine the meaning of the Statute, and it must be borne in mind that the Court which in 1818 gave a judgment which the *Spectator* concurs with the arbitrators in thinking erroneous had not before it a mass of documentary evidence which was before the arbitrators, and the collection of which was the chief cause of the delay in disposing of the matter in controversy, which has been so much complained of.

With regard to the appointment of arbitrators to settle a disputed boundary, all the proceedings were in accordance with usage, and it is notorious that the pretension that lawyers alone were competent to sit on such a case is not supported by precedent. The repudiation by one Government of an agreement entered into by its predecessor, is wholly without precedent in British history. It need cause no surprise that there should be a strong feeling on the subject in Ontario, when it is known that Mr. Mousseau has declared:—"When at St. Jerome in 1878, with the Hon. Mr. Masson, I laid down the conditions on which we would hold our position as members of the Federal Cabinet." These conditions were a refusal to accept the decision of the arbitrators, the reference of the case to the Privy Council, and the right of Quebec to an equivalent, in case the disputed territory should be held to belong to Ontario. There are, doubtless, what are deemed sufficient reasons by the Ontario supporters of the Dominion Government for submitting to the dictum of their allies in Quebec, but it is vain for them to pretend that there are any defensible grounds for the course which has been followed. Even now, notwithstanding the unprecedented treatment that it has received, the Ontario Government would, we believe, be willing to agree to any fair proposition, but it is clear that there ought to be some satisfactory arrangement made for the provisional Government of the disputed territory, and for the disposal of the land, timber and minerals. There has been a recent murder committed in the territory, and we learn that there has been a dispute as to the jurisdiction. It appears likewise that the Dominion Government has of late modified its proposal to leave the question

to the Judicial Committee of the Privy Council, and demands a prior reference to the Supreme Court, which Ontario is not likely to consent to so long as its present Government retains power. In the event of its defeat there may be some truth in the suggestion of the Hon. Mr. Hardy, that the briefs on both sides would be practically in the same hands.

DEATH OF MR. RITCHIE, Q.C.—The citizens of Montreal were much shocked to learn on Monday, the 4th inst., that Mr. T. W. Ritchie had died quite suddenly on board a steamer on Lake Memphremagog, in which he was returning to Montreal from his country residence on the Lake. Mr. Ritchie stood high in his profession, being Solicitor for the Bank of Montreal, and connected with some other important commercial companies. He was at one time the partner of Sir John Rose and of Mr. Justice Monk, on whose retirement he became the head of the law firm in which his son has latterly been a partner. The Montreal bar passed resolutions of sympathy with his bereaved family in which all classes of citizens will join.

AMERICAN SILVER.

It appears that attempts are being made to circulate American silver in some of our Western cities, and on the assumption that this is indicative of a deficiency of change, appeals have been made to the Government to procure an additional supply of Canadian subsidiary silver coin. It is not surprising, after the experience of the consequences of giving currency to American silver nearly twenty years ago, that there should be some anxiety on the subject, but there is really not the slightest ground for alarm. But for the suspension of specie payments in the United States, the consequence of which was the substitution of fractional notes for the subsidiary silver coin, there would have been no serious inconvenience felt in Canada. There is at present a decided tendency in the United States to coin silver to the utmost possible extent, owing to the depreciation of silver as compared with gold. It is therefore highly inexpedient to permit its introduction into Canada, even at the rates at which it is a legal tender for small amounts. It is more doubtful whether it is desirable to introduce an additional amount of Canadian silver coin. That must depend entirely on the supply and demand. It is of course well known that the nominal value of the fractional silver currency is greater than its real

value, and that value can only be maintained by a limitation of the supply. The Government doubtless has means of forming a tolerably correct opinion on the subject, and it is well known that there has been recently put in circulation new silver coin of a very recent date. It is much more probable that the Americans are making new efforts to introduce their silver than that there is any real scarcity of change. Those Canadians who travel in the United States must be aware that our silver coins are not current among our neighbors, although equally valuable.

We have great pleasure in directing attention to the report of the Maritime Bank, which is fully as satisfactory as could reasonably have been expected. The prospect of realizing the Albert road securities is most encouraging, and fair progress is being made in the realization of the old balances, which are still about two-thirds of the capital. The Directors advised that 3000 of the unallotted shares should be disposed of, and the shareholders have unanimously confirmed the recommendation. This will give an adequate working capital, and it may be hoped that before long the amounts now in liquidation will be realized.

THE NORTHERN ASSURANCE CO.

The annual report of the Northern Assurance Company, published elsewhere, will be of interest to Canadian policyholders, fire and life, in that old established company. In common, however, with nearly all companies, the fire experience of the Northern during the year 1881 was not satisfactory; the losses having amounted to a fraction over 63 per cent. of the premiums; nevertheless, after reserving the usual 33 per cent. to cover liabilities under current policies, a profit of nearly \$150,000 was earned, which was transferred to the Profit and Loss Account. In the Life branch, the new business amounted to nearly 2½ million dollars, yielding nearly \$100,000 in premiums. The total income was close on 1¼ million dollars, and the claims to about half that sum. The Canadian business it is almost needless to say is under the efficient management of Mr. James Taylor, who, while indefatigable in behalf of his own companies, has always taken a prominent part in every endeavor to obtain for the insurance business in this country that fair treatment which it deserves as one of the greatest protectors of mercantile solvency. Although the Canadian business, which is almost exclusively confined to fire

risks, cannot boast of any higher degree of success than the general experience of the company, so far as the ratio of immunity is concerned, it is nevertheless an indication of careful underwriting that, in what is usually styled a "wooden country," and in such a generally disastrous year, the proportion is not still higher in the neighboring State of New York the proportion for the six months ended June last was nearly 2 per cent. greater.

IS IT A SWINDLE ?

Our Hamilton correspondent writes, warning wholesale men, bankers and the legal profession against being "taken in" by the agent or agents of the pretended firm of "A. E. Martin & Co., Mercantile Agency," 115 Broadway, N.Y. An exceedingly oily individual of fine address and fine clothes, styling himself "Wm. Koppell," the Superintendent Attorney of "Martin & Co.," has recently been canvassing Western Ontario for membership in the alleged agency. His plan is to obtain an agreement with a leading law firm in the city or town visited to act as legal agents of the concern in that vicinity, for which favor the law firm are assessed for the first year from \$30 to \$150, according to the size of the district in which they are to do collecting, etc., which assessment is required to be paid in cash. After the contract has been made with the law firm, the agent canvasses the wholesale dealers, bankers, manufacturers, etc., to become members and enjoy the advantages of "the most extensive and reliable mercantile and collecting agency in the Union" for the small fee of from \$50 to \$150 in cash per annum *in advance*. Our correspondent had occasion to visit New York a few days since, and at the request of some subscribers, who had paid their subscription to Koppell, visited 115 Broadway, and was surprised to find that no firm of A. E. Martin & Co. had offices there, and that in fact their names were not in the New York Directory, nor could any one be found who had even heard of them.

THE MARITIME BANK.

At the Annual Meeting of this Bank, held on 2nd June last, shareholders adjourned to meet again 2nd August, and accordingly did meet in the Directors' Room at twelve o'clock. The President, Mr. Thomas Maclellan, took the chair, and called on Mr. Ray, the Cashier, to read the proceedings on 2nd June, which were approved. A statement of the Bank's financial position was distributed amongst the shareholders present, and is as follows:

LIABILITIES.	
Circulation.....	\$245,872 00
Deposits, Individual.....	346,507 10
" Government.....	92,377 78
" " (as security	
for contracts).	95,000 00
" Banks.....	1,071 95
Bills of Exchange, current.....	16,986 15
	<hr/>
Capital Stock.....	\$797,814 98
Profits and Reserve.....	697,800 00
	28,093 44
	<hr/>
	\$1,523,708 42

RESOURCES.

Cash.....	\$180,128 17
Bonds.....	6,052 09
Due from Banks.....	79,494 63
Sterling Bills of Exchange.....	22,176 77
Loans.....	748,381 85
Office Furniture, &c.....	795 00
	<hr/>
Old Balances in liquidation.....	\$1,037,028 42
	486,680 00
	<hr/>
	\$1,523,708 42

The President remarked that, comparing this statement with the one published two months ago, some gratifying facts were worthy of mention. The circulation showed an increase, the deposits had increased \$100,000, and the old balances in liquidation had been reduced over \$80,000. The loans, on the other hand, had been curtailed, and the Bank was in a strong position, having nearly \$300,000 in cash and other assets available at any moment, besides three-quarters of a million of dollars of loans on call and in current discounts. A still further realization of the assets is shortly expected, especially of the Albert Road securities. The agency at Fredericton was spoken of as opened and likely to do a fair business, as a considerable amount of the stock of the Bank was now held by Fredericton people. The fact that several hundred shares, in addition to those taken in Fredericton, had recently been sold here to men of means and influence, who would at once bring strength and business to the Bank, was mentioned as another thing likely to increase the credit and standing of the Bank. The main reason why the meeting adjourned until to-day was to consider whether the shareholders approved of the recommendation of the Directors in their Report that the 3,000 shares now unallotted should be allotted. This would give more capital, improve its position, and prepare the way for having the Bank's stock brought from its nominal to its real value; and the shareholders unanimously agreed to this being done. The position and prospects of the Bank appeared to give the shareholders much gratification.

NORTHERN ASSURANCE CO.

The forty-sixth annual general meeting of the Company was held within their house in Aberdeen, on Friday, the 9th June, 1882. Alexander Davidson, Esq., chairman of the Aberdeen Board, in the chair. The accounts and Balance Sheet of the Company for the year 1881, with the following Report, were laid on the table and (having been already circulated among the Shareholders) taken as read:—

REPORT OF THE DIRECTORS.

