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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 17, No. 9 + 10 MONTREAL, FRIDAY, SEPTEMBER 5, 1884.

M. S. FOLEY,  
Editor and Proprietor.

### Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

### MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

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

We are now producing every description of FUR and WOOL 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 CRISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

### Leading Wholesale Houses of Toronto.

## Haberdashery Dept.

We have just received a full range of

- WOOL JAVA CANVAS.
- COTTON JAVA CANVAS,
- WHITE HONEYCOMB CANVAS,
- BEEF HONEYCOMB CANVAS,
- Linen Bahia, Peru, Aida, &c.

STOCK IN EVERY DEPARTMENT COMPLETE.

## John Macdonald & Co.,

21 to 27 Wellington St., TORONTO,

AND

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Samples on application.

## M. Fisher, Sons & Co

### WOOLLEN

Manufacturers and Importers.

184 MCGILL ST.,

MONTREAL,

And GEORGE ST., HUDDERSFIELD ENG.

### Leading Wholesale Houses of Montreal

## SPECIALTIES

FOR FALL TRADE.

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

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

Send for a \$4, \$10, \$20, or \$50 package of CHRISTMAS CARDS, which are nicely assorted for the retail trade.

## H. A. NELSON & SONS,

MONTREAL & TORONTO.

## S. GREENSHIELDS,

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WHOLESALE

## DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.

CAPITAL ALL PAID-UP, - - \$12,000,000
RESERVE FUND, - - - - 6,000,000

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

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Incorporated 1855.

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

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Collections made on the Best Terms.

Banque Ville-Marie.

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

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THE NATIONAL BANK OF THE REPUBLIC.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

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

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$500,000.

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Clinton, Owen Sound, Sorel, P.Q.
Essex, Ridgeway, Trenton,
Woodstock, Smith's Falls, Waterloo, Ont.
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Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.

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

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Prince Edward Island—Union Bank of P. E. I.

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Newfoundland—Commercial Bank of Newfoundland, St. John's.

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

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

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - - \$5,700,000.
Reserve Fund, - - - - 1,250,000.

HEAD OFFICE - - - - MONTREAL

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Agency in New York.—61 Wall Street, Messrs. Henry Hague and John B. Harris, Jr., Agents.
Bankers in New York.—The Bank of New York, N.B.A.

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.
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Collections made on favorable terms.

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Capital \$1,600,000.

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New York—National Bank of the Republic.
Quebec Agency—The Bank of Montreal.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

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

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

The Chartered Banks.

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Bank of Commerce.

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

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Berlin	London,	Simcoe,
Brantford,	Montreal,	Stratford,
Chatham,	Norwich,	Strathroy,
Collingwood,	Orangeville,	Thorold,
Dundas,	Ottawa,	Toronto,
Dunnville,	Paris,	Wakerton,
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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.

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 Reserve Fund - - - - - 650,000

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 D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

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 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.

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AUTHORIZED CAPITAL,..... \$1,500,000  
 CAPITAL PAID UP..... 1,449,067  
 RESERVE FUND..... 375,900

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 Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

BANK OF OTTAWA, OTTAWA.

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 Paid up Capital..... 993,263  
 Rest - - - - - 110,000

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

CAPITAL AUTHORIZED, - - - - - \$1,000,000  
 CAPITAL SUBSCRIBED, - - - - - 500,000  
 CAPITAL PAID-UP, - - - - - 175,000

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

The Western Bank of Canada.

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

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

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

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 Agents in London, Eng.: Glynn, Mills, Currie & Co.

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 REST - - - - - \$40,000

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 JOHN TAPLEY (of Tapley Bros., Indiantown).  
 JOHN McMILLAN, (of J. & A. McMillan, Book-sellers).  
 A. A. STERLING, Fredericton.  
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 - WOODSTOCK, N.B.: G. W. Yanwart,

The Chartered Banks.

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HEAD OFFICE, LONDON, ONT.  
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 Capital Paid-up..... 100,000  
 Reserve Fund..... 50,000

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Montreal Loan & Mortgage Co. AND TRUST COMPANY.

Incorporated 1858.  
 CAPITAL - - - - - \$1,000,000 00  
 LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.  
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 CAPITAL UNCALLED, - - \$2,050,000  
 CAPITAL PAID UP, - - 800,000  
 RESERVE FUND, - - 500,000  
 INVESTMENTS, - - 2,000,000

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

Dominion Savings & Investment Soc. LONDON, ONT.

INCORPORATED, - - 1872.  
 Capital..... \$1,000,000.00  
 Subscribed, - - 1,000,000.00  
 Paid-up, - - 868,840.28  
 Reserve Fund, - - 149,000.00  
 Contingent Fund, - - 903.12  
 Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.  
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 P. B. LEYS, Manager

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STOCK BROKERS,  
2 STOCK EXCHANGE BUILDING,  
MONTREAL.

Stocks and other securities bought and sold for investment or on margin.  
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(Members Montreal Stock Exchange),  
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Canadian and New York Stocks and Grain and Provisions in Chicago bought and sold for cash or on margin. Agents in New York—Baldwin & Works; Agents in Chicago—Cyrus H. Adams & Co.

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**DOMINION LINE OF STEAMSHIPS**



Running in connection with the  
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	Tons.		Tons.
Montreal.....	3,284	Toronto.....	3,284
Dominion.....	3,170	Ontario.....	3,176
Texas.....	2,700	Sarnia.....	3,850
Quebec.....	2,700	Oregon.....	3,850
Mississippi.....	2,680	Vancouver.....	5,700
Brooklyn.....	3,600		

**DATES OF SAILING**

FROM QUEBEC TO LIVERPOOL.

*Oregon.....	26th July.	*Vancouver.....	16th Aug.
Montreal.....	2nd Aug.	Dominion.....	23rd "
Ontario.....	9th Aug.	Toronto.....	30th "

**RATES OF PASSAGE FROM QUEBEC.**

CABIN.—\$50, \$60, \$65 and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. All outside rooms are comfortably heated by steam. Second Cabin, \$40.

Prepaid steamer tickets issued at the lowest rates. \* These steamers carry neither cattle nor sheep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

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

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(For Legal Cards see other page.)

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1884. Summer Arrangements. 1884.

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.

Vessels.	Tonnage.	Commanders.
Nunuidian.....	6,100	Building.
Siberian.....	4,600	"
Carthaginian.....	4,600	"
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wyllie.
Sardinian.....	4,650	Lt. W. H. Smith, R.N.R.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	" W. Richardson.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,800	Mr. Dalziel.
Hibernian.....	3,434	" Hugh Wyllie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Neorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberian.....	4,600	Building.
Buenos Ayrean.....	3,800	" R. F. Moore.
Corean.....	4,000	" Barclay.
Grecian.....	3,600	" C. E. LeGallais.
Manitoban.....	3,100	" McNicol.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,800	" J. Brown.
Waldensian.....	2,600	" R. H. Hughes.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Acadian.....	1,350	" F. McGrath.

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

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

**FROM QUEBEC:**

Polynesian.....	Saturday, July 26
Parisian.....	Saturday, Aug. 2
Peruvian.....	Saturday, " 9
Sarmatian.....	Saturday, " 16
Sardinian.....	Saturday, " 23
Circassian.....	Saturday, " 30

Rates of Passage from Montreal via Halifax:  
Cabin..... \$60.00, \$70.00 and \$80.00  
(According to Accommodation.)

Intermediate..... \$36.75  
Steerage..... At lowest rates.

**The Steamers of the Liverpool, Queenstown, St. John, Halifax and Baltimore Mail Service**

are intended to be despatched as follow:—  
**FROM HALIFAX:**  
Nova Scotian..... Monday, July 28  
Hanoverian..... Monday, Aug. 11  
Caspian..... Monday, " 25

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

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

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

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, 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., Rotterdam; Eliehard Berns, Antwerp; Ruys & Co., Bordeaux; G. Hugo, Hamburg; James Moss & Co., Bremen; Fischer & Behmer, Schweinfurt; No. 3, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Grace Church St., London; James & Alex. Allan, 70 Great Clyde St., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 201 Washington Street, Boston, or to

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**Winnipeg, Man.**

**Schwarz & Reinhardt** Manufacturers  
and Jewellers' Supplies, Plush Goods, Brush,  
Comb, Mirror and Odour Cases, and Cases of every  
description. Orders solicited.  
712, 714 & 716 Craig St., Montreal.

**Commercial Summary.**

ADVICES from St. Polycarpe, P. Q., state that  
an immense crop of peas, oats and barley have  
been secured in good condition, and that the  
yield will exceed that of 1881 in both quantity  
and quality.

ISRAEL LEMAY, hotelkeeper, Valleyfield, has  
assigned, with liabilities of \$3,000. He is trying  
to effect a settlement of 25c on the dollar.—W.  
D. Bentley, commission agent, Halifax, N.S., is  
said to have skipped out leaving a number of  
creditors in the lurch.

The visible supply of cotton on Aug. 29th  
was 1,549,508 bales, against 1,732,705 bales as  
compared with the same date last year, showing  
a decrease of 183,197 bales, but, as compared  
with the corresponding date, the year previous,  
there is an increase of 212,584 bales.

The season for our favorite Lower Ports  
oysters opened on September 1st, and already  
sales of several lots have been made to arrive  
at \$2 per bbl. Shipments are on the way from  
Summerside, P.E.I., and one lot has just come  
to hand.

The cotton exports from Alexandria, Egypt,  
during the season 1883-84 are given as fol-  
lows: To Liverpool, 236,789 bales; to Mar-  
seilles, 12,886 bales; to Dunkirk, 14,693 bales;  
to Rouen, 756 bales; to Spain, 12,512 bales; to  
Italy, 27,086 bales; to Austria, 29,374 bales; to  
Russia, 31,399 bales. Total, 365,495 bales.

The Ontario Cabinet Co., of Toronto, has  
assigned, the liabilities being placed at \$20,000  
and the assets at \$25,000. The firm only com-  
menced business about 13 months ago, having  
bought out the Electric and Hardware Manu-  
facturing Co.'s works. Being unable to meet  
the first payment of \$3,000, a writ was issued  
against the company, which led to the assign-  
ment.

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

Is attached to the Locomotive and operated from the cab.

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

**JOHN TAYLOR & BRO.,**  
Agents for Canada,  
No. 16 St. John Street, MONTREAL.

**PORTER & SAVAGE,**  
TANNERS and Manufacturers of  
**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASIN, LACE, RUSSET and  
OAK SOLE LEATHERS,  
OFFICE AND MANUFACTORY:  
486 VISITATION STREET, MONTREAL.

**PRATT'S**  
**ASTRAL OIL**  
Delivery made from New York, Quebec or Montreal. Trade confined to one buyer in small Towns and Villages. Correspondence solicited.  
**C. PEVERLEY,**  
General Agent in Canada.  
OFFICE: 1782 NOTRE DAME ST., MONTREAL.

The consumption of liquor in the United States has far outstripped the growth of population, rapid as the latter has been. The number of gallons of spirituous, vinous and malt liquors consumed yearly since 1840 has increased as follows: 1840, 71,000,000; 1850, 94,000,000; 1860, 202,000,000; 1870, 393,000,000; 1880, 566,000,000; 1883, 655,000,000.

The news from abroad regarding cattle does not vary any from that noted one week since. American live cattle are cabled as selling at London and Liverpool at 14½ to 15c, and at Glasgow at 14½c per pound. American sheep were selling at 16c per pound, for the meats only, including hide, tallow and skins not being included in these prices, buyers only paying for the meats.

The insurance report for 1883 is not yet complete, but the worthy superintendent has caused to be issued a resume of the business for that year as a preface to the abstracts, of which we published brief reviews in the issues of 11 April and 9 May last. Any changes recently made, by any company in the nature of its securities will not appear in the forthcoming volume. There are a few corrections and additions in the present tables, but not materially affecting our former reviews.

In crude rubber, there has been more activity in the American market, last week's sales amounting to a considerable total. Purchases were made of new fine Para in Boston at 47c to arrive, but holders are now asking 50c for new fine and 53c to 55c for old fine Para. There are no buyers, however at these figures, and it is thought that a straight bid of 50c for old would not be turned away. Medium grades are scarce and prices are higher, course Para being held at 38c to 40c, and good medium Nicaragua sheet at 38c. African is quoted at 31c to 32c.

Leading Wholesale Trade of Montreal.

**GREENE & SONS**  
**COMPANY,**  
**MONTREAL.**

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



**WELL ASSORTED STOCK IN ALL LINES.**

**BUFFALO**

AND

**FANCY ROBES,**

**Gentlemen's Furnishings.**

**LATEST STYLES**

Selected for Fall Trade, 1884.

Agents for

**WOODROW'S HATS.**

**WAREHOUSE:**

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

POTATOES are cheap in this city as a result of the abundant crop of early kinds, sales in small quantities being made at 40c to 45c per bag, and in large lots at 30c to 35c per bag. Sales of car lots have been made in the country at 25c to 30c per bag, but holders are now asking more money. In some parts of the United States, especially in the Southern part of Ohio, a very poor crop is reported. In New York a good demand has been experienced at slightly better prices. In Boston, however, heavier receipts have caused a decline. It is to the United States we must look for an export outlet for our potatoes, if there is any.

Advices from the Lower Provinces state that at the adjourned meeting of the St. John Cotton Co., the committee on ways and means submitted their report in which they recommended that one of two courses be adopted, either to issue scrip for the amount required to carry on the business, which scrip should be a first charge on the assets of the company, or sell the property and wind up the affairs. The directors were instructed to send out circulars to the stock-holders advising them of the present financial standing of the company and asking them to subscribe for the additional scrip required.

The feature of the wool market in Boston last week was a good enquiry for fine wools, which find a ready customer as soon as offered. A stronger feeling was also noticed in fine XX Ohio fleeces, only a few lots being available, holders having a strong opinion of the future. XX fleece sold at 35c to 36c, and X fleece at 32c to 33c. Stocks in the country are said to have been well cleaned up. The total sales of wool in Boston last week were 3,058,330 lbs., against 2,314,600 lbs. for the corresponding week last year, and the total sales since January 1, 1884,

have been 79,721,259 lbs., against 81,735,045 lbs. for the corresponding period of 1883, a decrease of 1,013,786 pounds.

SAN FRANCISCO advices of August 21st estimate the new hop crop on the Pacific Coast at "fully 60,000 bales," and report that the stock of 1883 crop is exhausted. One authority states that, "so far, about 10,000 bales have been contracted, of which about 3,500 bales early in the season at from 12½ to 17½ cents." From the same source the statement comes, that when the speculative fever was high some time ago, "large lots of 1884 California crop were contracted at from 25c to 30c, and in some cases even more, and 25c to 27½c for Washington Territory, with heavy cash advances made to growers." Another report, bearing date of Aug. 22nd, reports "26c offered for a round lot and refused, a few days ago."

TRADE in lumber at the yards in Chicago is reported by the *Northwestern Lumberman* as follows: While the general statement is that the volume of shipment continues to show an increase over the mid summer period, trade does not yet exhibit that strength and spontaneity that all would like to see. Sales are made by means of considerable urgency. Inducements have to be offered in the shape of low and competitive prices. Buyers insist on concession in every bill. Low price lists are thrust in the faces of every dealer, and are quoted in every mail. The tendency on the part of all country buyers is to insist on cheap lumber. This makes hard trading, and causes perplexity to the merchants. All the time an accumulation of lumber in the rear—at the mills—menaces the wholesale dealers. Prices are, to a considerable extent, demoralized, so that it is impossible for a dealer to: tell just where he stands, what to ask for lumber.

# J. S. HAMILTON & CO.,

BRANTFORD, ONT.

AGENTS FOR THE DOMINION for

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

Bass' Ale and Guinness' Stout.

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

# OAK TANNED LEATHER BELTING,

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

## ENGLISH LINEN HOSE

### JNO. C. McLAREN,

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

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

## McARTHUR, CORNELLE & CO.,

Importers of and Dealers in

### White Lead & Colors,

DRY AND GROUND IN OIL.

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street and 353-255 and 257 Commissioners Street MONTREAL.

F. E. CORE, carrying on a small dry goods business at St. Joseph de Levis, Que., has assigned to H. A. Bedard of Quebec.—A. E. Guay general storekeeper, St. Jerome, Que., is advertising to sell out.

RECENT reports of the corn crop from Illinois, Indiana, Iowa, and other States say that a great yield is now certain, and that an increased acreage throughout the corn belt is assured. Despatches from Kansas and Nebraska are especially gratifying.

BILLS OF SALE have been given by a lumber dealer of Bridgewater, a grocer of Digby, a carriage-maker of Halifax, all in Nova Scotia, and by a general storekeeper of Salisbury, N.B.—Whittier & Hooper, grocers, Fredericton, N.B. have dissolved, Hooper retiring.

SENATOR McInnes, president of the Canada Cotton Co., Cornwall, has been devoting his personal attention for some time past to the details of manufacture at the mills. He has already been enabled to accomplish a reduction in the cost of manufacture, aggregating about \$20,000 a year.

A DESPATCH from Toronto says: A syndicate has been formed to reopen the Dominion Bolt Company's works at Humber, now in liquidation, and have offered the creditors 33 per cent, which will likely be accepted. They propose to commence operations on October 1st, under Mr. Livingston's management.

## KENNETH CAMPBELL & CO.

WHOLESALE

### DRUGGISTS,

OFFER FOR SALE

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

603 CRAIG STREET,

MONTREAL.

EVANS AND HAULTAIN, hardware merchants, Collingwood, Ont., whose troubles were recently referred to, are offering to compromise at 75 cents in the dollar.—A St. Stephen, N.B., dry goods merchant has executed a bill of sale for \$14,090, and a Sussex, N.B., firm in the same line a similar bond for \$10,250.

MR. A. H. MASON, F.C.S., a resident partner of the firm of H. Sugden Evans & Co., this city, has been appointed Dominion analyst.—The contemplated improvements in the interior of the Citizens Insurance Company's buildings, including elevator, are awaiting the consent of the Montreal Loan and Mortgage Co., who occupy the ground floor.

JAMES GERRY, grocer, Toronto, referred to last week, is reported to have made a settlement with his creditors at the rate of 40 cents in the dollar, payable in 30 days.—Sloan, Jardine, & Mason of Toronto, wholesale grocers, have dissolved, Alex. Jardine retiring.—E. C. McClung has joined the wholesale firm of Jas. Brayley & Co., of that city; new style Brayley, McClung & Co.

P. C. MCGREGOR, general dealer, Moorefield, Ont., has assigned to Robinson, Little & Co., of London. McGregor has tried various kinds of business, and was formerly of Walkerton. He began at Moorefield, in March, 1883, working along on too small capital with the above result.—A. McCabe of Cookstown, Ont., has sold out to Alex. Webster.—E. Easterbrooke, grocer, Hamilton, has gone out of business.—A. H. Ellis, of Ingersoll, hardware dealer, advertises to sell out.

## KIRK, LOCKERBY & CO.

Importers and

### Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets, MONTREAL.

MUCH of the trouble with our city lanes and by-ways is caused by the "rakers" who empty the barrels of ashes and other refuse in search of something of value, or for the sake of the unburnt coal and cinders. When the scavenger arrives he finds the ash barrels or bins half empty and the rubbish scattered under his wheels, and some of it poisoning the air round about. Who is responsible?

THE alterations going on for some time in the interior of the Merchants' Bank, now complete, appear to accomplish all that the general manager anticipated in his reference at the last annual meeting. Besides the visual command which each of the tellers and other officers may have of every caller as he enters the enlarged central space, the substitution of open brass guards and the new direction of the counters, afford much more light than before.

MALCOLM McINTYRE opened a small grocery business in Cornwall, Ont., a few years since, when the great prosperity in cotton and woolen manufactures sent more money into circulation in that town. His means being very small, he found himself unable to hold out till the turn of the tide, and, having been sued in July, he was obliged to seek relief in a compromise. He has settled at 40 cents in the dollar, cash.

WHEN SANITARY Inspector Radford of this city certifies that the drainage of a house is all right he does not mean that the plumbing, which connects with the drain-pipes, is free from imperfections. People should remember this distinction. It is even hinted that the term "drainage" has no application whatever to the soil-pipe service of modern dwellings,—that it refers only to the natural moisture of the premises and surroundings.

**J. W. MACKEDIE & CO.,**  
MANUFACTURERS AND WHOLESALE  
**CLOTHIERS,**  
**MONTREAL,**  
Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

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

**The Canadian Manufacturers' Agency**

Are now prepared to take orders for fall delivery for the following goods, viz: from

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

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

EVAPORATED  
SWEET CORN, APPLES.

From LAIDLAW & CO., Victoria, B.C., & San Francisco,  
CANNED SALMON.

Ask for Price List. P. POULIN,  
63 ST. JAMES STREET, MONTREAL.

**Brown, Balfour & Co.,**  
IMPORTERS OF  
**TEAS**  
AND  
**WHOLESALE GROCERS,**  
HAMILTON.

ADAM BROWN. ST. CLAIR BALFOUR

JOHN A. NAFFEL was a respectable, well-to-do farmer in the vicinity of Goderich, Ont., till about eighteen months ago, when, in an evil hour, he concluded to go store-keeping. He opened up in the hardware business in that town, but, lacking the necessary experience, he made little or no headway, and was at length obliged to summon a meeting of his creditors, which was held at the offices of a leading wholesale firm in Toronto on the 30th ult. He had about \$4,500, money out at interest, when he began business. He is said to be offering 70 cents in dollar, secured by endorsed notes.

Mr. D. W. MORRISON, dry goods merchant, Owen Sound, Ont., has made an assignment. The business has been subject to change. In the summer of 1879 the then firm of Morrison & Dayman compromised liabilities of about \$10,000 at 85 cents in the dollar. The first payment falling due on the 1st of September, that year, it was found necessary to make an assignment. Mr. Morrison continued alone, and in the summer of 1881 formed a co-partnership with Mr. E. J. Brown who, however, retired the following year; the business has meantime been conducted by Mr. Morrison alone, resulting as above noted.



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

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

WAREHOUSES: TORONTO, 10 & 12 King St. E.; NEW YORK, 33 & 35 Warren St.; CHICAGO, 159 & 161 Lake St.; SAN FRANCISCO, CAL., 501 Market St., PORTLAND, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.  
**THE CUTTA PERCHA & RUBBER M'FG. CO'Y.**  
10 & 12 KING ST. East, Toronto. T. McILROY, Jr., Manager.

**OUTLER BROS. & CO.'S**  
**INSECT POWDER.**

IN PATENT SIFTING-TOP CANS.

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

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

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

**ALL**

Competitors acknowledge the superior value of  
"Rising Sun" Ball Blue,  
"Syndicate" " " "  
"Laundress Friend" Square Blue;  
and our FIFTY different GRADES of  
Ultramarine in Dust.

**BEUTHNER BROTHERS,**  
MONTREAL.

JAMES Simpson, of Spring Hill, N.S., has assigned to C. E. Botwick of St. John, N.B. He moved from Albert Mines in 1880, but does not appear to have made much progress. He was behind in his payments last winter, and was obliged to get his notes renewed; his stock has meantime been considerably run down. He has preferred a few parties for small amounts, and, as the bulk of the assets are in book accounts, it is not likely that there will be much left for general creditors after these and expenses are paid.

McKay & Champagne, hotel-keepers and dealers in liquors and cigars at Ottawa, made an evident miscalculation in November last when they agreed to pay in full with an extension of 3, 6, 9 and 12 months. Their nominal surplus of \$10,000 over liabilities of \$9,000 at the time, consisted of book debts, and it is probable that they found the collection of such accounts no less difficult than usual in such cases. They paid one-half the amount, but were unable to provide for the third instalment which fell due last Wednesday. A meeting of creditors was held in this city, last Tuesday and it was ascertained that Champagne had not returned from a visit made somewhere a short time ago. Another meeting will be held to-day.

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

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

**BATTY'S PICKLES.**  
**C. H. BINKS & CO.,**  
MONTREAL.

**JOHN STUART, SON & CO.,**  
Importers and Wholesale Dealers in  
**TEAS, COFFEES, SUGARS, SPICES,**  
And General Groceries.  
Warehouse—Cor. John and Main Sts.  
(Formerly occupied by late firm of Stuart & Macpherson.)  
**HAMILTON, ONT.**

The Standard Oil Co. of the United States has secured the necessary ground properties at Longueuil for the erection of works for the manufacture of sulphuric acid. This will be the third factory of the kind in Canada, the other two being at Brockville and London. The product of that at Brockville is chiefly used for the manufacture of superphosphates, while the London product is employed by the oil refiners. It is the intention of the Longueuil factory to utilize the deposits of pyrites which are to be found in the Ottawa district and elsewhere.

T. H. JONES with his brother began the fish and fruit business a few years ago in Winnipeg with a joint capital of about \$1,500. The concern was known as the "Gold Seal Oyster Co." They did fairly well, but the supply of fish was not equal to the demand. To remedy this defect, a vessel was built and launched on Lake Winnipeg, absorbing a considerable portion of their capital; but the enterprise, however wise or laudable, did not prove a success. The brother retired from the concern and went to Minneapolis, withdrawing some \$2,700 and was to get \$2,300 more. Mr. Jones was recently obliged to give a bill of sale, and is now endeavoring to effect a compromise.

Leading Wholesale Trade of Montreal.

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

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

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

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

OFFICE AND WAREHOUSE

Caverhill's Buildings, 91 St. Peter Street.

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

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

**TEES, WILSON & CO.**

(Successors to James Jack & Co.,)

IMPORTERS OF TEAS

AND GENERAL GROCERIES,  
66 ST. PETER STREET, MONTREAL.

F. MONAST began the dry goods business in St. Hyacinthe, Que., about six years ago, succeeding F. X. Cadorette, with whom he had been a clerk. His capital being limited, he was never considered a good mark for credit. Under the circumstances, the amount of his liabilities is somewhat remarkable. The total of these is about \$18,000, but only about one-fourth of the amount represents merchandise debts. The Bank of St. Hyacinthe is the chief creditor. The assets are about \$8,000, in stock and book accounts. He has assigned everything into the hands of M. E. Bernier.

MR. GAVIN HUME, of Galt, whose suspension was noted in these columns, some weeks ago, is an apt illustration of the saying—"He did not know when he was well off." He began in the grocery and hardware lines some 35 years ago, and, by diligent attention to business, gradually amassed a considerable fortune. Some eight or nine years ago he engaged in the flour milling business, in which his son had some hand, and was gradually led into

Leading Wholesale Trade of Montreal.



**DOMINICA**  
**Lime Fruit**  
**JUICE.**

Pure, Fruity,  
Wholesome,  
FREE from ALCOHOL,  
Clear as Crystal.

Solo Agents,  
**LYMAN SONS & CO.,**  
MONTREAL.

A liberal discount to the trade.  
also  
**Filtered West India**  
**LIME JUICE,**  
In Jars, Kegs or Barrels.