The premiums received last year in the fire department again showed an increase over those of the previous year, having been \$2,257,545, as compared with \$2,222,933 in 1880. The losses, as in many other offices in 1881, were heavy, and amounted to \$1,437,631, or 63.68 per cent. of the premiums. This ratio is higher than that of any year since 1873, and raises the general average of the Company's experience from the beginning to 58.08 per cent. The expenses of management (including Commission to Agents and charges of every kind) came to \$661,020 or 29.29 per cent. of the premiums, a reduction of .41 per cent. compared with the previous year. The result is that, after reserving the usual 33 per cent. of the year's premiums to cover liabilities under current policies, a profit was earned of \$147,300, which sum has been transferred to the credit of the General Account of profit and loss.

Assurance Branch.—The new Assurance during the year in the Life Department reached in the aggregate the sum of \$2,479,280, of which \$812,250 was for Endowment Assurances payable at death or on the attainment of a specified age. These new Assurances yielded Annual premiums amounting to \$90,165, and Single Premiums amounting to \$5,685. The

total income of the year (including interest) was \$1,210,625. The claims amounted to \$612,699, of which the sum of \$11,143 was for Endowments and Endowment Assurances payable during life. The expenses of management (including Commission) were limited to 10 per cent. of the premium received. Annuity Branch.—The sum of \$32,973 was received for Annuities granted during the year. The whole Funds of the Life Department now amount to \$7,992,283.

The balance at the credit of profit and loss (including the sum brought forward from the previous year, and the profit on the Fire Account of 1881) amounts, after charging the interim dividend of \$5 per share paid in December last, to \$546,004. Out of this sum the Directors recommend that a further dividend of \$5 and a bonus of \$2½ per share be now declared, making a total distribution of profits for the year of \$375,000, and leaving \$221,004 to be carried forward. Mr. Davidson, Mr. Thompson, and Mr. Mathews, of the Aberdeen Board, retire on this occasion, and offer themselves for re-election. Colonel Baring, Sir Wm. Miller, and Mr. Walkinshaw, of the London Board, also retire, and offer themselves for re-election. Mr. Hector F. McLean has resigned his seat at the Edinburgh Board, and Mr. Matthew Montgomerie Bell, W. S., of the firm of Messrs. Dugleish and Bell, has been elected a member of that Board. Mr. Robert Mackenzie, the younger, of Caldercraig, a partner in the firm of Messrs. Mackenzie, Gardner and Alexander, has been elected a member of the Glasgow Board. A local Committee has been established at Newcastle, similar to that founded at Bristol a few years ago, for the purpose of assisting in extending the business of the Company in the north of England. The General Court has been fortunate in securing the services of the following gentlemen, as members of this Committee:—Mr. David Dale, Darlington; Mr. George Anthony Fenwick, Newcastle; Mr. Thomas Gow, Cambu, Northumberland; Mr. Charles W. C. Henderson, The Riding, Hexham; Mr. John Rogerson, Croxdale Hall, Durham; Mr. Thomas Taylor, Chipchase Castle, Northumberland.

Mr. J. A. Sinclair and Mr. James Glegg, the Auditors, retire in conformity with the Company's Act of incorporation, but offer themselves for re-election. Mr. E. H. Mannerling having resigned the service of the Company to accept an appointment in another office, the Directors have appointed Mr. Valentine sole General Manager.

The foregoing Report having been received and adopted, the following Resolutions were passed unanimously:—1. That a dividend of 20s and a bonus of 10s per share, free of income tax, be now declared, making with the amount already paid, a total distribution of 50s per share in respect of the year 1881. 2. That Mr. Davidson, Mr. Thompson, and Mr. Mathews be re-elected members of the Aberdeen Board. 3. That Colonel Baring, Sir Wm. Miller, and Mr. Walkinshaw be re-elected members of the London Board. 4. That Mr. James Augustus Sinclair and Mr. James Glegg be re-elected Auditors. The meeting then adjourned.

CUSTOMS STATISTICS.

Customs returns for the month of August at Winnipeg were \$103,827.04.

The Inland revenue receipts at Toronto for August were \$82,841; for the corresponding month of 1881, \$10,111.

Inland revenue collections at Belleville for August were \$8,139.92; like period last year \$6,424.44; increase \$1,714.58.

Inland Revenue returns at Ottawa for August amount to \$16,562, an increase of \$8,687 over the like period last year.

The Customs duties collected at Guelph, Ont., for August amounted to \$6,733.70, against \$4,974.70 for the corresponding month last year, an increase of \$1,759.

Customs receipts at St. John, N. B., for August ult. were \$88,706, an increase of \$8,441 over August last year. The inland revenue receipts were \$29,748, an increase of \$3,717.

Customs returns at Toronto for the past month were \$556,233, the highest ever received at that port in one month. Like period last year, \$521,037.

The Customs collections at Victoria, B. C., in August were \$89,500, \$48,000 in excess of the corresponding month last year, and \$25,000 higher than ever before.

Receipts at Halifax Custom House for August amounted to \$127,982—a decrease compared with the like period last year of \$3,235. Inland revenue for August \$18,379, an increase over August last year of \$4,020.

The duties collected at the Inland Revenue office, London, for the month ending 31st August, 1882: Tobacco, \$8,737.43; Spirits, \$10,617.26; Malt, \$2,005.56; other revenues, \$795.86; total, \$22,256.05; same month last year, \$24,614.03; decrease, \$2,357.98.

The following is a comparative return of the Customs duties at Ottawa for the past month and the like period of 1881: 1882—entered for consumption, \$164,677; duty collected, \$36,066; 1881—entered for consumption, \$120,910; duty collected, \$23,093, thus showing an increase in the amount of goods entered in the month of August, 1882, over that of August, 1881, of \$43,734, and in the amount of duty collected an increase of \$7,972.13.

Starched linen for the bosom, the neck, and the wrists is objectionable in every way we may consider it. It entails a great outlay for original application, and even after the first wearing of it hard labor must be applied to produce the end and object it is intended to subserve. In warm weather the starch readily dissolves by coming into contact with perspiration, and after a few moments of exercise a sensation of clamminess and stickiness disgusts the wearer. The starched shirt front especially, in the home made article, is continually thumping up against the chin, seawsawing across the throat, and forcing the wearer to maintain a look of high-headedness that many modest men, like commercial travellers and politicians, would avoid if they could. We see no signs of reform in this fashion of starch. The day may come when the bosom, the chin, the neck, and the wrists will be released from their linen clusps, but the chances are that the present generation will live and die stiff-necked.—*Troy paper.*

FIRE RECORD—INSURANCE.

ONTARIO.

Cookstown, Sept. 4.—The barns and contents owned by G. Nevels totally destroyed. Loss \$2,000, covered by insurance. *Belleville*, 7.—Losses by this fire areas follows: Dr. Wilson's house and barn, \$1,000, covered by insurance; Lake & Jenkins, \$4,000, insured for \$2,500; E. Maxon, \$2,000, insured for \$1,200.

QUEBEC.

St. Hyacinthe, Sept. 6.—The foundry and machinery owned by Chalifoux & Son burnt. Loss \$10,000, insurance \$6,000. *St. Rochs*, 7.—Large fire here this morning; loss about \$100,000; insurance not ascertained.

NEW BRUNSWICK.

Milltown, Sept. 2.—Fire destroyed building of S. H. Mot. loss \$1,000, insured for \$400; a building of C. F. Todd, loss \$1,000, insured for \$600, and building of M. Daly, loss \$500, no insurance.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 7th Sept., 1882.

The great majority of our wholesale merchants have returned from their annual vacation, and the Fall trade activity is commencing to be felt in some departments, but is not expected to become general for another fortnight. A good many dry goods buyers have been in the market this week, and business in this branch continues active; groceries also have been more active; leather firm with an upward tendency in values; boots and shoes steady and active; oils firm with a scarcity of cod in the market; dairy produce and provisions dull, and other branches quiet and unchanged. It is alleged that abnormal rates of interest on deposits are being offered by some of the smaller banks, 5 and even 6 per cent. being the figure in some cases. It would be interesting to know the nature of the investments for such funds. Another probable indication of a slight hardening in the market is the gradual disposal of some \$300,000 worth of a leading stock by one of the Canadian Pacific Syndicate. This may have no other indication than the usual requirements of persons engaged in gigantic enterprises. The market for Sterling Exchange quiet and steady at 108½ to 109 between banks, and 109½ over the counter. Stocks have been more active the last day or two, and prices for some leading securities show an upward tendency. City Passenger Railway has been commanding increased attention from buyers, and quotations for it have advanced about 2 per cent. to 162, at which 200 shares sold this p.m. City Gas continues active and advancing, with large sales this p.m. at 193, an advance for the week of 5 per cent. Bank of Montreal rules about steady, at 211 bid and 211½ asked; values for other banking securities show little change, as compared with a week ago.

Sales to-day: Morning Board—55 Montreal at 211; 50 do. at 211½; 80 Commerce at 144; 18 do. at 144½; 75 Montreal Telegraph at 132½; 50 St. Paul at 153; 275 do. at 152½; 125 do. at 151½; 25 do. at 151¼; 17 do. at 152; 101 Richelieu at 74½; 25 do. at 74½; 75 do. at 74; 3 People's at 88½; 30 Toronto at 193; 25 do. at 192½; 25 do. at 192; 37 Merchants' at 130½; 141 City Passenger at 160; 5 do. at 159½; 50 do. at 159; 250 do. at 161; 100 do. at 161½; 50 do. at 162½; 25 Gas at 190; 1900 do. at 191; 400 do. at 191½; 200 do. at 191½; 100 do. at 192; 26 do. at 192½; 350 do. at 192½; 250 do. 192½. Afternoon Board—8 Montreal at 211½; 175 St. Paul at 152½; 100 do. at 152½; 150 do. at 153; 200 City Passenger at 162; 50 do. at 161½; 100 Peoples at 89; 50 Toronto at 193; 100 Commerce at 144; 100 do. at 144½; 340 City Gas at 192½; 85 do. at 192½; 775 do. at 193; 875 do. at 193½; 150 do. at 193½.