**McGibbon, McCalman & Co.,**  
Proprietors of the Royal Windsor Brands of  
*Aerated and Mineral Waters,*  
And Agents for the  
Celebrated Plantagenet Springs.  
Only filtered water used. Offices and Factory:  
**69 ST. ANTOINE ST., MONTR**

**Queen City Oil Co.**  
**MACHINE OILS.**  
FOR SALE EVERYWHERE

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

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

deep ventures in buying wheat and shipping flour, running two large flour mills for the purpose. He does not appear to have exercised in these enterprises that spirit of caution and prudence which his previous record had earned for him. He had always borne a high character in the community. Recent attempts to save some of his property from the wreck for the benefit of his family have been made the subject of discussion, and farmers in the vicinity are disposed to comment freely upon some of his recent purchases of grain, of which it appears they received no very satisfactory explanation at the recent meeting of creditors. He assigned on the 22d ult. to Robert Gilholm of Galt, lumberman. The total liabilities foot up some \$95,000; the assets consist of unencumbered real estate valued at \$18,000, encumbered property estimated at \$35,000, book debts, &c., altogether in a rather bad shape. He offered his creditors twenty-seven cents in

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 Belleric, [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Jules Regnier, Dijon; Burgundies and Chablis  
L. M. Canneaux et Fils, Chateau de Dixy, 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.  
Rok, Fonsel & Co., Barcelona and Tarragona Spanish Ports.  
Eschenauer & Co., Bordeaux, Clarets and Sauternes  
H. Sichel & Sons, Mayence Rhine Wines.  
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.  
E. J. F. Brands, Schiedam Gins.

**CHICORY**  
BEST QUALITY  
**GRANULATED**

in casks and cases of  
8-14lb. TINS.  
**JOHNSON, RUSSEL & CO.,**  
77 ST. JAMES STREET,  
MONTREAL.

the dollar, payable in 3, 6, 9, and 12 months, the last two payments secured, but this having been refused, he assigned, as above noted. His son, Mr. A. Hume, is on some \$35,000 of his bills payable.

The following statement furnished by a city auctioneer somewhat surprised the lady for whom the piano was sold:

Account Sales.			
April 18.....	Piano .....	\$160	00
Charges.			
Cartage.....	\$2	60	
Commission .....	16	00	\$18 00
			\$142 00
Contra.			
To cash.....	\$100	00	
Storage, 10 1/2 months....	10	50	
Interest, 10 1/2 months on			
\$100 1/2 .....	16	80	127 30
Balance.....			\$14 70

# CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

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

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

ALEX. RAMSAY, Supt.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.

J. D. HENDERSON, Agent, Toronto.

D. MACCARVEY, Secy. P. McLARREN, Gen. Agent.

Maritime Provinces Branch, Halifax, N.S.

GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.

W. L. HUTTON, General Agent, Manitoba Branch, Winnip'g.

## RATES REDUCED.

# THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

## HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

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

W. M. RAMSAY, Manager, Canada.

# THE EQUITABLE LIFE ASSURANCE SOCIETY

—OF THE UNITED STATES.—

Amount of NEW BUSINESS in 1883	\$81,129,756.00
Largest Business of any company in the World.	
Total Outstanding Assurance	275,160,588.00
Total ASSETS December 31st, 1883	53,080,581.70
Total UNDIVIDED SURPLUS	12,109,756.79
PAID POLICY-HOLDERS Since organization	73,877,699.51

All Policies Incontestable after three years.

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

R. W. CALE, Manager

223 ST. JAMES STREET, MONTREAL.

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

JEWELLERY A SPECIALTY.

FRONT ST., East. 1

TORONTO.

## CAUTION! CAUTION!!

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

## ACME SKATES

in violation of our patent rights:

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

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

1883 - St. John Exhibition - 1883

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

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

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

ROBIN & SADLER,

MONTREAL,

OVER ALL COMPETITORS.

## GREAT FIRES, DARING BURGLARIES.

The many recent fires and burglaries that have occurred in different parts of Canada ought surely to arouse all classes of business men to a sense of the risk they run of being any night financially ruined if unprovided with proper security for their account books, deeds, checks, receipts, money, jewellery, &c.

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

WAREROOMS 319, ST. JAMES ST., Montreal.

ALFRED BENN, General Agent.

ESTABLISHED 1839.

# WM. DARLING & CO.,

Wholesale Shelf and Heavy

HARDWARE,  
 26, 28 & 30 ST. SULLIVAN ST.

DEALERS

ASK FOR

CREME DE LA CREME

AND

Canvas Back  
 CIGARS.

They are the best value in the market.

J. M. FORTIER,

"Creme de la Creme" Cigar Factory.

143, 145 & 147 ST. MAURICE ST., MONTREAL.

LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,  
 SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, SEPTEMBER 5, 1884.

## FOREIGN TRADE.

We have not failed to notice the reference, in a leading article in our morning contemporary, the *Herald*, to the state of trade between the Dominion and the Spanish West Indian Colonies, of which it is said that it exceeds in amount that of some nations with which the Spaniards have concluded treaties of commerce. This trade, it is said, is "at present monopolized by England, for, out of 185 vessels leaving Spanish ports for Canada during the period under notice, only 33 carried the Spanish flag, the remainder being British, while of 200 leaving Canada for Spanish ports, only 24 were of Spanish ownership." The deduction from the facts above stated is that "the Spanish Government might do much in the way of stimulating exports and facilitating trade generally with Canada." Now the only stimulus that the Spanish Government can apply is by

some kind of commercial treaty, by which Canada would discriminate in favor of Spanish exports and vessels, on condition that Spain would likewise discriminate in favor of Canada. It appears that some movement in this direction is recommended by the *Imparcial*, a leading journal at the Spanish capital.

The *Canadian Gazette* has drawn attention to this proposition, without making objection, and we infer from the comments of the *Montreal Herald* that, in its opinion, it would be advantageous to Canadians. Our contemporary takes the opportunity to refer to the inability of Canada to negotiate commercial treaties, which has been for some time back complained of by the opposition, notwithstanding the fact that that party is fully committed to the principles of free-trade. The *Herald* makes it a subject of complaint in the following words:—"Nor may we legislate with regard to admitting Spanish imports on specially favorable terms." Now the plain and obvious meaning of the above language is that it would be sound policy for Canada to admit Spanish sugars, which are the staple article of export, on more favorable terms than those from the British Colonies, and that at a time when the price of sugar is so low that the British Colonies are crying out for admission into the federation merely to get a market for their produce. It is argued by the *Herald* that Great Britain should consult Canada before, and not after, the conclusion of a treaty, so that its interests might be considered in good time.

It seems to be assumed that the treaties made by England have for their object the advancement of her peculiar interest, whereas the official correspondence to which the *Herald* refers, would prove that all that was obtained or desired was that Great Britain and her colonies should have the benefit of the most favored nation clause, in other words, that Canadian exports should be admitted at as low a rate of duty as that charged on the exports of any other country. This is what the Canadian Government has refused to accept on more than one occasion, apparently because it fears that such a condition, which of course would be reciprocal, might create embarrassment in case of it being found possible to make a commercial treaty with the United States. The sound commercial policy for all nations is that each should determine its own tariff of duties, and that all other countries should be placed on precisely the same footing. It is obviously improbable that Great Britain could consent to one of her dependencies

placing higher rates of duty on her own exports than on those from foreign nations, and yet this is what is claimed by Canadian free-traders.

The free trade *Herald* asserts that wherever Canada has attempted to extend her trade relations with foreign countries, she has been "burked" by some influence or other. Now really we ought to be informed of the nature of the policy which it is desired to enforce, and this Spanish question affords a favorable opportunity of coming to the point. Is it, we would like to know, deemed to be for the interest of Canada to make a commercial treaty with Spain, by which the sugars of the Spanish colonies would be admitted at lower rates of duty than those of the British Colonies, on condition that Spain will admit Canada fish and lumber at lower rates of duty than those imposed on those articles exported by other countries? We can draw no other inference from the *Herald's* remarks than that he would answer the above query in the affirmative. What seems most extraordinary is that, although there are at present no discriminating duties, the trade between the two countries has been increasing, doubtless to the mutual advantage of those engaged in it. The great object with Spain would be to discriminate against British shipping, which at present it is complained monopolizes the trade.

It is most desirable that this "commercial treaty" question should be clearly understood. If Canada merely seeks to be placed on the same footing as all other nations in the markets of the world she will have the cordial assistance of the Imperial Government. If, on the other hand, her object is to make bargains with other countries, to bring about the establishment of discriminating duties, either against Great Britain herself or nations with which she is on friendly relations, then, as the *Herald* puts it, she is likely to be "burked," and so she ought to be. We think it ought to be specially noticed that a professed free-trade journal is the avowed advocate of "special tariff privileges" being given "to any country in return for similar privileges." The absurdity of the policy will appear on a moment's reflection. If the privileges were given to any country that would reciprocate they would become of no value. If, for instance, we made bargains giving "special privileges" to Cuba, Brazil, and the West Indies, they would all be on the same footing, practically, as they are at present. The fact is that Canada has every privilege at present that it is desirable that she should have.

We had written the foregoing remarks before reading the account in the *Gazette* of an interview with a distinguished Spanish diplomat on the same subject. Many of our remarks are strictly applicable to the "Hopeful outlook," as it is termed, but we may be led to renew the subject in our next issue.

#### LIFE INSURANCE STATISTICS.

It is difficult to account for the existing "indications" of a check to the "rapidity of the advance" in life insurance business, said by the Dominion Superintendent to be exhibited by the operations of the last two years as compared with those of the three years preceding,—unless they can be traced to the mania for speculation which began with the recovery from the depression of 1875-80. The indications cannot be owing to any relaxation on the part of the executive of the different companies, for there never was a time when the business was pushed with greater vigor, or capable field-officers better paid; \* neither are they attributable to any lessening of the general belief in the wisdom and efficacy of life insurance as a means of providing for the future. The tendency towards endowment policies, by which the insured may reap the advantage of his investment in a few years, may be looked upon as another form of speculation; and where still earlier returns are trusted in, as in the investments in North-West town lots, Chicago grain or other security, the amount of the premium on an insurance policy is but too readily diverted to such courses,—the substance is dropped for the shadow. It is probable that the troubles which a few years ago befell some of the companies operating in Canada, notably the Globe and the Atlantic, coupled with the long and tedious litigation in the case of the estate of Moore against the Connecticut Mutual, have had some effect in this direction also. But speculation of the kind referred to has received a severe blow, and the other causes noted were at worst only of temporary duration. Reference may perhaps be had to the endeavors made to cast discredit upon some home companies who are still on the first rungs of the ladder, or who may have been obliged to take a step or two downwards, temporarily let us hope. The sensitiveness of life insurance companies to attacks from without is perhaps not the least safeguard for the public, but this, unfortunately, may be

\* A \$20,000 policy taken by an American Mutual company one day last month paid the canvasser nearly \$300 in commission.

sometimes employed to the disadvantage of policyholders and shareholders, while the 'mistrust' created is liable to spread, and affect the business as a whole.

According to the report of Prof. Cherriman, the total amount in force at the close of the statements of 1883 was \$124,196,875, an increase of \$10,583,400 over that of 1882, distributed as follows:

	Total in Force.	Increase.
Canadian Cos.....	59,213,609	6,787,131
British.....	23,511,712	1,182,344
American.....	41,471,554	2,613,925

The amount of insurance terminated by death, maturity or expiry during the year was \$1,754,865, an increase in this respect of \$230,162 over that of 1882; the amount terminated by surrender and lapse was \$9,937,964 or \$3,200,227 more than during the previous year. Notwithstanding the reduction made in the liabilities of the companies by lapse, and the profit which must accrue in this way, the utmost endeavor is made by all respectable companies to keep the policy alive, and it is only after repeated notices, extended over many months, that it is finally abandoned.

The number of policies indicate about 70,000 lives insured, not a large proportion of the insurable portion of the population. The total amounts paid to policyholders during 1883 was as follows:

Death claims (including bonus additions).....	\$1,424,833
Matured endowments (including bonus additions).....	180,217
Annuitants.....	5,425
Paid for surrendered policies..	244,144
Dividends to policy-holders.....	346,533
Total.....	\$2,201,152

Thus for every \$100 premiums received, \$57.36 has been paid to policyholders, leaving \$42.64 for reserve, expense and profits. According to the Superintendent's estimate, the average rate of premiums received for every \$100 of current risks is:—In Canadian companies, \$2.96; in British, \$3.08; in American, \$3.52; and for all companies the average is \$3.17. The average rate of claims paid for every \$100 of current risks is:—In Canadian companies, \$1.01; in British, \$1.94; in American, \$1.45; and for all companies the average is \$1.34.

From the tables furnished in the report it appears that the Canadian companies received during 1883 an income of \$2,216,320 and expended \$1,277,540, the details of which show that out of every \$100 of income \$35.07 has been paid to policyholders; \$20.73 in general expenses; and \$1.84 in dividends to stock holders,

leaving \$42.36 to be carried to reserve. The following table, giving the amount of insurances effected, will be of interest as showing the progress made during 15 years in this important department of economics:

Year.	Canadian Companies.	British Cos.	American Cos.
1869.....	\$ 1,156,855	\$ 2,627,392	\$ 9,069,885
1870.....	1,584,456	1,657,493	8,952,747
1871.....	2,623,944	2,212,107	8,486,575
1872.....	5,276,859	1,899,655	13,596,557
1873.....	4,608,913	1,704,338	14,740,367
1874.....	5,259,822	2,143,080	11,705,319
1875.....	5,077,601	1,689,833	8,306,824
1876.....	5,465,966	1,983,357	6,740,804
1877.....	5,724,648	2,142,702	5,647,317
1878.....	5,508,556	2,789,201	3,871,998
1879.....	6,112,706	1,877,918	3,363,600
1880.....	7,547,876	2,302,011	4,057,000
1881.....	11,158,479	2,536,120	3,923,412
1882.....	12,198,045	2,833,250	5,423,960
1883.....	12,125,287	3,278,008	6,411,635

The foregoing table can hardly be adduced to prove that depression in trade has operated as a check upon the progress of the business of life insurance. Canadian companies have maintained a steady advance throughout,—even during the years of 1875–80; the bound during 1881 appears to have been confined exclusively to these companies. British companies also show a fairly steady progress; the temporary falling off indicated by the table is probably due to the retirement at the time of several competitors from the field. The marked falling off in the business of the American companies in 1876 and subsequent years is doubtless due, in a considerable degree, to the retirement of some of the larger companies, owing to the Canadian legislation as affecting companies organized on the mutual plan. Of these the New York Life has again entered the field, and some others of less note, the very names of which have not even been heard of by one-half the people of Canada.

#### SCIENCE AND COMMERCE.

Such is the deep interest which many of our leading merchants have taken in the meetings of the British Association held in this city, that the wholesale trade has put on quite a holiday appearance, and it was no unhealthy omen to see the prominent representatives of trade and commerce do homage at the shrine of science. Those merchants who are still entertaining some of the foremost luminaries of learning at their private residences, devoted only one-half of the day to ordinary business pursuits during the meetings of the Society, reserving the rest of their time for the enjoyment of

intercourse with their learned and honored guests. It can therefore be readily understood why the wholesale trade of the city has possessed such a quiet phase during the past week. The devotees of science and the chiefs of mercantile enterprise were ever staunch friends, and the recent happy occasion, when the most eminent British and American scientists met in our midst to discuss the leading topics of the day was no exception to the rule. The discoveries of Science have paved the way to many of the advantages now enjoyed by business institutions in every department of trade, and it speaks volumes for the enlightenment of Montreal merchants, to know that they fully recognized and appreciated the immense benefits to be derived from a more intimate acquaintance with the leading lights of mental culture. We are persuaded that the visit of the members of the British Association to Canada will be fraught with incalculable advantages to our commercial interests, as they have all expressed themselves as quite delighted with the country, besides attesting their amazement at its almost illimitable possibilities as a field for business enterprise and emigration. One of our visitors, who is a landed proprietor in Devonshire, stated that he was utterly astonished, while going through Ontario, to see such magnificent agricultural districts, and that he would not wish his sons to settle down on better farms than he saw there. Another gentleman says that he has travelled through England, France, Germany, Italy, India, China, and the United States, but that he never saw such fine hotels as those of Montreal. Our scientific instructors will probably prove the best kind of emigration agents for Canada. They have seen the country, have mingled with its people, and have already been lavish in their praises of Canada and Canadians. One of our guests made the following complimentary remark: "Although our stay in Canada has been brief, we have seen sufficient of its people to convince us that, from a social, intellectual and commercial standpoint, we have met our equals." The wealth and general prosperity of the country have also drawn forth expressions of surprise from our welcomed scientists, and the impressions made upon them generally have been of a very favorable nature. Upon their return to England their sojourn amongst us will form the season's talk among the upper and middle classes of English Society, and will do more than any thing beside in placing Canada before the whole English people in her true light, and in removing those

false and injurious impressions of the country that have too frequently been circulated, through the medium of a portion of our press, which has studied the interests of party at the expense of true patriotism.

#### WILL THE FARMERS SELL ?

Now that a good crop of wheat has been secured in generally first-class condition throughout Canada, the question is pertinently asked:—Will the farmers sell at present low prices? We have recently been put in possession of information that strongly favors an answer in the negative, and should this be borne out by results, the effects will have an unfavorable bearing upon the fall trade, as the improvement predicted in business circles has been based upon the assumption, that in the event of a good wheat harvest farmers would at once commence to liquidate their past due indebtedness. If, however, a holding policy be inaugurated at the beginning of the season it will certainly entail great disappointment among wholesale houses, who are looking forward to better remittances, as a result of the means which farmers now possess for squaring up with the country merchant. According to recent advices from Western Ontario, there is a general disposition among farmers not to accept present prices for their wheat, quite a number of instances being enumerated where they took their loads to the mill and carted them home again rather than sell at 80 cents per bushel. A few would leave their loads at the mill, but refused to market any more; hence there is a cry among the Western millers that they are unable to buy sufficient wheat to keep their mills going. This is a good illustration of the paradox of a scarcity in the midst of plenty. Apart from the consideration of whether it is prudent or not to hold for higher prices in the altered position of the wheat question, we maintain that farmers with a crop nearly double that of last year ought not to complain of exceptionally low prices for their wheat, in view of the great reduction which has occurred in the cost of nearly every thing they are required to purchase. If breadstuffs are cheap, there certainly never was a period when sugar, tea, hardware, machinery and wearing apparel were down to such a minimum of cost as at present. It is therefore evident that if the changed condition of things has reduced the farmer's income his disbursements are proportionately less. He cannot under the circumstances offer a

reasonable excuse for not selling his wheat, except for the gratification of holding for higher prices, which appears to be a failing with the farmer that is simply unconquerable. But whether there is anything to be gained by this pet idiosyncrasy of the farmer is very debatable, as the world's surplus production of wheat over consumptive requirements, was never known to be as large as it is at present. Mr. Henry F. Moore, an authority on the British grain trade, writes as follows: "The prospect for the English farmer is to-day brighter than during any one of the past seven years. The yield of wheat is estimated at about 11,000,000 quarters, leaving us dependent on foreign supply for only 13,000,000 quarters—a smaller quantity than for years past. So far as markets are concerned, the coming year bids fair to see them glutted with wheat, while even lower prices may be expected." The United Kingdom will therefore only require to import 10,000,000 bushels during the crop year of 1884-85 upon which we have just entered, which amount can be spared by the United States alone. But there are other large competitors for the supply of England's wants who have means fully as ample as those of America, and who will certainly get a portion of the trade. Both importing and exporting countries have this year been blessed with a bountiful yield of wheat, which is undoubtedly much in excess of consumptive wants. What there is to materially enhance the price of wheat for some time to come it is difficult to divine, unless some great European war should break out, which is not very probable. Except farmers in the United States and Canada, therefore, are prepared to allow producers in other parts of the world to do all the selling, they had better take fair market values for their wheat, as every thing tends to support the belief that export requirements during the next twelve months will be lighter than usual.

#### THE FIRST SKEAKS OF LIGHT.

There is a feeling in the sugar trade that we have seen the worst of the depression which has held sway for such a protracted period, and that the recent signs of improvement in different quarters are the first streaks of light preceding the dawn of a brighter era. In London, there has been an advance in the price of cane sugar of 1s per cwt. from the lowest point, and in New York a large

movement has taken place at steady prices, Messrs. Havenmeyer & Elder, the well-known refiners, having operated very extensively in that market, their purchases last week amounting to nearly \$500,000. This action on the part of these large refiners has been the subject of general remark in the trade. Other refiners, however, are not in the market either in the States or in Canada, but are working on the supplies, which they bought early in the season at much higher prices than those now ruling. The latest news by cable regarding the beet crop is of a very important nature, the drought in the principal districts on the Continent having affected the maturing of the saccharine matter in the growing beet unfavorably. It appears unless the beet receives sufficient moisture from the soil, it attains its growth by feeding upon its innate saccharine juices, in which case a large portion of sugar is frequently lost. According to latest intelligence by mail, the prospects were very favorable for a large surplus over last year's crop, and it would be imagined that the growth must have advanced far enough to insure a crop equal at least to that of 1883. It should be considered, however, that a large surplus over last year's production has for some time past been discounted, and the values of sugar in consequence receded to a ridiculously low ebb; therefore, the possibility of the predicted excess in the production of sugar being premature, immediately reacted upon prices, which advanced 6d to 9d per cwt. for the product polarizing 88 degrees. As the present ripening period of the beet crop is one of incalculable importance, it is being watched with intense and increased interest, as every day's weather exerts a powerful influence, either adversely or in its favor, and we can well understand the market quickly responding to the late unfavorable reports by an advance in prices. The prospects of a curtailment of beet-root sugar production has also had a favorable effect upon the market for the cane product, and Havenmeyer & Elder may have known what they were about when they made the heavy purchases of raw sugar in New York last week. The general feeling in the trade is that bottom prices have been seen, and that a healthier era has set in. We hope so, and sincerely trust that these first streaks of light in the Eastern horizon may be the prelude to that sunlight which has long been obscured from the sugar trade. The outcome of the beet crop however, a little later on, will decide the question.

## TROUBLES IN THE GRAIN TRADE.

The failures in the Manchester grain trade, announced by cable last Friday, appear to have been the result of a long and severe struggle against losses which commenced nine months ago, and have been increasing ever since, until the bankers of the firms involved saw the hopelessness of carrying them any longer. One of the insolvents, W. T. Sutcliffe, whose liabilities amount to \$500,000, was known to parties in the Canadian trade, although we are not aware that he had any business relations with firms here. It seems that his case is one of quite a number of merchants in the same line of business in Liverpool, London and Glasgow, who have been crippled by the unexampled severity of the shrinkage of values within the past nine or ten months, and who could not stand another day were their bankers to insist upon the realization of the wheat held as collateral. It is stated, however, that, as there is no immediate prospects of any material improvement in values, English financiers are beginning to realize the uselessness of carrying accounts which only grow worse instead of better. It must be borne in mind that in addition to the heavy losses, such as seldom ever occurred before in the history of the trade, the cost of carrying, in the shape of interest, storage, and insurance, has been simply astounding. It is reported upon reliable authority that in the case of a Liverpool firm which recently got a settlement with its bank for nearly \$800,000, its storage and interest account amounted to nearly \$50,000. The expense of carrying wheat has been a crushing item to many a firm which could have weathered the storm bravely had the decline in prices (big as it was) been the only loss to contend against; but when to this was added the protracted devouring of funds on "holding account," the cause for astonishment is that bankruptcy in the grain trade has not been of a more rampant character than has yet been demonstrated by results. As it is, however, the sequence has proved intensely trying to quite a number of English houses which have had to ask for settlements, whose difficulties have not been publicly announced here, and we shall be surprised if the last is heard of the trouble. Although wheat has been held in many instances with remarkable tenacity and pluck, involving ultimate ruin, we cannot agree with those who are inclined to characterize holders as altogether reckless, for it must be remembered that for months past the price of wheat has been "dirt" cheap compared

with its average cost within the experience of the present generation, and as it is not in the recollection of our oldest dealers that this cereal ever ruled at such a low level of value for so long a period as it has done during the present year, it is not to be wondered at that holders clung to their property in expectation of a reasonable rebound from the unprecedented depth of bottom which prices had struck. In fact, every precedent of the trade encouraged holders to hope for a reaction, which, however, only proved an illusion and a treacherous rock upon which many a firm foundered. We trust that a steadier and more profitable era may speedily dawn upon the grain trade, to counterbalance the financial disasters that have overtaken many honorable houses, which always took delivery of the goods they purchased, and whose mistake in holding for the purpose of getting the outlay on their legitimate investments back again, was, considering the exceptional mutations which the trade has undergone, pardonable.

## PLUMBERS AND THEIR WORK.

A gentleman in this city who has made a study of house drainage and plumbing during the last year or two, especially while his residence was being re-fitted with all the "modern improvements" which a city firm of some years standing could suggest, has a word to say concerning plumbers and plumbing, for the benefit of those interested—and their name is not few and far between. Men in the plumbing business find, doubtless, as much difficulty in procuring skilled labor as do other employers. One of the firm, or the head of it, is presumably a man who understands his business; the office man is usually otherwise, and listens with complacency to the various grievances brought in by persons whose work has not been satisfactorily performed, enters it in a book, and there it lies. Nearly every man who builds or buys a house knows something of the lack of intelligent labor among plumbers. Even those who pay high rents are compelled to see their children sick or dying of diseases usually attributable to imperfect plumbing. The gentleman referred to discovered that one great obstacle in the way of serviceable work is the "boss" system. As already admitted, the "boss" may be a good workman himself, but, according as his business increases, he is able to give it less and less of his personal attention. The workman is not always loyal, and, as the work of the plumber, unlike that of the carpenter or painter, is mostly hidden from view—much of it never seen again till sickness or death reveals where the mischief began—the work is often badly done. The gentleman in question gave the "boss" plumbers *carte blanche* to make a complete job. The house was torn up from attic to basement; new pipes, etc., put in, and nothing apparently left undone to make perfect work. After some months the work was finished. It cost him

several hundred dollars. He shortly discovered that flaws existed; some of the work had been begun well, but was spoiled by the new hand sent to finish it; some of it had to be gone over several times, but all comparatively to little purpose. The first bill was paid, and the second, and a third. The family at length would endure it no longer; the cure was becoming worse than the disease; and the job was finished.

Among the annoyances in the house was a disagreeable rattling or hammering noise in the water-service pipes—not the usual clanking noise of steam heaters—which began usually at day-break and at times was so pronounced as to shake off portions of the cornices and crack the walls. One or two servants who had heard something of "spirit rapping" were so alarmed that they "gave warning." The prominent plumbers in question sent workmen repeatedly to study out the cause and apply a remedy; plumpers were added to the ends of the pipes; new ball-cocks were tried, other plumbing firms were consulted, and more bills were paid, but all in vain. About two months ago an intelligent young workman who had been employed by the firm referred to on a special job in connection with the fitting up of the house in question, accosted the gentleman in the street and handed his card which read as follows:

Mount, Martin & Co., Plumbers, Gas and Steam-fitters, Practical Sanitarians, Drainage and Ventilation.—216½ Fortification Lane, near Victoria square, Montreal.