ASHES.—Receipts remarkably light. Immediately after our last issue there was a sharp advance in Pots, and we quote First sort \$5.55 to \$5.65, Seconds \$5. Thirds none. There is no competition so far at the advance, but all received are freely taken by the only buyer. Pearls.—Hardly any remaining and no receipts; there was a sale of 13 brls choice tures this week at \$7.80. No quantity could, however, be sold at anything like these figures. Receipts since 1st January, 5,515 brls Pots, 378 brls Pearls. Deliveries, 5,668 brls Pots, 671 brls Pearls. Stock in store at six o'clock on Wednesday evening, 586 brls Pots, 14 brls Pearls.

COAL.—Local dealers have experienced an active enquiry during the week, and have all they can do to execute orders. A further advance of 25c per net ton has been established for anthracite coal, stove now selling at \$7 per net ton delivered, and egg and chestnut at \$6.75. Freight rates from New York are firm at an advance of 25c, being now quoted at \$2. It is feared that deliveries will be very late this season, owing to difficulty in securing barges.

CATTLE, ETC.—The offerings at the local markets last Monday comprised about 950 head of cattle and 600 Sheep. Fair to good shipping cattle sold at from 5½c to 6c per lb. live weight, and choice grades were higher. Cable advices from England and Scotland report Canadian cattle lower. The demand from the local trade was good, and prices for butchers' stock ruled firm; sales were made of from good to fair qualities at from 4½c to 5c per lb. live weight, and of choice at from 5½c to 5½c. Sheep sold at from \$5 to \$7.50 each, as to size, and lambs at from \$3 to \$1.50 each. Several lots of Hogs sold at from \$7.50 to \$7.75 per 100 lbs., one lot bringing \$8. Shipments of live stock from Canada to Great Britain for week ending September 9th, 1887, as reported by C. H. Chandler, insurance and shipping agent:—SS. "Lake Champlain" to Liverpool, 221 cattle, 552 sheep; SS. "Toronto" to Liverpool, 275 cattle, 800 sheep; SS. "Manitoban" to Glasgow, 284 cattle. From Boston: SS. "Palestine" to Liverpool, 179 cattle; SS. "Illyrian" to Liverpool, 460 cattle; SS. "Waldensian" to Glasgow, 264 cattle. Total this week, 1,683 cattle, 1,352 sheep. Total last week, 1,277 cattle, 2,706 sheep. Total to date, 31,779 cattle, 61,347 sheep. Total same date last year, 33,852 cattle, 44,489 sheep.

DAIRY PRODUCE.—The butter market practically remains *in statu quo*. There has been very little doing all week, prices being still considered too high to admit of shipments. Latest English advices by mail are most discouraging as to the outlook. There have been some transactions in creamery Y, chiefly on p. t., but for one or two good Aug. factory 22c to 22½c was paid; it is maintained, however, that the best creameries cannot be bought at that figure. Yesterday a lot of 100 tubs Western was sold at 15c, and a round lot of Townships was offered at 20c and not taken, but the quality of the butter is not known. Cheese remains quiet and flat, buyers and sellers being still apart in their views; very little doing on the spot. Some of the largest factories have disposed of all their August make; 10½c was the highest bid yesterday for August, while 11c was firmly asked. Advices from Ogdensburg, N.Y., report sales of 1,000 boxes to a Montreal house at 11 3/16c, and 1,000 boxes to another firm here at 11 1/16c to 3-16, showing that there are parties here who have still considerable faith in the future of prices. At Ingersoll this week, twenty-one factories registered 9,245 boxes cheese, all August make, except 3 factories offering first half August. 11c offered and refused, factorymen preferring to wait further developments of the market. On account of the unfavorable weather in August, coupled with the washy state of the pastures, the quality is not as good as usual, although the quantity is nearly as large as June make. Six buyers present. At Little Falls, 4th Sept.—Sales 10,000; 5,000 at 11c; 3,000 at 10½c; 600 at 10½c; others consigned: July make closed out. Market not excited but strong at prices. At Utica, 4th Sept.—Sales 7,700 boxes at 10½c to 10½c; bulk of sales at 10½c; 700 consigned. New York market is firm at an advance of ¼c for cheese, now quoted at 11½c for choice. Holders of fancy table butter are steady and maintain their position without much difficulty, but on the balance of the stock business is slow and values uncertain. Much the same remarks will apply to cheese, strictly choice and fancy goods ruling firm, but early made and off flavored goods securing no direct demand, and only salable at low figures. Shippers generally are indifferent on both butter and cheese.

DRY GOODS.—The opening out of millinery displays this week attracted a large number of Eastern and Western Ontario buyers, who have been purchasing good-sized parcels of general dry goods at the same time. All the leading houses continue busy and report trade about equal to expectations, while country merchants are generally feeling jubilant over the good crops. In the home goods market knitted goods and blankets are rather scarce, and figured dress patters are selling well, bronzed flanges being in special demand. Surged coatings also continue in good request. Payments continue fair, but until the 4th of next month little of interest can be stated concerning remittances, as there are few notes maturing this month. Prospects for good fall payments were probably never better.

DRUGS AND CHEMICALS.—The month has opened well, with a good general demand, and the prospects for a lively fall business are bright and cheering. In prices there is little change to note. Quinine has slightly weakened in the New York market, and speculators have entirely withdrawn. Here the price is unchanged. Borax is a little lower, and Cod Liver Oil, new, has been sold in quantity at \$1.70 per imperial gallon, and now \$1.75 is asked. The Cod fishing has been a partial failure both in Norway and Newfoundland, hence the great advance in price. The English Chemical market is unchanged, prices being fully maintained, with Soda Ash slightly firmer.

FISH AND GAME.—There is not much offering yet, and the demand also is light, it being rather too early in the season. Dry Cod is selling at \$5.65 to \$5.70, and Cape Breton No. 1 Herrings at \$5.60 to \$5.75. North Shore Salmon is quoted at \$21, \$20 and \$19 respectively for Nos. 1, 2 and 3. No California Salmon in the market. The game season has opened, the supply as yet being small. Black ducks are selling at 75c per pair, grey ducks at 40c per pair, and teal at 30c per pair. A few woodcock have been received, and were placed at once at \$1 per pair. Snipe is firm at 50c per pair, and plover at 60c per pair. Partridges are expected in the market shortly.

FRUIT.—Business continues good. The demand is chiefly for Peaches, of which receipts from Delaware and Jersey have been rather large, and are selling in baskets at \$2 to \$2.50, and in crates at \$3 to \$4 each. The crop in these States this year is heavy, while in many parts of Ontario it is reported a failure, on the whole little better than one-third of what it was last year. Apples.—Market very sick in consequence of heavy receipts from St. Louis; the fruit being of poor keeping quality, was forced upon the market and sold in car loads this week at \$1.60 to \$1.75 per brl. Yesterday a car load changed hands at \$1.90, which was considered a good price at present. Buyers and shippers are heavy losers, but some, rather than sacrifice their stock here, have shipped to Liverpool; this, however, is considered very risky. Canadian apples are selling at \$2 to \$2.50; one lot of 108 brls, chiefly Keswick Codlin, was sold yesterday at an average price of \$2.40 per brl. Choice colored fruit command the chief attention. Red Astrakans, Strawberry and Duchess selling at \$2.50 to \$3. The late Spring frosts having nipped the blossoms, the crop in Ontario is said to be rather light. Sales have occurred in Oshawa dist. at \$2.50 per brl f.o.b. Bartlett Pears are in good request, and command \$7 to \$10 per brl. The variety of this year's crop in Ontario is said to be large, but the quality poor. Concord Grapes are selling in baskets at 11c per lb., and California Plums at \$4 per box. Lemons rather slow of sale, at \$7 per box for choice Messina, summer stock, and \$5 do for inferior stock. Cable advices from Liverpool report an advance. Oranges very firm at \$8-per box for "Rhodi,"—summer fruit. Stocks are light, but the demand also is light.

FLOUR AND GRAIN.—English breadstuffs markets for the week have been dull and depressed, with values declining daily about 6d to 1s per qr. for wheats. To-day the weather is reported fine, but the markets are again easier. Imports of wheat in the United Kingdom for the week were 495,000 to 500,000 qrs.—more than double the amount for the like period last year. Chicago wheat market has continued irregular; to-day prices for wheat declined about 2c per bushel in Chicago, while corn advanced about ½c for September delivery, and ¼c for options. The local grain market has ruled quiet and nominally unchanged, all week. There were sales yesterday of 10,000 bushels Toledo Red winter wheat at \$1.12 for prompt shipment, and 20,000 bushels ditto on spot at \$1.11. Canada Spring Wheat is quoted at \$1.20 to \$1.25. White Winter at \$1.16 to \$1.19, and Red Winter at \$1.30 to \$1.35. In course grains business very dull, and prices expected to rule nominal until the new crop arrives. The flour market has been dull and declining for the past week, caused chiefly by the weak and drooping English markets. Quotations for all grades show an average decline of about 15c on last week's prices. Oatmeal is very scarce, owing to the curtailment of supplies from Ottawa, and price has advanced to \$6.

GROCERIES.—Sugars a shade easier for granulated, 9c to 9½c. Yellow Refined steady, with moderate demand for lower qualities, while the higher grades are more active. In the West Indies grocery Sugars there is dullness. Molasses.—Barbadoes scarce, also for sugars and prices are firm. Sale of 100 puns Barbadoes reported at 53c, held at 55c to 57c for choice. Antigua 49c to 52c, Trinidad 47c to 50c. Syrup steady. Teas.—Consumptive demand is rather on the increase. Country traders are getting down in stock, and are more disposed to replenish. The values of Japan teas are but little altered. Some invoices have found sale lately at moderate figures. Young Hyson and other China Green teas as well as Blacks quiet. Rice is dull, \$3.50 to \$3.85 for good as to quantity. Coffees hold about values for some time current for all kinds. Consumption of the genuine is rather on the increase, and the low prices should stimulate its use. Spices nominally with but little of alteration for week for all kinds. Trade moderate. Fruits.—New Valentias are here 9½c to 10½c. No new Malaga Raisins yet. Crop 1881 is held at about late figures. Currants not plenty, but first of new crop is not far off. Valentias open pretty high on Smyrna, and Figs at full rates. The drought has affected quality and quantity.