The noises in the pipes and other matters were mentioned; the young man, Mr. Ernest Mount of the firm, was confident of being able to find a remedy. He was told to go ahead and try. His confidence was not doomed to disappointment. The noises in the pipes no longer disturb the early morning slumbers of the family nor frighten the servants out of their wits at midnight. The other work performed for the gentleman by Mr. Mount and his associate proved that both were first-rate workmen, who devote their personal attention to their work, and are not of the class whose operations—to the extent even of soldering a joint—require to be succeeded by the services of the carpenter, the plasterer or the painter. While conceding that there are, doubtless, dozens of equally capable plumbers in the city, we deem it our duty to testify thus particularly to the excellent workmanship of the firm in question, to whom every encouragement should be given, for while there is frequently too ready a disposition to find fault, honor is not always accorded where it is deserved. The citizens of Montreal, so largely engaged in manufactures, are particularly concerned in promoting the health of the city and in having a minimum rate of mortality among the population. The severity of our winters render necessary more or less air-tight dwellings; and the almost total neglect of ventilation, to supply chimney drafts, cannot fail to draw from any imperfections in soil-pipes, gases which poison the inmates, producing sickness and death, and giving to the city a reputation for unhealthiness which it should not possess. It is not alone among the poorer and middle classes that the trouble exists. The upper rooms in the houses of the wealthy are poisoned by sewer-gas arising through pipes leading from the mansard-eaves and communicating with the drains; these pipes should in all cases be trapped below the frost line. We may return to this subject.

ADVICES by last mail from England say: The aspect of the building trade as it now presents itself is not of that satisfactory kind that we should like to witness, and the question of what will be the ultimate result of all the overbuilding that is now going on is already becoming one for serious consideration. The reports all tally in giving an immense increase of tenantless houses each succeeding season, and landed property, to which capitalists hung for so long, as affording them a certain field for investment, is rapidly losing its value; and house property, in stead of offering good interest on the money expended, has become anything but safe security. In the metropolitan suburbs the overbuilding has reached a very critical stage; what to do with all the houses not inhabited, and for which there is evidently no demand, it is by no means easy to determine.

WATER RATE DISCOUNTS.—The period for the payment of water taxes is inconvenient for many citizens who usually are out of town in July and August. These, too, are the people who invariably wish to save their 5 per cent discount—who are able to do so—but, being absent, are not likely to be caught by small type notices about expiration of period for payment. The assessment valuations, it is true, are not finished till late in June; but there can be no objection to extending the period for the payment of water rates—not till the time set for assessment and school rates—but say till the middle of September. As it is, the clerks at the Water-Tax offices are over worked for a few weeks, only to be driven to comparative idleness when the great rush is over. But the City Treasurer has tried so often in vain to introduce reforms that it is doubtless too disheartening to try again.

The exports of domestic produce from New York were rather light, the total being but \$5,945,162, against \$7,172,696 for the same week last year. The shipments of wheat continue large, but other principal items are moving out but slowly. Since January 1 the exports aggregate \$212,603,969, against \$241,002,506 for the corresponding time in 1883, showing a decrease of about \$28,400,000.

ADVICES by cable yesterday from Liverpool were as follows:—Some rain; final calculations represent excess of French and British wheat crops, balanced by deficiency in stock compared with last year. The production of all countries about balanced by requirements.

FIRE RECORD.

New Brunswick.—Richibucto, Sept. 3.—The two stores owned by Alex. Roxboro, and occupied by himself and Geo. McMinn, were destroyed. The law office of Robert Hutchinson and the dwelling owned by Moses Watken were also entirely destroyed. McMinn had a large stock of goods in his store, and nothing was saved. His loss is about \$2,000; no insurance. Roxboro saved most of his goods in a damaged condition; he estimates his loss at \$4,000; no insurance. Marshall saved his household effects, and his loss is slight. Watken's loss is not heavy. Mr. Hutchinson saved his library, law papers, etc.

JOSEPH E. SEAGRAM  
DISTILLER,  
WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof-Whiskies.

Sole manufacturer of the celebrated

WHITE WHEAT WHISKEY.

MONTREAL WHOLESALE MARKETS.

SEPT. 4, 1884.

In most of the leading trade departments business has been very quiet during the week, which is partly accounted for by the attention which many of our leading merchants gave to the proceedings of the British Association, which finished its labors yesterday. As the exhibition opens to-morrow quite a number of country merchants have arrived in the city, many of whom have already visited our wholesale stores, thus intimating that that they mean business as well as pleasure. Remittances have been generally slow. Montreal stocks closed slightly easier this afternoon, than at the morning session, when they were quite strong. The closing rates were:—Montreal 191½ to 191½, Ontario 112 to 113½, Peoples 45 asked, Toronto 178½ to 179, Merchants 112½ to 113½, Quebec 110 asked, Union 85, Commerce 121½ to 122½, Federal 59, Montreal Telegraph 114 to 115, Richelieu, 58 to 58½, City Passenger 122 to 122½, Montreal Gas 190½ to 190½, Northwest Land Co. 49½ to 51. Rates of interest and discount are unchanged. Sterling exchange is unusually dull and quoted at 8½ premium for 60-day bills between banks and at 9 for demand. Counter rates are 8 5/8 to 8½; demand 9½. New York drafts are quiet at about par. The following shows the prices of, and business in, Montreal stocks during the week:

Banks.	Shares sold.	Highest price.	Lowest price.
Commerce .....	207	121½	120
Federal.....	10	59½	59½
Merchants.....	30	113	111½
Molsons.....	15	114	114
Montreal.....	517	191½	190
Ontario.....	35	112	111½
Toronto.....	245	178½	177
Miscellaneous.			
Gas.....	1360	191	189½
Mont. Tel. Co.....	120	115	115
N. W. Land Co.....	100	50	50
Passenger.....	257	122½	121
Richelieu & Ont....	705	59½	56½
St. Paul & Man. R. R.	50	94	94

ASHES.—Receipts have been unusually light the past few days, and prices are steady at \$3.70 to \$3.80 for first sort Pots; seconds \$3.35 to \$3.40; thirds \$3.00. Pearls are worth about 4.50 for firsts. Receipts since 1st January 4569

brls. Pot, 646 brls Pearl. Deliveries, 4307 brls. Pot, 606 brls Pearl. Stock in store at six o'clock on Wednesday evening, 1,579 brls. Pot, 190 brls. Pearl.

BOOTS AND SHOES.—The leading manufacturers have been busy during the week in making up fall goods, as well as shipping them out. Several large orders are being filled on Manitoba and Lower Ports account. Jobbers are doing a fair country business, and some of them complain that they cannot get the goods fast enough from the factory. The rubber companies have advanced the price of felt overshoes 5c per pair all round. Former prices were complained of as being too low, affording no margin of profit. In rubber goods a fairly active movement has transpired at steady prices.

CHEMICALS.—More enquiry has been experienced for fall stocks, and some good round cable orders will, it is expected, soon be forwarded. Sal soda is firm in Liverpool and an advance in prices is expected. Bleaching powder remains firm, but prices have not been changed. In other chemicals no alteration can be made.

COAL.—There is still an absence of new business in anthracite coal, although deliveries are going on. Stove and chestnut have sold at \$6 per net ton of 2000 lbs. delivered, and egg and furnace at \$5.75. Steam coal is very dull and to make fresh sales prices have to be shaded. Receipts are heavy, no less than ten cargoes having arrived from the Lower Ports within the past three or four days, with a total of 14,473 tons. Prices are weak all round. Last sales of Scotch in wholesale quantities, were made as low as \$4, but holders are now asking \$4.25 per ton of 2240 lbs. Cape Breton are nominally quoted at \$3.40 to \$3.50, and Pictou at \$3.90 to \$4.00, which would no doubt be shaded for large lots.

DRUGS.—The general drug market has been characterized by a moderately active business, although prices have, as a rule, been easy. Quite a number of orders have come to hand from the country, covering the general lines of staples. Remittances have been rather slow, as might have been expected at this season, when farmers are busy with their field work and collections are difficult to make. The quinine market is still unsettled, although some believe that bottom prices have been reached, a slight reaction being reported in New York. In this market prices are purely nominal, Howards being quoted at \$1.50 and German in bulk at \$1.20 to \$1.25. Morphine is quiet and easy at \$2.10 to \$2.25, and opium is dull at \$4.15 to \$4.25.

DRY GOODS.—Although the Grand Trunk Railway Co. abandoned their usual cheap fall trip from points West of Kingston this season for the benefit of buyers visiting Montreal to make their fall purchases, it seems that the requirements of the trade had to be met, and, through the competition between the Grand Trunk and the Canadian Pacific, fares have been reduced to a pretty cheap basis, the return journey from Toronto to this city and back being fixed at the low price of \$5, and from Woodstock and St. Thomas and other places thereabouts \$6 the return journey. Quite a number have already availed themselves of this excursion; about 800 excursionists arriving by Grand Trunk yesterday morning, over 300 by the Canadian Pacific, and 400 by boat. Quite a number have already paid a visit to the different dry goods establishments, and some have made purchases. A good business is expected to take place during the next week or ten days. There is still a good country enquiry for both white and gray cot- tens, and stocks are being reduced. Very little is being done in Canadian woolsens, only a few casual orders coming to hand. Further orders for spring goods have been received by the tweed mills. Remittances are rather slow.

**DAIRY PRODUCE.**—A fair enquiry has been experienced for creamery butter, and quite a number of sales have taken place, choice August factories having obtained 22½c and 23c at their doors. In this market we quote choice creamery at 23c and 23½c, although one factory is holding for 24c. In dairy butter, choice Eastern Townships is in quite a good request as creamery, but the great difficulty is to find it, those excessively hot days in August having played terrible havoc with a great portion of the summer dairies, a well-known buyer who confines his operations to the Townships, stating that he has visited a number of the best dairies, and found their makes all more or less pricked. He did not come across a single package, the butter in which was not off flavor on the top.—The sale has been made of a choice lot of Eastern Townships at 20½c here. Straight lots, however, are not worth over 19c, unless they are finer than the general run. A lot of 100 tubs of Brockville's has been sold at 17½c. Advices from England are firm for choice fresh-made dairy and creamery: *Cheese*.—Since our last report there has been a change for the better, which started at John Bull's end of the counter. It appears the Englishmen are not against taking a hand in the contracting any more than Canadians, a large quantity of August and September cheese (the different factories being specified) having been purchased in Liverpool and Manchester, showing a profit of 1s to 1s 6d per cwt to the sellers on this side. Prices here are nominally quoted at 9½c to 9¾c July, 10c to 10½c August, and 11c to 11½c September and October. Holders, however, are asking higher figures. Fair qualities have sold at 8c to 9 1-4c on spot. Beer-bolm has advanced his price in Liverpool 1s per cwt to 50s, and the public cable has moved up to 51s. The combined shipments from Montreal and New York from the commencement of the season to Aug. 31st, were 1,748,403 boxes against 1,698,244 boxes for the corresponding period last year, showing an increase of 50,159 boxes. The increase showed 112,010 boxes the week previous. The New York market is advised firm at ½c advance. Sales of French cheese have been made in this market at 9½c and 9¾c.

**Eggs.**—The demand for eggs has been very indifferent, with a few sales at 17c in cases for good stock. A lot of 480 dozen in barrels was sold at 16c. The New York market has declined fully 1c during the week, but at the decline a little better feeling has set in, Canadian goods selling at 17½c to 17¾c.

**FISH.**—Cape Breton herring continue to arrive, the schooner Amos B. being in with a cargo of about 500 bbls, and sales have been made at \$5 to \$5.25 as to size of lot. Dry Cod is offering on spot at \$4.50 and the sale is reported of a lot at that figure which, however has been shaded in one or two instances. New North Shore salmon are quoted at \$17.50 to \$18 for No. 1, and \$16.50 to \$17 for No. 2. British Columbia salmon, \$15. Sales of Mulpeque oysters have been made at \$2 per bbl. to arrive.

**FREIGHTS.**—The outlook is rather discouraging for ocean grain freights, as there is said to be only about 100,000 bushels of grain bound for the St. Lawrence on the other side of the Welland Canal. Rates are quoted at 2s 6d to 2s 9d to Liverpool, and 2s to 2s 6d to Glasgow and London. These figures show a decline of fully 6d per quarter on the week. Flour in sacks to Liverpool and Glasgow 1s to 1s 6d; provisions 1s 6d to 20s; butter and cheese 25s to 30s. Cattle freights are higher, engagements having been made to Glasgow and Liverpool within the past few days at £4, with £4 10s now asked. Deals to U. K. ports are quoted at 50s to 52s; and lumber to Buenos Ayres \$13.50. The schooner Amos B is loading a miscellaneous cargo for the Gut of Causo. Small vessels are now asking 45c per bbl. on flour for Newfoundland outports. Steamers for St. John's, Nfld., which have been carrying flour for 20c

per bbl. are asking 25c for next trip. It is believed that one reason for the 5c advance is on account of the SS. Polino being disabled. River freights from Kingston to Montreal are 2½c on wheat and 2½c on corn.

**GRAIN AND FLOUR.**—The export grain trade is in a very inactive and unsatisfactory condition, low prices being no incentive to trading. A few cars of new Canadian wheat continue to change hands on millers' account at within the following quotations:—No. 2 Canada red winter 90c, No. 2 white 85c to 87½c, No. 2 spring 84c to 87½c. In American wheat there is nothing doing, and very little is on the way to this port. Farmers generally are indisposed to part with their wheat crop at present low values. Corn is quiet, at about 62c in bond. Oats are lower, being down to 37c, sales of which have been made upon this basis. Old peas are easy, and quoted at 87½c to 92c, last sales being at 89c.