HARDWARE AND IRON.—As announced in our last report, the travellers are starting out this week, and some have already made a good commencement. There is every prospect of a good steady demand being experienced for all kinds of shelf and heavy hardware, at firm prices, especially for metals. A good many buyers are expected in the market during the forthcoming Provincial Exhibition in this city. Payments continue good.

HIDES AND SKINS.—Offerings of native Hides, though not large, are equal to the usual average at this time of year, and dealers are still paying butchers 8½c, 7½c and 6½c respectively for Nos. 1, 2 and 3. Tanners are charged ¼c to 1c advance on these figures. Western Hides are reported in good request, and No. 1 Buff is selling at 10½c to 10½c, and No. 2 do. quoted at 8½c to 9½c. Sheepskins have advanced this month to 70c to 80c each, as to size. Calfskins merely nominal at 14c per lb.

MILLINERY.—Tuesday and Wednesday of this week were opening days in all our large houses, and the attendance of buyers from all parts of the country was unusually large. The occasion is most appropriately termed by the trade "fair" day, for certainly it would be difficult

to collect so many of the fair, gentler sex, *a la mode*, by any other attraction than the well-assorted displays of new and costly varieties of millinery goods shown in Montreal this week. There have been more Western buyers in the city than in previous seasons, being attracted to the larger market, and possibly influenced somewhat by the unsurpassed pleasure of a sail down the St. Lawrence. In hats the shapes are larger this season, with a great many novelties in fancy trimmings; feathers especially prevail. In colors the eider blue is the newest shade; crushed strawberry and *neujon* or mahogany are also leading colors, while brown, bronze, and myrtle are still popular. Buckles seem to be about the only ornaments worn to a very extent. *Plush* and ottoman are the fashionable fancy ribbons, while in plain descriptions satin and plush reversible will take the lead. The leading article in mantles is mantelasse, made up to be worn with the "dress-improver." Brocaded velvets, in large patterns, will be the correct thing for early Fall wear. Want of time precludes a more extended review, but the above-mentioned include all the principal styles and fashions this season.

LEATHER.—Market continues firm, without material change or much increased movement since the date of our last report. A good steady demand is advised for all kinds, and the tendency in prices seems to be upward. The market is fairly supplied with everything except the best B. A. Sole and possibly *Waxed upper*, for which latter the demand is now light, manufacturers having been pretty well supplied. Several round lots of Sole leather, of from 1,000 to 3,000 sides each, have changed hands at 26c to 27c for No. 1 B. A., and 23c to 25c for No. 2, as to quality. Holders of *Huy* are asking 17c, an advance of 1c on last week's price, for the best heavy qualities. *Upper* also firm with holders asking 1c advance, and buyers offering 1c better; several lot- of two to three tons each of Quebec *Splitts* have been sold at about 22c to 22½c. Quebec tanners continue making shipments to England, and a round lot of *Splitts* was forwarded from this market this week.

LUMBER.—The demand is quiet, and prices remain fixed and firm; as the surplus stock will not be heavy, very few concessions need be looked for this season. Local trade is dull, especially in building material, as very few buildings are being erected this season.

OILS.—Nothing doing in *Linseed* and prices unchanged, quoted from 72c to 75c boiled, and 70c to 72c for raw. *Turpentine* 72c to 75c; quiet. It appears that stocks of cod oil are scarcer in Newfoundland and Halifax than here, and fresh supplies cannot, it is said, be laid down in this market from either of these places at under 65c, hence holders are very firm; sales are reported of 3,000 gals Newfoundland A. at 62c and of 1,200 gals at 63c. Imp. measure. *Steam refined Seal* continues scarce and firm also, with reported transactions in round lots at 72½c.

PETROLEUM.—We quote an advance since 1st September of ½c per gal. in Petroleum, to 15½c, equal to 19c here, in car lots, although several merchants, having contracted at lower figures, are not insisting upon the advanced prices. Locally speaking prices are, 18½c cars, 19c part cars, and single brls 19½c by grocers where other goods are purchased, 20c by regular oil dealers.

PROVISIONS.—In Liverpool yesterday lard and bacon each advanced 1s. The Chicago hog market was quiet;—estimated receipts were 14,000 hogs, against Tuesday's official account of 12,046. *Pork* received another severe reverse, selling down 42½c per bbl. to \$21.32½c October, \$20.02½c November. *Lard* was unusually weak, and 25c per 100 lbs. lower, the closing rates being 26c. Little or no change has occurred in the local

market since our last reference. The demand has continued light, and business of a jobbing character, confined to filling small city and country orders. Prices for nearly everything remain steady at the figures last quoted. A fair enquiry has been experienced for *Lard*, and several hundred pails in lots of 100 each have changed hands at 14½c for Canada and 15½c for Fairbanks'. Little or no demand for *Bacon* or *Hams*, and *Mess Pork* quiet and unchanged. Receipts of *Eggs* are reported liberal, and the demand being light with a good supply, prices are easier, quoted at 18c to 20c; some holders would readily accept 19c. New York market reported firm at 24c to 24½c.

WINES AND LIQUORS.—There has been a slight advance in *Gins*, other liquors remain unchanged. Travellers have returned from Fall trip, orders for which have been extensive, and the houses are now busily engaged in filling same. Payments reported good.

Wool.—In this market during the week about 1,000 bales of *Cape* have been sold on the spot and for early delivery at 17½c to 18c. In Australian no movement reported. The American markets have been a little more active during the week, and London is reported firm, with sales at full prices of the last series.

AMERICAN MARKETS.

Boston, Sept. 7.—*Flour*, in steady demand, Sales of Superfine at from \$3.50 to \$4.25; Extras \$4.50 to \$6, including Choice Bakers' from \$5 to \$7. Winter W heats in demand at from \$5.25 to \$6.50. Spring wheats selling at from \$7.25 to \$8.75, and Winter Patents at from \$6.25 to \$7.25. *Cornmeal* in fair demand at from \$3.50 to \$3.85. *Oatmeal* in fair demand at from \$1 to \$8 for common and fancy. *Choice Huy* in demand at from \$21 per ton, extra lots higher. Medium selling at from \$15 to \$19. *Butter*, choice scarce at from 28c to 30c, fair to good 24c to 27c. *Cheese* firm at from 11½c to 12c for choice, and 10c to 11c fair to good. *Eggs* in steady demand at from 24½c to 25c. *Canada Peas* selling at from \$1.25 to \$1.30 per bush. *Potatoes* arriving freely, sales at from \$2.75 to \$3 per bbl.

Chicago, 2.00 p.m.—Wheat, Oct., 94c; Nov., 93½c. Corn, Oct., 62½c; Nov., 62½c. Oats, Oct., 32c; Nov., 32½c. Pork, Oct., \$21.10; Nov., \$19.45. Lard, Oct., \$11.60; Nov., \$11.60. New York, 2.00 p.m.—Wheat, No. 2 Red, Sept., \$1.07½, cash \$1.07½; Oct., \$1.09; Nov., \$1.10½; Dec., \$1.12. Corn, Sept., 88c; cash 82½c; Oct., 79½c; Nov., 78½c; Dec., 68½c. Milwaukee, 1.30 p.m.—Wheat, Sept., 97½c cash; Oct., 94½c; Nov., 94½c.

ENGLISH MARKETS.

London, Sept. 7, 1882.

(Reerbohm's Advices).—Floating Cargoes —Wheat very inactive and cheaper; Corn steady. Cargoes on passage—Wheat depressed; Corn quiet but steady. Quotations Mediums Chicago or Milwaukee Wheat at 41s to 41s 9d; Red Water Wheat 43s 6d. Good Cargoes of California Wheat 45s 6d. Good shipping of California Wheat J. S. 34s. Now do 45s. Fair average No. 2 Chicago Spring Wheat, 40s. English country markets generally cheaper. Weather in England fine. Continent improving. Liverpool Wheat on spot depressed. Corn slow. Amount of Wheat on passage for U. K., 175,000 qrs. Grain 170,000 qrs.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

Toronto, Sept. 7, 1882.

The state of trade is entirely satisfactory, as regards its extent and the prospects of payment.

Recently reasonable dry goods find a good market, which indicates a line of wants among consumers that can only be indulged by comparatively well-off people. Hardware is perhaps the best of all the classes of business. Demand is steady, and prices firm and advancing. Groceries are not active in any one house, but there is a large and good trade being done. Indeed it is certain that the aggregate business of the year will be larger and quite as safe and profitable as good judgment would predict. The Exhibition was opened yesterday, and while the retail trade look for an increase of business in some directions, the wholesale men do not expect to be much the gainers. A regular course of trade is in every respect, and both to buyers and sellers, preferable to the excitement of Exhibition time. The harvest in the country west of Toronto is finished, but threshing must be done, and seeding also, before there is a general movement. It is now said that bank accommodation will not cost any higher rate of interest than what is asked at present in ordinary transactions. There is going to be plenty of money. Discounts are charged for at the rates of 6 and 7 per cent. Loans effected at 6 and 6½ per cent. New York Exchange cheap at ½ and ¼ per cent. Stocks have been irregular. In banks, Montreal has sold down to 210; Toronto has been variable, the closing bids being highest. Commerce has been steady; Dominion sold up to a greater figure than had been expected; Standard steady; Imperial slightly improved; Federal steady. The Loan Companies have been steady in the majority of cases; but the extent of business done has been very limited. In banks Imperial, Dominion, Commerce, Federal, Standard and Ontario have been most active.

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

Bank.	Bid Aug. 31.	Bid Sept. 7.	Loan Cos.	Bid Aug. 31.	Bid Sept. 7.
Montreal..	210	210	Can. Permanent	230	229½
Toronto ..	192	192	Freehold .....	.....	.....
Ontario ..	126	126	Western Can. . . . .	.....	.....
Merchants	129	131	Bldg. & Loan.	104	.....
Commerce	144	144	Imp. Savings... ..	109	110½
Dominion	212	213	Farmers' Loan. . . . .	.....	.....
Hamilton	.....	118	Lond. & Can'dn	.....	332
Standard..	113	115	Huron & Erie.	161	161½
Federal ..	154	154	Dom. Savings... ..	120	120
Imperial ..	146	145	Ontario Loan... ..	.....	120½
Molson's ..	.....	.....	Hamilton Prov. . . . .	.....	123

FUEL.—A singular freak of commercial spirit has developed the circumstance that coal is now being sold at \$5.50 per ton, a certain loss of 50 cents on every ton of full weight. Wood, best, \$5 per cord; mixed \$4.