**GUACARNS.**—The sugar market is quiet, the recent signs of improvement in England and New York having had no perceptible effect upon prices here, Montreal standard granulated having changed hands at 6½c in round quantities, which price is considered very nearly, if not quite, bottom. It is said, however, 6½c has been shaded, but would not be repeated. The product of the Berthier sugar factory has been placed on the market in the shape of granulated at 6½c, but the quality is very inferior when compared with Montreal and Halifax granulated. To begin with, the color is very much against the sale of it, and the flavor is decidedly off. Yellow refined is quiet but steady at 5c to 5½. Raw sugar still partakes of dullness, as refiners refuse to buy ahead, and their operations are limited to the taking delivery of supplies which have been bought some time ago. A cargo of China sugar, comprising 31,000 bags, has been received for the St. Lawrence Refinery, but the price has not been made public, although it is believed to be in the close vicinity of £11.10s or £12 per ton. Bright Barbadoes grocery is quoted at 4 7-8c to 5c per lb. Regarding beet-root sugar, the advance in London reported last week in the first product appears to have been maintained, a large sale of 88 degrees being cabled at 12s 9d for prompt delivery, which is 9d better than bottom figures. Cable advices from Havana report: "Sugar active at better prices. Stock at Havana and Matanzas, Aug. 29, 63,000 tons, against 56,000 tons same time last year. Quotations: Centrifugals, 95° to 96°, 5½ rials; fair refining, 98° test, 3 rials; freights from outports, \$3.00 to \$3.25; exchange.—Short sight, 10 to 10½ per cent premium." The following cable was received from London: "Stock in ports United Kingdom, August 30, 3,800 tons under last week, or 287,234 tons, against 210,205 tons same time last year. Quotations: Java No. 15, 16s; fully fair refining muscovado, 13s 3d; Aust. and German beet, 880, 12s 9d (new crop, October-December delivery)." The above quotation for refining muscovado shows an advance of 6d on the week. In New York Standard A has gained ½c since our last report, being up to 6½c, but the market there is quiet. In molasses there is no stir, holders asking 32c to 32½c for Barbadoes, but are not getting it for quantities. Syrups are very quiet, a lot of low grade having sold at 25c, and we quote 25c to 50c as to quality. In dried fruit there is no particular business on spot, although sales have been made of Valencia raisins, 18s; brands, at 4½c to 4¾c to arrive. Currants are firm at 4½c to 4¾c. Cables have been received from Bordeaux, stating that the season has opened for prunes at 17s 6d. Late cable despatches from Patras leave no doubt as to the damage to the currant crop, and the market there is firm. In sympathy with this firmness, the feeling in London has improved. Before the rains occurred in Greece 40,000 tons of currants had been secured. Nuts are quiet, and no business of any importance is looked for until the new supplies are at hand. In canned goods, lobsters are scarce, and quoted at \$5.50 to \$5.60 per case of 4 dozen cans. Mackerel are difficult to get, and are

steady at \$4 to \$4 10 per case. Tomatoes \$1.05 to \$1.08 per doz. cans. A fair demand is still experienced for teas, but the amount of actual business does not reach any large volume. Tea dust is still in good request, with sales to arrive at 11c to 12c. A very fair enquiry is also noted for Pingsweys and Nagasaki at 14s to 15s, but they are difficult to find. Congous have changed hands on cable orders at 10d to 1s in London. Japans are also asked for at 20c to 21c. In coffees, tobacco and spices there is no important change. Rice remains quiet at \$3.50.

**HAY AND STRAW.**—Sales of farmers' loose hay have been made at \$8 to \$8.50, per 100 bundles, for choice timothy, and at \$6 to \$7.50 for ordinary to good qualities. Straw is steady at \$4.50 to \$5.00.

**HIDES, &c.**—Green city hides are still scarce, and prices are well maintained, \$9.00 being the nominal price of No. 1, but \$9.50 and as high as \$9.75 has been paid. The great bulk of stock sells at \$9.00 for No. 1, and quotations range from \$9.00 to \$9.50 per 100 lbs. Tanners are in the market at 10½c. A lot of 400 No. 1 Western heavy belting steers was sold on Wednesday at 11c per lb. Hamilton and Toronto hides are steady, the former at \$9.25 No. 1, and \$3.25 No. 2, and the latter at \$9.50 No. 1 and \$9.00 No. 2. Western buff is firmer, in sympathy with the advance in Chicago, and No. 1 could not now be sold at less than \$9.75. Dry hides are also firmer in the States. Calfskins are quiet and nominal at 12c to 13c per lb. Further sales in this market have been reported of about four car loads of hides as follows:—No. 1 Western Buff at 9½c to 9¾c, No. 1 Hamilton at 9½ for No. 1 and at 8¾c for No. 2.

**HOPS.**—Growers are still busy picking, and advices from points both east and west indicate a good crop. The first few bales of new hops realized 30c to 32c, but prices are now purely nominal at 25c to 30c. Next week it is expected that supplies will be sufficient to give a more definite idea of values. In New York complaints have been made of the export demand falling off. Prices there are, to a great extent, nominal, at 25c to 30c. A party who has just arrived in the city from Huntington, P.O., states that the crop in the Dundee section will be good, both in quantity and quality. Advices from England state that the first lot of new Aloft hops has been received in London, the quality being exceedingly good. It was sold at £10 per cwt. The European crop will be a full average.

**IRON AND HARDWARE.**—The market for pig iron has no spirited features in this city, although the week has not passed without business, sales of about 700 tons of Siemens having transpired on Western and city account on the basis of about \$18.00 here, and we quote \$18.00 to \$18.50. A few parcels of Scotch pig have also been placed on western account at within the following range of quotations: Siemens, \$18.00 to \$18.50; Coltness, \$19.50; Langloan, \$19.00; Gartsherrie, Summerlee and Calder, \$18.00 to \$18.50; Dalwellington, \$17.25; and Eglinton, \$17.00. Makers' iron in Glasgow has advanced about 1s. 6d. all round from bottom prices, and at the advance holders are firm, and, instead of giving the usual three days in which to accept offers, their limits are now reduced to one day. About two weeks ago the Grand Trunk Railway Co. asked for tenders for 500 tons of pig iron, for Western delivery, and yesterday some of our dealers were surprised that the contract had not been awarded. The metal market is weak, ingot tin in London having declined \$1 2s. 6d, during the week, to £31 5s., and best selected copper is 10s. lower, at £29. Here the market rules quiet and easy at 21c to 22c for tin, and at 16c for copper. Canadian plates have been dealt in at \$2.80 to \$2.85 in round quantities, and at \$2.90 to \$3.00 in smaller quantities. Tin plates have been enquired for and business has been put through on the basis of \$4.70 to \$4.80 for I. C. charcoal

and at \$4.25 to \$4.50 for I. C. coke, as to quantity. Bar iron has sold at \$1.70 to \$1.80. Hardware dealers still report a very quiet market in both heavy and shelf goods. Remittances have been rather disappointing, but probably not more so than usual at this time of year.

**LEATHER.**—The trade generally is in an unsatisfactory state, and what business transpires is principally at a loss, owing to the reckless way in which certain dealers are trading. For instance, a lot of about 60 or 70 rolls of black leather it is said have just been sold which show a loss of \$800. Quite a number of purchases it is reported have been made in Quebec by the same parties, which has excited the market there and caused tanners to increase their output just at the time when it is claimed that a more conservative policy was essential to the well-being of the trade. Tanners are anxious for hides which, in consequence, are advancing, and dealers fear that a large supply of leather will soon be upon the market. There is no particular alteration to report in the price of either black or sole leather.

**OILS.**—The feeling is quite tame in this market all round. There have been re-sales of steam refined seal oil in 50 bbl lots at 59c on the wharf, and we quote 59c to 60c in large lots, from that up to 62c for smaller quantities. Cod oil is quiet and easy at 57½c to 60c. Cod liver oil is scarce, and prices are quoted at \$1.15 to \$1.20. Still buyers are not very anxious operators. Holders in Newfoundland, who had 2,000 bbls at this time last year, now have only some 200 bbls, and they are of course very firm in their ideas, their lowest quotation in St. Johns being \$1.15.

Linseed oil is rather dull at 51½c to 53c as to quality. The following regarding olive oil has just been received from a well-known Spanish firm: "The reports which we are receiving from the different producing districts are in every respect most satisfactory. The trees have passed the flowering period well, and the crop, which may now be considered secure, will be abundant and of good quality, so that moderate prices may be expected. We quote to-day £36.10 per tun of 92 and, in Petroleum casks, f.o.b. Malaga, which price we think will not alter till the end of September, whilst for October, November and December contracts it is likely to come down to £35 per tun.

**PHOSPHATE.**—The ground phosphate which has been shipped from Montreal this season has given great satisfaction in England, and shippers have done well in starting the enterprise. Enquiries have even been made for a large quantity for next season's shipment, which shows that English buyers will take hold of the ground article, when they refuse to negotiate for the rock. For the crude phosphate, bids have been received of 1s. per unit for 75 per cent London, and 11d per unit for 70 per cent Liverpool. Most of the recent shipments to U. K. ports and the continent have been made on old contracts, very little new business being reported. A freight engagement has been made of 150 tons for Liverpool at 8s 6d.

**PROVISIONS.** Since our last report cash pork in Chicago has dropped from \$27 50 per bbl. to \$19, a decline of \$8.50 per bbl. This sudden declension was due to the close of the famous Armour deal, which has been a severe lesson to

a number of speculators who sold short pretty heavily when prices stood at \$18 and \$19. Certain Montreal parties who sold short at about \$18.50 and bought in at \$23 will have a lively recollection of the tossing they received on the horn of that wicked bull Phil Armour. In this market there has occurred no great movement in mess pork, western having been placed in limited quantities at \$20 to \$20.50. Lard is quiet at 11c to 11½c for western, and at 10c to 11½c for Canada brands. Sales of refined tallow are reported at 7c to 7½c. Smoked hams and bacon are steady, the former selling at 14½ to 15c, and the latter at 14c to 14½c.

**WINES AND SPIRITS.**—A few sales of ports and sherries have been made during the past few days on Western account, and one good-sized order was taken on Ottawa account. There is no enquiry, however, for large quantities. A few orders for brandies and gins have also been taken at steady prices, which we quote as follows: Brandies in cases at \$10.75 to \$11 for leading marks, and in wood at \$3.50 for common up to \$5 for finest. Jamaica rum, 16 c. p., \$2.50 to \$2.80 per gallon. Sherries and ports \$1.50 to \$6, as to quality.

**WOOL.**—Manufacturers are still in the field for foreign wool, and several sales have taken place in Greasy Cape, in parcels of about 10,000 and 11,000 lbs., at 16½c and 17c. A lot of Adelaide was also reported sold at 19½c. Sydney is quoted at 20c to 23c, and Port

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Bouvier & Freres, Neufchatel, "  
Edouard Pernod, Couvet, Absinthie.  
Van Hoytema & Co., Culemborg, Gin.  
Paul Grapin, Dijon, Burgundy Wines.  
Faure & Freres, Bordeaux, Bordeaux Wines.  
Polo Auguste, Alger, "  
Dubos Freres, Bordeaux, "  
J. J. V. Veges, Cadix, Sherry Wines.  
Robertson, Broth & Co., Oporto, Port Wines.  
Stein Hermanos, Tarragona, Tarragona "  
Comte de St. Michel, Bordeaux, St. Michel Wine.  
a splendid wine for weak constitutions.  
Noilly, Prat & Co., Marseilles, Vermouth.  
Durrand de Picard & Co., Marseilles, Vermouth.  
Delizy & Doistau Fils, Paris, (Liqueurs Fines)  
Cordials.  
La Benedictine, Fecamp, La Veritable Benedictine.  
L. Detang & Cie., Beaume, La Petite Chartreuse.  
Riviere Gardrat & Cie., Cognac, "Optima" Brandy.  
James Green & Co., Dublin, Irish Whiskey.  
Waterloo Distillery, Waterloo, White Wheat  
Whiskey.  
Victoria Mineral Water, Rotterdam, Sparkling  
Mineral Water.  
Hathorn Spring, Saratoga, Natural Mineral Water.  
Feyret & Bisson, Bordeaux, Table Olive Oil  
(flavons and canisters).  
Jos. Moura, Switzerland, Gruyere Cheese.  
P. Tirot & Co., Nantes, Fr. Canned Vegetables and  
Sardines.  
H. Delaunay, Lisioux, Rennet for Cheese Factories.  
J. Hirner, Paris, Colorings for Cheese and Butter.  
L. Legrand, Paris, Perfumery.  
Maison Geoffroy, Lyon, Macaroni and Vermice.

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Phillip at 21c. For Canada wool there have been enquiries from Boston, and it is understood some business has been put through. We quote A Supers 27c to 28c, and B Supers at 23c to 24c, unassorted 20c to 22c, and fleeces 19c to 21c. Advices from New York dated yesterday state:—"Nearly every mill has some little stock on hand, but few, if any, a full supply, and the least expansion in the consumption must at once reflect itself upon the market for material. First-hand accumulations also are under strong ownership at a reasonable cost, and this is likely to lead to a determined carrying, especially as the position at other seaboard markets and at primary points is supporting. One feature much in favor of fine clothing wools is the absence of competition from foreign stock and the probability that no attempt at immediate importation will be made."

### TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Sept. 4, 1884.

It is of some consequence to know that promises have been received from the country that remittances will be made immediately the grain is being placed on the market. The wholesale houses will get the first fruits. A general revival of trade is not looked for, but a steady business is almost certain. This season differs from a year ago in the important respect that there is a chance of trade becoming slightly better. A year ago every one knew that business was certain to fall off indefinitely. There was no help for it. The lesson has not been lost. It is a common observation that retail dealers will not give large orders. The retail trade in the country is not reported as exceedingly dull; it has been rather about average for some time back, but there has not been much money circulating. Trade has been carried on by the medium of farm products, and the realizing of those products by the storekeeper has netted him a loss. In this way the profits of the summer's business

have been small in many cases, and the season's operations have left the storekeepers weak. The ruling low values, also, have told against the success of the summer's transactions. There is no case yet among business men, but the situation is pronounced to be tenable. The money market continues nominally unchanged. Directly there will be demands on the banks for the movement of grain, and it is expected that accommodation will be readily granted to the right men. Beyond that discounts are kept well in control. There is no change in discount rates from those reported last week. Commercial paper is still taken at  $\frac{1}{2}$  to  $\frac{3}{4}$ , according to security. Call loans unchanged at  $\frac{1}{2}$  on debentures, and 6 to 7 per cent on bank stocks. Sterling Exchange quiet at about recent rates. On the Stock Exchange there has been little doing to demand notice. Federal is continuing steady. Miscellaneous shares are very dull. Following are the prices to-day compared with those of last Thursday:—

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Aug. 25	Sept. 4		Aug. 25	Sept. 4
Montreal..	191 1/2	190 1/2	Can. Per.....	.....	.....
Toronto..	178	177 1/2	Freehold.....	.....	.....
Ontario..	112 1/2	111 1/2	Western Can..	.....	.....
Merchants	122 1/2	112	Bldg. & Loan	103 1/2	103 1/2
Commerce	122 1/2	120 1/2	Farmers' Loan	.....	.....
Dominion	190	189	Land & Car'dn	133	133
Hamilton	110 1/2	110	Huron & Erie.	.....	.....
Stand'd.	113 1/2	113	Dom. Savings	.....	.....
Federal...	55 1/2	58	Ontario Loan	.....	.....
Imperl...	126	126	Hamilton Prov.	.....	.....
Molsons...	.....	.....	Imperial Sav.	.....	.....

**BOOTS AND SHOES.**—Business seems to be slightly improved, but the factories are still rather quiet. Sales are rather better, and buyers have been in more frequently. Payments are still reported very backward.

**COAL OIL.**—Business is growing larger, and prices are very firm. Canadian refined is quoted at 16 1/2c to 17c for common and 19 1/2c for Carbon safety. American refined quoted at 23 1/2c for prime, and 27c for water white.

**DRY GOODS.**—Among moderately conflicting opinions it is safe to form a conclusion that the dry goods trade will be quiet for many months to come. The generality of retail men

will buy on small orders. Their knowledge of the situation is more intimate and of more value than that of the wholesale man, and will be found to be correct. There is no particular observation to make as to prices, cottons are still quiet and low, but it is certain that values will appreciate before the year is out. Woolen goods are still very dull, and there is not much improvement looked for unless the winter should be of unusual severity. There has been an advance made in quotations for tweeds, however, which will be maintained. It is the case that many manufacturers of tweeds are on the safe side by only manufacturing to the extent of orders received.

**FRUIT.**—The market has ruled rather above the figures that were expected. Accounts from the fruit districts lead to the opinion that peaches, Canadian, will be below the average, but the American crop is large. Prices will be at their lowest, probably, between the 10th and 20th of September. Pears are fair average crop, and prices will be reasonably low. Plums are only a moderate crop, but prices are not expected to be higher than last year, the best market will be from 15th to 25th September. Grapes will be abundant, and expected to be cheap. The prospect for apples is very good and prices will be low. Canned Fruits generally will be rather firm, with the exception of canned tomatoes.

**FLOUR AND GRAIN.**—The breadstuffs markets dull, even in the local trade. Flour has declined more than was expected, but is still on a fair basis of value as compared with the price of wheat. Superior extra has been offered at \$4.25, with buyers at \$4; but it is considered that the price is from \$4.10 to \$4.15. Extra is quoted nominal at \$4; and spring extra at about \$3.90. Patent process flours from \$5 to \$5.40. Oatmeal is steady, quoted at from \$4.20 to \$4.35, with demand light. Bran in small enquiry at \$10.50 to \$11. The grain market is still quiet, with very little movement of car lots. Prices are generally unchanged from those of last week. Wheat is in small demand, quoted at 86c for No. 2 spring; at 83c for No. 2 fall; at 80c for No. 3 fall; and 65c for goose. It is not thought prices will go much below these figures at present. Barley is not coming into any considerable extent, and prices are unsettled. It is expected that prices will rule

# WHAT SHALL I DRINK?

THE LANCET says:—"We counsel the public to drink Montserrat Lime Juice whenever and wherever they list. As a rule, it is, particularly during the summer, a far more wholesome drink than any form of alcohol. We have subjected the samples of the 'Lime Fruit Juice' of the Montserrat Company to full-analysis, with a view to test its quality and purity. WE HAVE FOUND IT TO BE IN SOUND CONDITION, AND ENTIRELY FREE FROM ADULTERATION."

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between 55c and 65c. No. 2 being quoted at 63c. Oats quoted at 39c for new in car lots. Peas entirely nominal, nothing doing. Rye also. The stock of grain in store on Monday last was 86,400 bushels, of which 82,000 bushels was wheat; against 148,100 bush. Sept. 3, 1883, and 68,566 bush. Sept. 4, 1882.

GROCERIES.—Business is reported quiet. There are no changes in quotations. There are opinions offered about the possibility of an advance in the price of tea, but such a change is depending on contingencies that may not happen. Sugars are in moderate demand, and quotations are still low—a shade easier for some grades.

HARDWARE.—There are no changes in quotations for some time past. Trade is not said to be mending, beyond the circumstance that some orders for iron are being filled for country dealers for winter work. Prices of leading articles are: Cut Nails, 10d to 60d, \$2.85; 8d and 9d, \$3.10; 6d, \$3.35; 4d and 5d, \$3.35; 3d, \$3.85. American pattern, 4d and 5d, \$3.60; 3d, \$4.35. Bar Iron, Nova Scotia, \$2.50 to \$2.60; ordinary, \$1.85 to \$2; hoop, \$2.50 to \$2.60. Glue 8c to 13c per lb. Lead, shot, 4½c to 5c, pig 4c, bar 5c. Glass quiet and steady, 25 and under \$2; 26 x 40, \$2.10; 41 x 50, \$2.40; 52 x 60, \$2.60. Wire fencing 7c to 7½c. Pig Iron is firmer, and prices are likely to advance slightly.

HIDES, SKINS, LEATHER, ETC.—The market for hides continues very steady. Receipts are not large, but hitherto the market has been supplied entirely by home product. Within recent days, however, there have been some lots of Western hides brought in, and if this should continue our market may weaken. Hides are now in first-rate condition, and prices are steady at 7½c for cows and 8c for steers, from butchers, No. 1 inspected. Cured hides are unchanged, selling to tanners at 8½c to 8¾c. Calfskins are not in much demand, and there are not many offering. Prices are unchanged. Sheep and lamb-skins are easier, at 60c for green. Leather is still in moderate demand from country dealers, and prices are firm as last reported. The large boot and shoe manufacturers are not buying largely.

LIQUORS.—Trade is reported quiet, but not greatly below an average season. Quotations are: Rum, Jamaica, \$2.75 to \$3; Demerara, \$2.55 to \$2.95. Gin, red cases \$8.50 and \$8.75; green cases \$4.50. Wines, port, \$2.50, \$4.50, \$5.40; sherry \$1.50, \$3.60, \$4.50; champagne, per case, \$34, \$26.50. Brandy, Hennessy and Martel, in wood, \$3.40, \$4.40, \$5, \$5.50; Vine growers \$9 to \$9.50. Whiskys, alcohol, \$2 80; spirits, 65 o.p. \$2.80; 50 o.p. \$2.55; 25 u.p. \$1.20; old rye \$1.65 to \$1.95, according to age.

LIVE STOCK TRADE.—Reports from drovers show that cattle are plentiful, and generally in good condition. In districts where pastures are bare cattle are not in so good condition. Export cattle are rather quiet in demand, owing to vessel room being limited. Prices are steady, at 4½c to 5½c, on an average of 5c per lb., live weight. Butchers' cattle find a good market at 3½c to 4½c. Prices of cattle are not expected to advance. Sheep have been dull of sale, at 4½c for export. Lambs in large supply, selling at \$2.50 to \$3.50. Lambs were never so low-priced at this season in the past. Hogs are in good demand, at 6c per lb., live weight.

PROVISIONS.—The ordinary current of trade is unbroken. Supplies of farm produce have not been large, but sufficient for the market. Meats are nominally unchanged. Bacon selling at 10c for car lots and 10½c for box lots, Cumberland cut steady at 10c. Hams in good demand, selling at 15½c for smoked. Lard quiet at 10½ to 11½c. Pork nominal at \$21. Dairy produce steady. Butter in moderate supply, buying at 15½c to 16c for choice tubs; medium at 14c to 14½c, and inferior at 10c to 11c. Cheese steady at 10c to 10½c. Eggs in fair supply, with dealers paying 15c to 15½c for cases. Farm produce is plentiful and cheap. Potatoes are bought at 55c to 60c per bag in car lots; and \$1 to \$1.10 per barrel from waggons. Apples are plentiful at \$1.50 to \$2.50 for good sound fruit per barrel. Salt is in moderate demand, and prices quite unchanged. Hops firm, at 27c to 34c for different grades, and sales made of small lots only. Hogs bought on the street at about \$8.

Wool.—Within the past two weeks there is reported a somewhat better demand from United States buyers for Canadian fleece. Sales have been made of considerable lots of fine fleece at 20 cents. The local market is not improved. Fleece is bought at 18c to 19c. It is thought that the season's wool is nearly all in the hands of large dealers. Pulled wools are very quiet, with small demand from factories. Supers are quoted at 21c to 22c; and extra supers at 25c to 26c. The market is not promising for any advance at present.

### SPECIAL NOTICES.

#### MERITED THANKS.

The following article from a Toronto contemporary bears high testimony to the worth and efficiency of one of the most enterprising of Canadian Life Companies:

One of the most agreeable of the many important duties devolving on the officers of a well-conducted Life Company is the payment, with all due promptness, of death claims; for notwithstanding the utmost care and practised skill in the selection of none but the best lives, the science of life assurance teaches that even among these a certain percentage is sure to die early, and that, therefore, its mortuary department will be called upon to pay claims just as sure as the sun will, on the morrow, rise above and set beneath our horizon, and that it will repeat its morning visits and take its evening departures with unerring regularity until time shall be no more! And, although the decease of a member of the family almost always brings sorrow into the household, the sadness of the bereaved ones cannot be otherwise than assuaged when they reflect that, by the wise forethought of their late bread-winner, some provision has at least been made against their present and future wants, by a policy of assurance in some one or more of the many excellent and reliable life companies doing business in this Canada of ours." Mere words of thankfulness, however merited, towards the officers of the insuring company, while at all times commend-

able, are but hollow mockeries when compared with the heart's inmost gratitude towards the departed, who, in the fulness of his devotion to his wife and children, even amid the cares of business, did not forget to provide for their continued comfort, and to guard against their separation, if not poverty and degradation, while living, by a policy of life assurance! Yet, though we can but imagine the heart's tender communings in such cases, it may be both interesting and instructive to learn from the following "cards of thanks" that the beneficent mission of the life assurance company is not forgotten, amid the grief which death naturally engenders, but, on the contrary, is often publicly, nay even gratefully, acknowledged:

*William Hendry, Esq., Manager Ontario Mutual Life Assurance Co., Waterloo, Ont.*

DEAR SIR,—We have to acknowledge the very prompt settlement of our claims for Assurance in your company, on the life of the late Dr. S. R. Rogers, having received cheques for the amount within four days from the completion of the claim papers. Yours truly,

THOMAS ROGERS,  
JAS. McMULLEN, M.P.

Mt. Forest, Dec. 6, 1883.

*William Hendry, Esq., Manager Ontario Mutual Life Assurance Co.*

SIR,—The subscriber wishes to convey to the officers of the Ontario Mutual Life Assurance Co., of Waterloo, her unqualified thanks for the promptitude and readiness with which the claim against the above company, upon my late husband's life, was settled; upon the very day the claim papers were completed.

CATHERINE HOLLIDAY.

Reach, May 27, 1884.

*W. H. Riddell, Esq., Sec. Ontario Mutual Life Assurance Co.*

DEAR SIR,—Your esteemed favour of yesterday, to settle Life Policies No. 8095 and 8096, came duly to hand. On behalf of the Widow

and friends of the deceased, I beg to tender their most sincere thanks to the company for the prompt remittance on receipt of the necessary papers. Yours very truly,

M. C. ROBIN.

Belleville, June 24th, 1894.

*From the office of the Inspector of Prisons and Public Charities for Ontario.*

Toronto, July 11, 1884.

SIR,—I beg to acknowledge the receipt of your letter of the 8th instant, covering a cheque for \$1000, being the amount claimed under policy No. 1795, on the life of the late Joseph Haug, whose widow, Magdalene Haug, is now an inmate of the Toronto Asylum, and under my guardianship. I have the honor to be, Sir, your obedient servant,

W. T. O'REILLY, Inspector.

W. H. Riddell, Esq., Secy. Ontario Mutual Life Waterloo, Ont.

—From the *Monetary Times*, Toronto, August 2, 1884.

**PURE COFFEES.**—Messrs. Chase & Sanborn, of Boston, Mass., celebrated for their pure coffees all over the United States, are establishing a branch manufactory in Montreal to supply the Canadian trade. Their goods are universally known on the other side of the line as strictly unadulterated, and they will be the sole manufacturers of pure coffees (only) in Canada. Of all the standard brands, dealers cannot fail to find these goods advantageous, as they are put up in sealed packages of convenient size, and when fully known are certain to be a staple article of consumption.