COAL OIL.—There is no change in prices, the American oils, of which only a small proportion are sold, are 23c for prime, and 25c for water white. Canadian refined unchanged at 18c. Crude at wells \$1.40. Business is increasing.

FREIGHTS.—The Grand Trunk Freight department has issued the new tariff. The rates between Sarnia and Montreal appear to be on the old basis of 25c per barrel on flour from Toronto to Montreal. But the rates on flour to the Lower Provinces and seaboard are higher than previously. Taking Sarnia as the point of departure, the rate is to L'Islet 67c; to Rivière du Loup 73c; and to Moncton 80c; to Richmond 88c; to Windsor Junction 75c; to St.

John 75c. The high rates will lessen the price of flour here, and increase the price at the other end.

FLOUR AND MEAL.—There has been very little done here in sales since last reporting. Superior Extra, Old Standard, has been sold at \$5.35 and \$5.40, and new Standard Superior Extra at \$5.50 for a small lot. Stocks are light, about 750 barrels. *Oatmeal* is held at \$6 and \$6.25. *Cornmeal* is still sold in small lots at \$4.25. *Bran* is quoted at \$12.50, but held at \$13.

WHEAT.—There are no receipts by car, and those from farmers' waggons are insignificant. The price is unsettled. It is quoted at about \$1.08 or \$1.09 for new. No. 2 fall old wheat is 7c or 8c dearer. There are various opinions about what the price will be, but a leading produce man said to-day that he would not like to give more than \$1 for No. 2 fall for September delivery. The stock here is 51,760 bushels against 71,000 corresponding week of last year.

COARSE GRAINS.—*Barley* has not made its appearance yet on 'Change. There is known to be a large crop, and that it is generally brown colored. Prices seem likely to rule between 60c and 70c. *Oats* are coming in now and coming down in price. They are selling now about 40c to 42c, just 20 cents lower than two weeks ago. *Peas* are nominally 75c. *Rye* was sold on the street at 65c.

LIVE STOCK TRADE.—The market here is not really very large. Most of the cattle for export are shipped through from outside stations to Montreal direct. The principal receipts here are for local consumption. Good export cattle are still bought at 5½c and 6c for best. Good butchers' cattle are bought at 4c to 4½c. There have been about 400 head within the week. *Sheep* have been in moderate and sufficient supply at 4½c to 5c. *Lambs* are plentiful at good prices; best \$4, second \$3.50, inferior \$3 to \$3.25. *Hogs* sell at 7c to 7½c per lb. live weight.

GROCERIES.—The trade is fair, but not brisk. Profits are moderate. There is no change of any importance in quotations. *Fruit* is still good stock, and prices firm. There is no extra movement in sugars, and prices are unchanged; Scotch refined, 7½c to 8c; Paris lump, 10½c to 10¾c; standard granulated, 9½c to 9¾c; Canadian refined, 7½c to 8½c; *Porto Ricco*, 7½c to 7¾c for dark to fair, and 8c to 8½c for bright to choice. *Tobaccos*, dark, 38c to 40c; Western leaf, 38c to 42c; *Brights*, 48c to 57c, and choice 70c to 80c. *Fish* is scarce and not in demand; dry cod \$6 to \$6.50. There is no trout in the market.

DRUGS AND CHEMICALS.—It is said that a fair business is being done at present. There are few changes in prices. *Cattle fish bone*, 55c per lb; *Balsam*, 48c per lb; *Camphor*, 37c; *Cubeb Berries*, 63c; *Gum Arabic* dearer, 20c to 35c. *Aloes*, Cape firm, 20c and 25c; *Borax*, 20c; *Opium*, scarce and is advancing in value, \$5.10 to \$5.25; *Castor Oil*, 10½c to 11c; *Sweet Almonds*, 60c per lb; *Juniper Berries*, 65c per oz. *Oil Lemon*, \$3.75 to \$4 per lb; *Peppermint*, \$3.75 to \$4.50; *Quinine*, another advance is expected to present prices, Howard's, \$1.65; *German*, \$2.40; *Alcohol*, \$2.95 cash; *Morphia*, \$3 to \$3.10 per oz; *Cream of Tartar*, 36c; *Turpentine*, 80c to 85c; *Linseed Oil*, 72c for raw, 76c for hoiled; dye stuffs are quiet; *Nfld. Cod Liver Oil*, \$1.75 per gal; *Norwegian* lower at \$3.50. *Santonine* \$6 per lb. Heavy chemicals are more active and a good business is promising.

PROVISIONS.—The trade has been fairly profitable, but dealers say prices have been generally too high to afford good margins. *Butter* is still high; lb rolls 22c to 24c; farmers dairy 18c to 19c; and inferior, 13c to 15c. *Eggs* in case 17c. *Bacon* is scarce and still dear; long clear 13½c to 14c; Cumberland cut 12½c to 13c; rolls 16c; can-

vassed shoulders 13½c; canvassed racks and bellies 15c. *Cheese* is easier at 11c to 11½c. *Pork* in small supply at \$25 and \$25.50 for small lots. *Hams* are in moderate demand and dear, smoked 15½c to 16c; pickled 13½c to 14c. *Lard* scarce at 15½c for Canadian, 16c for American.

OTHER PRODUCE.—*Apples.*—Harvest apples sell at \$1.50 to \$2; superior sell at \$2 to \$2.25. There is a large proportion of the offerings that is very inferior. American apples are sold at \$2.75 to \$3. *Hogs* continue to be bought at \$9.50 to \$10 on the street. *Potatoes* are 80c to 85c a bag. *Poultry* firm at 60c to 65c per pair for fowls; 60c to 70c per pair for ducks; and \$1 to \$1.50 for turkeys. *Hops* are out of the market, no price is named. The crop is light but the quality will be good this year.

HARDWARE.—There is a good and profitable trade being done. The market has been firm and advancing. All stock is good, and the demand strong and healthy. There has been an advance of 10c on cut nails, and the prices are now, per keg of 100 lbs, 10d to 60d \$2.95 to \$3.10; 8d to 9d \$3.10 to \$3.20; 6d to 7d \$3.20 to \$3.30; 4d and 5d \$3.30 to \$3.40; 3d \$3.50.

HIDES AND SKINS.—The market has been steady, the demand good, and stocks light, for all hides; cured are worth 9c, selected. *Lambs* and *Tells* are of good value, at an advance of 10c, and are now worth 80c. *Calfskins*, green 11c to 13c, cured 13c to 15c. *Tallow* is dearer, dealers will now pay 9c. *Wool* is 20c for fleece; 27c for super; 32c for extra super; 32c to 34c for Southdown fleece.

WOOL	WINANS & CO.	Cotton Warps
WOOL		Cotton Warps
WOOL	WOOLS	Cotton Warps
WOOL		Cotton Warps
WOOL	of every description, at Bottom Prices, Send for Samples!	Cotton Warps
WOOL	COTTON WARPS,	Cotton Warps
WOOL		Cotton Warps
WOOL	1st PRIZE,	Cotton Warps
WOOL	Common numbers kept constantly in stock. Orders filled with greatest despatch.	Cotton Warps
WOOL	THE BEST WARPS	Cotton Warps
WOOL		Cotton Warps
WOOL	ever made in the Dominion. Satisfaction Guaranteed!	Cotton Warps
WOOL	All 2nd hand Woolen Machinery in Ontario for sale on our books. Send for List—no charge.	Cotton Warps
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10 INSPECTOR ST.



GRAND TRUNK RAILWAY.
Provincial Exhibition, KINGSTON.

Return tickets to Kingston will be issued from G. T. R. stations between Montreal and Toronto inclusive at

SINGLE FARE
from the 13th to the 23rd September, inclusive, good to return up to September 23rd.

The tickets will be good on regular passenger trains and passenger cars attached to train leaving Brockville at 7.15 a.m., arriving at Kingston, 10.45 a.m., returning from Kingston at 5.00 p.m., arriving at Brockville at 9.20 p.m.

Also, Trains leaving Belleville 8.00 a.m., arriving at Kingston 11.20 a.m., returning from Kingston 5.55 p.m., arriving at Belleville 8.15 p.m.
Judges and Exhibitors can obtain return tickets to Kingston at single fare from the 14th to the 23rd September, good to return to September 26th.

JOSEPH HICKSON,
General Manager.



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The course of study is thorough and practical, and designed to impart a sound Business Education. It combines theory and practice, and includes Book-keeping in all its forms, Business Customs, Commercial and Mental Arithmetic, Penmanship and Business Correspondence, Commercial Law and Business Forms, English, French and Shorthand.

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BRITISH AMERICAN
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INTERCOLONIAL RAILWAY,
NOTICE.

The Special trains from LITTLE METIS will be continued on MONDAYS, 4th and 11th SEPT., and the last for this season on THURSDAY, the 14th, at 7.30 a.m.

They will stop at RIMOUSKI, HIC, CACOUNA, RIVIERE-DU-LOUP, &c., for passengers, connecting at CHAUDIERE with G.T.R. Day Train; and at QUEBEC with North Shore R'y "Lightning Express," reaching MONTREAL at 9.00 p.m.; also with Richelieu Co's Steamer, leaving Quebec at 5.00 p.m. for Montreal, &c.

Tickets, Time Tables and full information supplied at the I. C. R. Office, 136 ST. JAMES STREET (opposite St. Lawrence Hall), Montreal.

G. W. ROBINSON, Eastern Frt. & Pass. Agt.
D. POTTINGER, Chief Supt.
Montreal, August 28th, 1882.

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SONGS, One Cent Each

- | | | |
|---|---------------------------------------|---|
| 1 Baby Mine. | 121 Kiss Me, Kiss Your Darling. | 239 Love Among the Roses. |
| 2 The Old Cabin Home. | 122 A Flower from Mother's Grave. | 240 Old Arm Chair (as sung by Barry.) |
| 3 The Little Ones at Home. | 123 The Old Log Cabin on the Hill. | 241 The Sailor's Grave. (In the Garden) |
| 4 See That My Grave's Kept Green. | 124 Counting Tho' the Rye, | 242 Farmer's Daughter; or Chickens |
| 5 Grandfather's Clock. | 125 Must We, Then, Meet as Strangers | 243 Oh! Dear Golden Slippers. |
| 6 Where Was I when the Light | 126 The Kiss Behind the Door. | 244 Poor, but a Gentleman Still. |
| 7 Sweet By and By. [Waltz Out.] | 127 I'll Remember You, Love, in My | 245 Nobody's Darling but Mine. |
| 8 When, Emma. [Maggie.] | 128 You May Look, but Masn't Touch. | 246 Put My Little Shoes Away. |
| 9 When you and I were Young | 129 There's Always a Seat in the Par- | 247 Darling Nellie Gray. |
| 10 When I Saw Sweet Nellie Home. | 130 lor for You. | 248 Little Brown Jug. |
| 11 Take this Letter to My Mother. | 131 I've no Mother Now, I'm Weeping | 249 Ben Bolt. |
| 12 A Modal Love Letter.—comic | 132 Massa's in de Cold, Cold Ground. | 250 Good-Bye Sweetheart. |
| 13 Wife's Commandments.—comic. | 133 Say a Kind Word When You Can. | 251 Sadie Ray. |
| 14 Husband's Commandments. | 134 I Cannot Sing the Old Songs. | 252 Philigan's Wake. |
| 15 Little Old Log Cabin in the Lane. | 135 Norah O'Soul. | 253 The Hat My Father Wore. |
| 16 Marching Through Georgia. | 136 Waiting, My Darling, for Theo. | 254 I've Only Been Down to the Club; |
| 17 Widow in the Cottage by the Sea. | 137 Jennie the Flower of Kildare. | 255 Kiss Me Again. |
| 18 The Minstrel Boy. | 138 I'm Lonely Since My Mother Died | 256 The Vacant Chair. |
| 19 Take Back the Heart. | 139 Tending on the Old Soap Ground. | 257 The Sweet Sunny South. |
| 20 The Faded Coat of Mine. [Night.] | 140 Don't You Go, Tommy, Don't Go. | 258 Come Home Again. |
| 21 My Old Kentucky Home, Good | 141 Willie, We have Missed You. | 259 Little Maggie May. |
| 22 I'll be all Smiles to Night, Love. | 142 Over the Hills to the Poor House. | 260 Molly Bawn. |
| 23 Listen to the Mocking Bird. | 143 Don't be Angry with Me, Darling. | 261 Sally in Our Alley. |
| 24 Her Bright Smile the Hunter No Still | 144 Flirtation of the Fan. | 262 Poor Old Dad. |
| 25 Sunday Night When the Parlor's | 145 Why did She Leave Him? I other. | 263 Man in the Moon is Looking. |
| 26 The Uppas's Warning. [Full.] | 146 Thou First Learned to Love An- | 264 Broken Down. |
| 27 'Tis Not a Little Faded Flower. | 147 Thyrot's Not Like a Mother. | 265 My Little One's Waiting for Me. |
| 28 The Girl I Left Behind Me. | 148 You Were False, but I'll Forgive. | 266 I'll Go Back to my Old Love Again |
| 29 Little Bantremp. | 149 Whiner Sotly, Mother's Dying. | 267 The Butcher Boy. |
| 30 Carry Me Back to Old Virginia. | 150 Will You Love Me, When I'm Old. | 268 I've O'wino Back to Dixie. |
| 31 The Old Man's Drunk Again. | 151 Annie Laurie. | 269 Where is My Boy To-Night. |
| 32 I Am Waiting, Essie Bear. | 152 Sharpman's March to the Sea. | 270 The Fire Cant' Slave. |
| 33 Take Me Back to Home & Mother | 153 Come, Sit by My Side, Darling. | 271 Linger, Not Darling. |
| 34 Come, Sit by My Side, Darling. | | 272 Dancing in the Sunlight. |

We will send by mail, post-paid, any ten of these songs for 10 cents; any twenty-five songs for 15 cents; any fifty for 25 cents. Or we will send all the above one hundred songs, post-paid for 40 cents. Remember, we will not send less than ten songs. Order songs by numbers only. Send one or three cent postage stamps. Valuable Catalogue Free. Mention this paper. **WORLD MANUFACTURING CO., 122 Nassau Street, New York.**

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Laboratory 38 Beaver Hall Terrace,
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 August 12 1878

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 compounds injurious to health; and that it is in every respect
 a sample of a choice spirit, and of such a character as I can
 recommend for use medicinally when an alcoholic stimulant
 is indicated.

As I give you permission to publish this certificate, I reserve
 to myself the right to analyze and report upon samples
 from time to time purchased by myself for comparison with
 standard samples which I return

I am Gentlemen

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Annual Premium to Assure \$1,000 at Death Only.
WITH PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym'ts.
25	18 94	68 34	38 55	28 47	24 23	309 51
30	21 70	77 22	43 06	32 79	27 58	348 06
35	25 16	87 37	49 55	37 32	31 54	393 92
40	29 58	99 14	56 46	42 75	36 36	445 76

WITHOUT PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym'ts.
25	15 47	59 15	33 35	25 54	21 43	273 78
30	18 17	66 33	37 77	29 00	24 40	305 06
35	21 53	75 03	42 58	33 02	27 59	348 43
40	25 85	85 78	48 85	37 51	32 35	394 31

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WESTERN
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FIRE & MARINE. Incorporated 1851.
Capital and Assets.....\$1,680,785 96
Income for Year ending 31st Dec., 1880..... \$1,680,785 96
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ASSETS.
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1876.....\$289,202.
1879.....\$560,767.
1880.....\$676,566.
1881.....\$877,460.
Surplus on Policy Holder's Account,
\$235,915.66.
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EXCLUSIVELY:
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One-half p. Cent per Annum is reached.

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STOCKS AND BONDS

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices, Sept 8.
British North America	£50	\$ 4,888,888	\$ 4,888,888	\$ 1,215,000	3	102 103
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	144 141
Dominion Bank	50	1,000,000	1,000,000	461,000	4	214 215
Du People	50	1,800,000	1,800,000	240,000	2 1/2	89 89
Eastern Townships	50	1,500,000	1,281,568	220,000	8 1/2	119 1/2
Exchange Bank	50	500,000	500,000	200,000	4	180
Federal Bank	100	1,500,000	1,500,000	800,000	2 1/2	153 156
Hamilton	100	1,000,000	751,559	100,000	4	120 124
Hochelaga	100	680,200	681,060	.....	2 1/2	95 96
Imperial Bank	100	1,000,000	998,000	175,000	3 1/2	146 147
Jacques Cartier	25	500,000	500,000	.....	3	115 118
Maritime	180	693,000	697,800	.....	0	50 60
Merchants' Bank of Canada	100	5,788,237	5,616,673	760,000	3 1/2	130 131
Molson Bank	50	2,000,000	2,000,000	250,000	5	131 133 1/2
Montreal	200	12,000,000	11,999,200	6,500,000	3	211 211 1/2
Nationale	50	2,200,000	2,000,000	150,000	3 1/2	70 71
Ontario Bank	100	1,500,000	.....	.....	3	126 126 1/2
Quebec Bank	100	2,500,000	2,500,000	325,000	3 1/2	117
Standard	50	764,600	734,355	25,000	3	115 115 1/2
Toronto	100	2,000,000	2,000,000	1,000,000	3 1/2	192 193
Union Bank	100	2,000,000	2,000,000	13,000	2	.....
Ville Marie	100	500,000	461,393	.....	2 1/2	97 1/2
Building and Loan Association	25	750,000	743,255	.....	3 1/2	105 106
Canada Cotton Co.	100	.....	.....	.....	5	.....
Canada Landed Credit Co.	50	1,500,000	663,990	120,000	4	126
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	950,000	6	231
Dominion Savings & Inv. Co.	50	800,000	717,250	80,000	4	120
Dominion Telegraph Co.	50	711,700	1,000,000	.....	2 1/2	96
Dundas Cotton Co.	100	.....	.....	.....	5	123
English Loan Co.	100	2,044,100	245,847	8,500	4	127 128
Farmers' Loan and Savings Co.	50	1,027,250	811,330	50,000	4	127
Freehold Loan & Savings Co.	100	1,050,000	891,080	239,024	5	127
Hamilton Provident & Loan Society	100	1,000,000	867,700	170,000	4	123 129
Hudson Cotton Co.	100	.....	.....	.....	.....	161 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	992,150	245,000	.....	161 1/2
Imperial Savings and Investment Soc.	50	600,000	663,950	60,000	4	109 1/2
London & Can. Loan & Agency Co.	50	4,000,000	560,000	145,000	3 1/2	137
London Loan Co. of Canada	50	434,700	300,950	17,432	4	116
Manitoba Loan	100	518,900	.....	.....	5	129 122
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	133 133 1/2
Montreal City Gas Co.	40	2,000,000	1,800,000	.....	5	198 192 1/2
Montreal City Passenger Ry Co.	50	800,000	800,000	.....	3	161 161 1/2
Montreal Cotton Co.	100	.....	.....	.....	10	150 155
Montreal Investment and Building Co.	50	500,000	401,027	.....	0	67 1/2
Montreal Loan & Mortgage S'y.	50	1,000,000	612,532	64,000	3 1/2	108
National Investment Co.	100	1,460,000	280,000	11,500	3	108
Ontario Saving and Investment S'oy.	50	1,000,000	969,000	158,000	4	130
Richelieu & Ontario Nav. Co.	100	1,565,000	1,565,000	.....	2	74 1/2
Toronto City Gas Co.	50	800,000	800,000	.....	2	132 134 1/2
Union Loan and Savings Co.	50	690,000	575,000	150,000	4 1/2	134
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	390,000	5	205

WHOLESALE PRICES—CURRENT—THURSDAY, SEPTEMBER 7, 1882

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.		Soda Ash	1 65 1 75	Japan, fine to choice lb.	\$ 0 40 5 57	Spices: Cassia.....per lb.	\$ 0 12 0 20
Men's Thick Boots Wax.	2 25 3 25	Soda BiCarb.	3 00 3 10	Japan Nagasaki	" 0 23 0 28	Mace.....per lb.	" 0 30 0 35
" Split	1 60 2 25	Sal Soda	1 10 1 20	Y. Hyson common to gd	" 0 20 0 25	Cloves.....	" 0 30 0 45
" Kip Boots	2 50 3 25	Tartaric Acid	0 57 1/2 0 60	Y. Hyson fine to finest, lb	" 0 38 0 60	Nutmegs.....	" 0 60 0 90
" Calf Boots, pegged	3 00 3 75	Bleaching Powder	1 10 1 60	Gumpd., fair to med.	" 0 30 0 36	Jamaica Ginger, Bl.	" 0 22 0 28
" Kip Brogans	1 35 1 40	Citric Acid	0 75 0 80	" Good to fine	" 0 45 0 57	Jamaica " Uabl.	" 0 17 0 20
" Split do	0 90 1 10	Camphor Eng. Ref.	0 46 0 48	Gumpd., Finest	" 0 60 0 65	African.....	" 0 10 0 12
" Bull Congress	1 50 2 25	" Am. Ref.	0 38 0 40	Imper'l, med. to gd	" 0 27 0 35	Pimento.....	" 0 10 0 14
" Bull & Pebbled Bnls.	1 75 2 25	Gum Arabic, per lb.	0 20 0 35	" Fine to finest	" 0 40 0 60	Pepper.....	" 0 15 0 16 1/2
" Split do	1 35 1 75	" Traj.	0 45 0 90	Twanky, com. to gd.	" 0 15 0 20	Mustard, 1/2 lb. Jars.	" 0 19 0 20
Shoe Packs	1 10 1 20	Coppers per 100 lbs.	0 95 1 00	Oolog.	" 0 30 0 55	" 1 lb.	" 0 24 0 25
" Pebbled & Buff Bnls	1 00 1 50	Blue Vitrol	0 54 0 7	Cougou common	" 0 18 0 24	Rice: Arracan, &c p. 100 lb.	" 3 40 3 30
" Split Bnls	0 90 1 10			" med. to good	" 0 20 0 36	Sago..... per lb	" 0 05 0 06 1/2
" Prunella do	0 50 1 50	Dry Goods.		" fine to finest	" 0 38 0 62	Tapioca, Pearl.	" 0 54 0 68
" Inferior do	0 45 0 50	(See Manus' of Cotton.)		Souchong common	" 0 20 0 27	" Flake.	" 0 05 1/2 0 07 1/2
" Cong. do	0 50 1 25	Flour.		" med. to good	" 0 27 0 36		
" Buskins, do	0 60 0 75	Superior Extra	5 75 5 85	Fine to choice	" 0 38 0 68	Glass.	
Misess' Pebbled & Buff Bnls	0 90 1 15	Extra Superfine	5 60 5 60	(Coffee, green Mocha per lb.	" 0 29 0 34	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....}	1 90 2 00
" " do	0 75 1 00	Strong Bakers	6 25 6 60	Java	" 4 18 0 25	10 x 12 10 x 14.....}	2 00 2 10
" Prunell do	0 60 1 00	Do American	7 25 7 75	Maraicabo	" 0 13 0 16	12 x 16 14 x 20.....}	2 30 2 40
" Cong. do	0 60 0 70	Fancy	5 50 5 55	Cape	" 0 12 0 14		
Childs' pebbled Buff B'ls	0 60 0 90	Spring Extra	5 50 0 00	Jamaica	" 0 12 0 16	Hardware.	
" Split Bnls	0 50 0 60	Superfine	4 75 5 00	Singapore & Ceylon	" 0 10 0 14	Tin: Block, per lb.....	0 26 1/2 0 27
" Prunella do	0 60 0 75	Fine	4 00 4 25	Chicory	" 0 26 0 25	Grain.....	0 26 1/2 0 27
Infants' Cacks, 12 doz.	0 75 6 50	Middlings	3 75 4 00	Sugars (Caks. & Brls.)	" 0 12 0 12 1/2	Copper: Ingot.....	0 18 1/2 0 19
Dairy Produce.		Pollards	3 50 3 55	Porto Rico.....per lb	" 0 71 0 81	Sheet.....	0 23 0 24
Creamery, choice select'ns.	0 22 0 22 1/2	Ont. Bnls.	2 50 2 80	Cuba	" 0 71 0 73	Cut Nails: 3 in. to 6 in.	
Townships, new	0 19 0 21	City Bags	3 45 3 50	Barbadoes.....per lb.	" 0 71 0 65	Nett, 30 days, or 7 p.c. added	
" choice line dairies	0 00 0 00	Oatmeal	5 75 6 00	Yellow Refined	" 0 71 0 83	Hot Cut Am. or Can. Pat'n	2 80 0 00
Brockville, new	0 18 0 20	Cornmeal	4 25 4 30	Cubes	" 0 10 0 10 1/2	2 1/2 & 2 3/4 ins.	3 05 0 00
" choice lines dairies	0 00 0 00	Bran, per ton	16 00 18 00	Granulated	" 0 09 0 09 1/2	2 1/2 & 2 3/4 ins. Am.	3 80 0 00
Morrisburg, new	0 17 0 20	Grain.		Syrups.—Extra. imp. gal.	" 0 65 0 70	1 1/2 & 1 1/2 ins. "	4 30 0 00
" choice lines dairies	0 00 0 00	Canada White, No. 2	1 16 1 19	Good	" 0 60 0 63	1 1/2 & 1 1/2 Cold Cut, Can.	8 30 0 00
Western Dairy new	0 15 0 18	" Spring No. 2	1 20 1 25	Fair	" 0 57 0 60	1 1/2 ins. "	8 80 0 00
" old butter, per lb	0 00 0 00	" Red Winter	1 10 1 35	Molasses (Barbadoes)	" 0 53 0 56		
Kamouraska	0 00 0 00	Extra White Michigan	0 00 0 00	Trinidad	" 0 48 0 52	Casting, Box, Shook:	
Cheese, fair to choice	0 10 1/2 0 11	White Michigan No. 1	0 00 0 00	Fruit: Loose Muscatel, new	2 75 3 00	1 1/2 in. p160 lb. keg.	4 80 0 00
Drugs & Chemicals.		Red Winter, No 2 Toledo.	1 11 1 14	Layers in boxes	" 2 60 2 90	1 1/2 in. to 1 1/2 "	4 05 0 00
Aloe Cape	0 20 0 00	Spring, Chicago No. 2	0 00 0 00	Sultanas.....	" 0 10 0 12	2 in. 1 to 2 1/2 "	4 80 0 00
Alum	1 85 1 90	Spring, Milwaukee No. 2	0 00 0 00	Seedless.....	" 0 09 0 11 1/2	3 in. j to 2 "	8 65 0 00
Borax	0 15 0 17	Oats, New	0 45 0 47	Valencia.....per lb.	" 0 09 0 10	2 1/2 in. to 4 1/2 "	3 80 0 00
Castor Oil	0 10 0 10 1/2	Barley	0 00 0 00	Currants	" 0 06 0 7	Cut Spikes, all sizes.....	3 05 0 00
Caustic Soda	2 30 2 50	Peas	0 95 0 95	Prunes	" 0 07 0 08 1/2	Fishing Nails:	
Cream Tartar	0 31 0 34	Rye..... per 66 lbs	0 72 0 75	Figs	" 0 06 0 12	1 in. to 1 1/2 in. p. 100 lb. kg	5 45 0 00
Epsom Salts	1 25 1 40	Corn in bond	0 85 0 87	H. S. Almonds	" 0 06 0 00	1 1/2 in. to 1 1/2 in. "	4 45 0 00
Extract Logwood	0 09 0 10	Flax Seed, prime	1 20 1 30	Walnuts	" 0 09 0 11	2 in. and up "	3 70 0 00
Extract Madras	0 35 0 09	Groceries.		Kilberts	" 0 09 0 10 1/2	Tobacco Box Nails:	
Madder	0 12 1/2 0 13 1/2	T.F.A. (H.F.Ch. & Cad.)		Brazil new	" 0 07 0 08 1/2	1 1/2 in. & 1 1/2 in. p. 100 lb kg	3 91 0 00
Opium	0 07 5 00	Japan, com. to med. lb.	0 17 0 24	Batty's Nabob Pickles, doz	4 00 0 09 1/2	" " " "	2 55 0 00
Oxalic Acid	0 15 0 17	" fair to good.	0 25 0 35	" Mixed do	2 90 0 00	" " " "	3 05 0 00
Potash Iodide	2 25 2 30			" Nabob Sauce, pts.	3 60	Nett 30 days or 7 p. of mos.	
Quinine	2 60 0 70						

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WHOLESALE PRICES CURRENT, THURSDAY, SEPTEMBER 7, 1882.

Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes items like Tin Plate, Iron, Hides and Skins, Oils, and various metals.

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Table with columns: Securities, Montreal Sept. 7, Railway and other Stocks, Pd., Sept. 7. Lists various financial instruments and stock prices.

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WHOLESALE PRICES CURRENT. -THURSDAY, SEPTEMBER 7, 1882

Table with 8 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Hosiery, Denims, Shirts, Paints, Tobacco, and Wines.

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A. G. RAMSAY, Managing Director.

ABSTRACT OF 34th ANNUAL REPORT TO 30th APRIL, 1881.
 1. Assets 30th April, 1881. \$4,560,161
 2. Income for the year. 957,288
 3. Income from Interest (included in above). 234,208
 4. Claims by death during the year. 224,757
 5. Do as estimated by the Co.'s tables and provided for. 226,185
 6. Difference in Co.'s favor between actual and estimated death rates. 101,978
 7. Excess of Interest revenue over death claims. 59,451
 8. Number of Policies issued for the year, 2257, for 4,157,155
 9. Total Policies in force at date, 13,998, upon 11,498 lives, for 25,024,270
 New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies.
 Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.
Bonus Additions to Life Policies for past fifteen years have added \$375 to each \$1,000 of original Assurance. **Cash Profits** for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

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R. POWNALL, Secretary for Pro. of Que. **P. LAFERRIERE,** Inspector of Agencies.
JAMES AKIN, Special City Agent.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GUARANTEE CAPITAL, - - - - \$200,000
 RESERVE FUND, - - - - 141,000
 GOVERNMENT DEPOSIT, - - - - 101,000

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

NORTHERN (FIRE) ASSURANCE CO. | **Scottish Imperial (FIRE) INSURANCE CO.**
 OF LONDON. | OF GLASGOW.

\$36,000,000

CAPITAL AND INVESTED FUNDS REPRESENTED.

Local Agents having local influence, wanted for above Companies in unrepresented districts.

J. C. BRAZIER, Inspector. Wm. JACKSON, Secretary.
 All communications to be addressed to

TAYLOR BROTHERS,
 GENERAL AGENTS, MONTREAL.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

President: D. B. CHISHOLM, Esq., Hamilton.
 Vice-Presidents: JAS. H. BEATTY, Esq.; ROBERT BARBER, Esq.
 SHEPPARD HOMANS, Esq., Consulting Actuary.

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

S. G. CHAMBERLAIN, **DAVID DEXTER,**
 Superintendent of Agencies. Managing Director.

BRITISH AMERICA

ASSURANCE CO.,
FIRE AND MARINE.
 INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

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 John Leys.
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COMMERCIAL UNION ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.
 FRED. COLE, General Agent

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, . . . ANDREW ROBERTSON, Esq.

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

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

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

THE STANDARD

FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

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

SECRETARY-TREASURER—H. THEO. CRAWFORD.

C. H. CHANDLER, Manager Montreal Branch,

Office, 6 St. John Street, Corn Exchange Building.

ALLIANCE FIRE INSURANCE CO.

Head Office - - - HAMILTON, ONT.

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

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 MANAGER,

VICE-PRESIDENT,
J. E. O'REILLY.
 INSPECTOR,

H. THEO. CRAWFORD.

R. H. JARVIS.

TORONTO BOARD.

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 ADAM ISBISTER, Esq., Merchant, Petrolia.
 HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

CITIZENS INSURANCE COMPANY, OF CANADA.

CAPITAL, \$1,188,000.
CASH ASSETS, 1st January, 1881,
per Government Blue-Book 352,101.20
Deposit with Dominion Govt. - 142,000
Losses Paid to 1st Jan, 1880. 1,648,176

DIRECTORS:

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

GERALD E. HART, GEN'L MAN'R.

CAPT. JOHN LAWRENCE, Special Agent.

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 ST. JOHN, N. B.—H. CHURCH & Co., Agents.
 HALIFAX, N. S.—MOSWEEKY & FIELDING, Agts.
 CHARLOTTETOWN, P. E. I.—M. A. CAMERON, Agent.
 WINNIPEG, MAN.—G. W. GURLESTONE, Agent.
HEAD OFFICE, 179 St. James Street, MONTREAL.
 ALFRED PERRY, late General Manager of the Royal Canadian Insurance Co.,
 AGENT for the CITY OF MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN. — Montreal Quotations, September 7, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	130
Canada Life	2,500	7-8mos.	400	50	300
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	10	17
Confederation Life.....	5,000	5-6 mos.	100	19 1/2	200
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	19 1/2	175
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	172
Royal Canadian Insurance.....	20,000	.....	100	15	.....
Accident Ins. Co. of North America.....	2500	6 per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	6 per ct	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Aug. 21, 1882.)

					Market value p. pd up share
Briton Life Association.....	50,000	10	1	1	£22 1/2
British & Foreign Marine.....	50,000	50	20	4	£22 1/2
Commercial Union Fire Life & Marine..	50,000	20	50	5	£22 1/2
Edinburgh Life.....	5,000	10	100	15	42s
Fire Insurance Association.....	100,000	5	£10	£2	60s 6s
Guardian Fire and Life.....	20,000	13	100	50	£67
Imperial Fire.....	12,000	ET p. sb.	100	26	£140
Lancashire Fire and Life.....	100,000	30	20	4	£7
Life Association of Scotland.....	10,000	15	40	9 1/2	12s 6d
Lion Fire.....	500,000	..	10	2	13s 9d
Lion Life.....	02,000	..	10	2	20s 30s
London Assurance Corporation.....	35,802	45	25	12 1/2	£60
London & Lancashire Life.....	10,000	10	10	17-20	32s 6d
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£20 1/2
Northern Fire & Life.....	30,000	70	100	5	£40 1/2
North British & Mercantile Fire & Life	40,000	55	50	6 1/2	£29 1/2
Phoenix Fire.....	5,722	£21 p. s.	.....	.....	£22 1/2
Queen Fire & Life.....	200,000	30	10	1	62-6d
Royal Insurance Fire & Life.....	100,000	60	20	3	£20 1/2
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	24s 24s 6d
Scottish Imperial Fire and Life.....	50,000	6	10	1	£22
Scottish Provincial Fire & Life.....	20,000	15	50	3	£14
Standard Life.....	10,000	53 1/2	50	12	£53
Star Life.....	4,000	5	25	1 1/2	£15

DOMINION SALVAGE AND WRECKING CO.'Y,

HEAD OFFICE:
 No. 26 HOSPITAL ST., MONTREAL.

The powerful Wrecking Steamer "RELIEF," with Wrecking Cables, Anchors, Steam Pumps, Hydraulic Jacks, Surf Boats, &c., fully equipped with a skilled crew of Wreckers and Divers, is stationed, with her pontoons, at Murray Bay, ready DAY OR NIGHT, to proceed at once to any vessel that needs assistance, on receipt of a telegram from Head Office, Montreal.

This Company has also on the Upper Lakes, the tugs "Mixer" and "Volger," and steamer "Governor," with all Wrecking appliances for service on the Lakes or River above Victoria Bridge.

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

For service on Lower River or Gulf, apply to HEAD OFFICE, 26 Hospital street, Montreal.

H. HERRIMAN, President. **JAS. G. ROSS, Vice-Pres., Quebec.** **F. W. HENSUAW, Sec.-Treasurer.**

THE **METROPOLITAN MUTUAL BENEFIT SOCIETY.**

Head Office, Montreal, P.Q.

President: WM. DONAHUE, Wholesale Merchant. Vice-President: ROBT. EVANS (of Evans Bros.). General Manager: A. W. BISSON.
 Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal.

Agents wanted in Every City, Town, Village and County in the Dominion.
 The following is an extract from a letter received from His Excellency the Governor General of Canada:

"It is in such Associations as yours are founded these principles of mutual help and support which bind communities together.
 They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion."
 (Signed) **LORNE.**

ROYAL INSURANCE CO'Y.
 OF LIVERPOOL AND LONDON.

FIRE AND LIFE.
 LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

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HEAD OFFICE, - - - - - MONTREAL, P.Q.

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

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

We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this continent, and its features are so well adapted to the ideas of the present age that no plan ever proved so popular.

Insurance.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE, MONTREAL.

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

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y, Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

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

Total amount paid in Claims during the last 8 years, over **Fifteen Millions of Dollars**, or about \$5,000 a day.

W. M. RAMSAY, Manager, Can.

Established 1803.

IMPERIAL Fire Insurance Comp'y OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 Stg.
Paid-up Capital, . . . £700,000 Stg.
ASSETS, £2 222.552 Stg.

Insurance.

QUEEN INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,

Chief Agents in Canada.

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Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

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

F. A. BALL, Manager.

Insurance effected at reasonable rates.

TIME-TRIED AND FIRE-TESTED.

QUEBEC

FIRE ASSURANCE CO.'Y,

ESTABLISHED 1818.

Deposit with Dominion

Government, - - - \$100,000

Fire Insurances accepted on the most favorable terms.

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K. S. FOLEY, Managing Editor and Proprietor.
We do not undertake to return unused manuscripts.



North Shore Railway.

COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows:

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

Trains leave Mile-End Station Ten Minutes Later than Hochelaga.
Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.
Sunday Trains leave Montreal and Quebec at 4 p.m.
All Trains run by Montreal Time.
Sure connections with the Canadian Pacific Railway to and from Ottawa.

GENERAL OFFICES—13 PLACE D'ARMES.

TICKET OFFICES:

13 Place d'Armes, MONTREAL.
202 St. James Street, MONTREAL.
Opposite St. Louis Hotel, QUEBEC.
Canadian Pacific Railway, OTTAWA.

L. A. SENECAI, Gen'l Sup't.

Intercolonial Railway.

Summer Arrangement.

Commencing 7th July, 1882.

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

Leave Point Levi.....	7.30 a.m.
Arrive Riviere du Loup.....	11.55 a.m.
" Cacouna.....	12.23 p.m.
" Trois Pistoles.....	1.10 "
" Rimouki.....	2.49 "
" Little Metis.....	3.53 "
" Metapedia.....	6.53 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Bathurst.....	9.50 "
" Newcastle.....	11.22 "
" Moncton.....	2.06 a.m.
" St. John.....	6.00 "
" Halifax.....	10.00 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains leaving Montreal at 10 o'clock p.m., and at Campbellton with the Steamer St. Lawrence, sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c., &c.
The trains to Halifax and St. John run through to their destinations on Sunday.

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all places in the Maritime Provinces.
For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,

Eastern Freight and Passenger Agent,
186 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 7th July, 1882.

ESTABLISHED IN 1861.

FALL 1882.

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AND FOLLOWING DAYS,

Will show a complete assortment of

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