We beg to call special attention to the advertisement of H. Vineberg, who manufactures chiefly several lines of men's and youths' clothing, which, for style and finish, are unequalled. Buyers visiting this market cannot fail to find satisfaction in giving him a call.

## TERMS.

Our terms are six per cent off for cash at time of purchase, or five per cent off thirty days. Goods ordered or bought between July 1st and September 30th are dated as October 1st.

**CARSLEY & CO.,**  
MONTREAL.

## SEND ORDERS.

Send your orders from all parts of the Dominion to

**CARSLEY & CO.,**  
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One price and same terms to all. Positively one price only.

## NEW ARRIVALS

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## FALL DRY GOODS.

We are now opening up  
NEW FANCY DRESS GOODS,  
NEW SILKS & VELVETS,  
BLACK & COLORED VELVETEENS,  
**CARSLEY & CO.,**  
MONTREAL

## ATTENTION.

We give special attention to the following departments,  
SILKS AND VELVETS,  
FANCY DRESS GOODS,  
VELVETEENS,  
English and Scotch Wool,  
Hosiery and Underclothing.  
SILK UNDERCLOTHING,  
SILK HOSIERY,  
KID GLOVES.

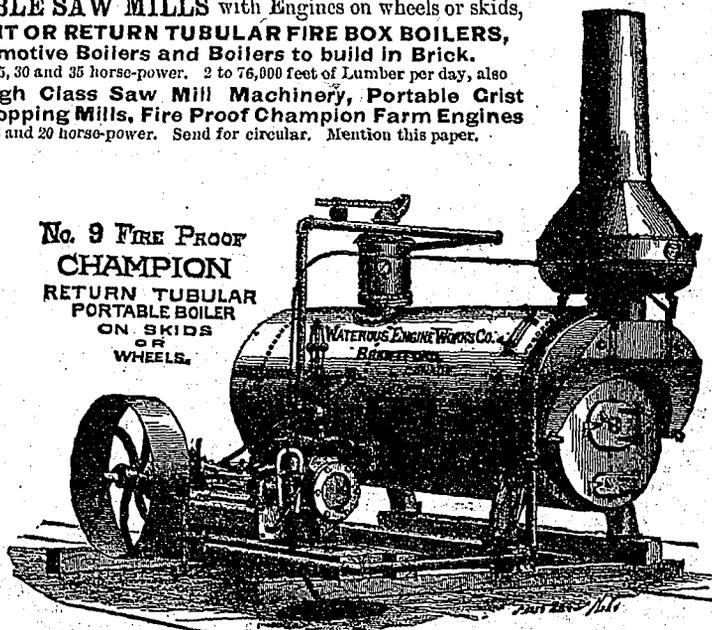
A full assortment of Small-  
wares always kept in stock.

**CARSLEY & CO.,**  
93 ST. PETER STREET,  
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## CUT PLUG. PACE'S Pure, Unadulterated CUT PLUG. \$1.00 per pound in Tins, AT ANSELL'S, 1341 ST. CATHERINE STREET.

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

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

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY SEPTEMBER 4, 1884.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Boots and Shoes.</b>		<b>Grain.</b>		<b>Casing, Box, Shook:</b>		<b>Leather (at 6 months)</b>	
Men's Thick Boots Wax...	2 15 3 00	Canada's White, No. 2	\$ 0 85 0 88	1 1/2 in. p100 lb. keg.	\$ 4 65 3 00	No. 1, B. A. Sole	\$ 0 20 0 27
" Split	1 50 2 25	" Red Winter	0 87 0 90	1 1/2 in. to 2 1/2 "	3 90 0 00	No. 2, B. A. Sole	0 23 0 24
" Kip Boots.	2 50 3 25	" Spring No. 2.	0 84 0 87 1/2	2 1/2 in. to 2 1/2 "	3 65 0 00	No. 1 Ordinary Sole.	0 24 0 25
" Calf Boots, pegged.	2 80 4 75	White Michigan, No. 1.	0 00 0 00	3 in. to 4 1/2 "	3 40 0 00	No. 2	0 22 0 23
" Kip Brogans.	1 20 1 40	Red Winter, No. 2 Toledo.	0 91 0 00	Finishing Nails:	3 15 0 00	Buffalo Sole, No. 1	0 21 0 22
" Split do	0 75 1 10	Chicago No. 2, in bonds.	0 86 0 90	1 in. to 1 1/2 in. p. 100 lb. keg.	5 30 4 50	" No. 2	0 19 0 20
" Split Buff Congress.	1 40 2 40	Milwaukee No. 2 do	0 90 0 91	1 1/2 in. to 2 1/2 in. "	4 30 4 05	China " No. 1.	0 22 0 23
" Buff & Pebbled Bals.	1 50 3 00	Oats.	0 43 0 44	2 in. and up "	3 70 0 00	" No. 2.	0 19 0 21
" Split.	1 00 1 40	Barley	0 55 0 55	Nett, 30 days or 7 pc. 4 mos.		Slaughter, No. 1	0 25 0 23
Wom's Pebbled & Buff Bals	1 00 1 50	Peas.	0 70 0 92	These terms apply to all		Harness	0 26 0 32
" Split Bals.	0 80 1 10	Flax Seed, prime.	0 62 0 63	the above nails.		Upper Heavy.	0 32 0 34
" Prunella do	0 40 1 25	Groceries.	0 00 0 09	Cinch and Heavy Cinch:		Light	0 35 0 38
" Inferior do	0 45 0 50	J.P.A. (M.F. Ch. & Cad.)		1 and 1 1/2 in. per lb.	0 08 0 08	Grained Uppr.	0 34 0 37 1/2
" Cong. do	0 60 1 25	Japan, com. to med. lb.	0 15 0 25	1 1/2 " 1 1/2 "	0 07 0 07	Scotch Grain	0 37 0 42
" Buskins, do	0 60 1 00	good med. to fine.	0 28 0 34	2 " 2 1/2 "	0 07 0 07	Kip Skins, French.	0 75 0 95
Misess' Pebbled & Buff Bals	0 85 1 35	Japan, uncut to choct	0 37 0 45	2 1/2 " 2 1/2 "	0 07 0 07	English	0 65 0 75
" Split Bals.	0 75 0 90	Japan Nagasaki.	0 17 0 28	2 1/2 " 2 1/2 "	0 07 0 07	Canada, Kip.	0 40 0 50
" Prunella do	0 60 1 00	Y. Hyson common to gd	0 16 0 33	2 1/2 " 2 1/2 "	0 07 0 07	Hocklock Caff.	0 70 0 80
" Cong. do	0 60 0 70	Y. Hyson fine to finest, lb	0 38 0 60	Flat & Sharp pres'd Nails:		Light	0 55 0 65
Childs' Pebbled & Buff Bals	0 60 1 10	Gundp., fair to med.	0 28 0 34	1 and 1 1/2 in. per lb.	0 10 0 09 1/2	Spills, Light & Medium.	0 22 0 28
" Split Bals.	0 50 0 60	" Good to Fine "	0 40 0 50	1 1/2 " 1 1/2 "	0 09 0 08 1/2	" Heavy "	0 21 0 25
" Prunella do	0 50 0 75	Gundp., finest.	0 57 0 65	1 1/2 " 1 1/2 "	0 09 0 07 1/2	" Small "	0 18 0 21
Infants' Cacks, doz.	2 50 6 00	Imper'l, med. to gd	0 25 0 33	2 " 2 " "	0 07 0 07	Leather Board, Canada.	0 08 0 12
		" Fine to finest.	0 37 0 68	3 in. and up "	0 12 0 00	Enamelled Cow, per ft.	0 15 0 16 1/2
		Pwankaj, com. to gd.	0 12 0 18	Horse Nails: 7 lb. size.	0 22 0 00	Patent	0 15 0 15 1/2
		Oolong.	0 45 0 65	" 8 lb. "	0 21 0 00	Pebble Grain	0 15 0 15
		Cougea common.	0 16 0 20	" 9 lb. "	0 20 0 00	B. Calf	0 18 0 18
		" med. to good.	0 23 0 35	" P. & F. Bright.	0 22 0 24	Brush (Cow) Kid	0 13 0 16
		" Fine to finest.	0 38 0 55	57 to 60 pc. dis.		Buff.	0 14 0 17
		Souchong common.	0 36 0 30	Horse Shoe	3 90 4 00	Russets, Light	0 35 0 40
		" med. to good	0 45 0 34	Terms 4 mos. or 5 p.c. cash		" Heavy.	0 30 0 35
		" Fine to choice	0 25 0 36	or 30 days.		" No. 2.	0 20 0 25
		Offices, green Mocha per lb.	0 25 0 67	Aras ss. & ds.—25 to 30 dis.	11 00 12 00	" Suddlers.	7 50 0 00
		Java.	0 16 0 15	Galvanized Iron: No. 21.	0 06 0 03 1/2		
		Maracibo	0 13 0 15	" No. 26.	0 06 0 07		
		Cape.	0 12 0 14	" No. 28.	0 07 0 07 1/2		
		Jamaica.	0 11 0 16	" No. 28.	0 07 0 07 1/2		
		Rio.	0 11 0 14	Pig Iron: Siemens No. 1.	17 50 17 75		
		Singapore & Ceylon	0 17 0 24	Coltness	23 00 0 00		
		Chicoy	0 11 0 12 1/2	Calder	18 00 0 00		
		Sugars, (Caks. & Brs.)		Langlan.	17 50 18 00		
		Porto Rico	0 05 0 05 1/2	Summerlee.	17 50 18 00		
		Jamaica.	0 05 0 05 1/2	Gurtherrie.	17 50 18 00		
		Barbados	0 0 0 00	Carnbroe.	37 50 38 00		
		Yellow Refined.	0 05 0 05 1/2	Eglington.	16 50 17 00		
		Paris Lump.	0 07 0 08	Hematite	20 00 22 00		
		Granulated.	0 04 0 06 1/2	Bar Iron, per 100 lbs.	1 70 1 80		
		Syrups—Extra. per lb.	0 01 0 04 1/2	Best Refined.	2 05 2 15		
		Food.	0 03 0 03 1/2	Siemens	2 10 2 15		
		Fair.	0 01 0 02 1/2	Swedes	4 25 4 40		
		Molasses Barbados, im p	3 30 3 33	Sheet Iron to No. 20	2 30 2 40		
		Trinidad.	9 26 0 28	Roller Plates.	2 30 2 40		
		Fruit Looses Muscatel, new	2 70 2 25	Boiler Lowmoor	0 00 0 00		
		Sultanas.	1 75 2 20	Hoops and Bands	2 20 2 30		
		Specdies.	0 06 0 07 1/2	Canada Plates: Hatton	0 00 0 00		
		Valentia	0 04 0 04 1/2	Fenn, and W. P. & Co.	2 30 3 00		
		Currauts.	0 04 0 05 1/2	Iron Wire: No. 6, p. 53 lbs.	0 09 1 00		
		Prunes	0 04 0 05 1/2	" No. 9.	0 00 1 00		
		Fig & C. Moks	0 05 0 05 1/2	" No. 12.	0 00 2 20		
		H. S. Almonds box	0 11 0 13	" No. 16.	0 00 2 80		
		S. S. Tarragona.	0 14 0 16	Wrot'l Iron pipe 65 to 67 dis.	0 12 0 14 1/2		
		Walnuts	0 06 0 12	Steel, cast, per lb.	3 25 3 50		
		Filberts	0 09 0 10 1/2	" Spring 100 "	3 25 3 50		
		Brazils, new	0 06 0 06	" Tire "	2 25 2 75		
		Nat'l's Nabob Pickles, doz	2 70 3 80	" Sleigh Shoe "	2 25 2 09		
		Mixed do	1 90 2 80	" Blister, p. lb. "	4 25 4 40		
		Nabob Sauce, pts	3 41	Tin Plate: IC Coke.	4 65 4 75		
		Spices: Cacha.	0 09 0 15	IC Charcoal.	8 25 8 75		
		Mace.	0 18 0 36	IX "	0 00 0 30		
		Cloves.	0 18 0 32	DC "	0 00 0 30		
		Nutmegs	0 60 0 90	DX "	0 00 0 40		
		Jamaica Ginger, Bl.	0 20 0 26	DNX "	0 00 0 60		
		Jamaica Cuba.	0 13 0 18	Russ. Sheet Iron	0 10 0 10		
		African	0 11 0 14	Anchor, per lb.	4 75 5 50		
		Pepper	0 05 0 18	Lion & Crown, Tin'd Sheets	2 00 2 00		
		Mustard 4 lb. Bars.	0 17 0 19	24 gauge.	3 00 3 00		
		do 1 lb.	0 37 0 42	Lead: Pig, per 100 lbs.	3 50 4 00		
		Nice: Arracón, sup. 100 lb.	0 31 0 35	Sheet	4 00 4 25		
		Sago	0 51 0 56	Shot	0 00 0 25		
		Tapioca, Pearl	0 05 0 07	Lead Pipe, per 100 lbs.	5 00 5 25		
		do Black	0 05 0 07	Zinc Sheet, 15 "	4 75 5 00		
		Gelatin, Favorite.		Powder, Canada, Blasting	3 50 0 00		
		(Polivka's) 1 lb. can.	1 00 0 00	F. P. to F. K. H.	4 75 5 00		
		Do do do 1 qt pkgs.	0 90 0 00	Barbed wire, per lb.	0 07 0 08 1/2		
		Do do do 2 1/2 "	1 80 0 00	Hides and Skins.			
				Green Hides, susp.			
				" No. 1, p. 100 lbs.	9 00 0 00		
				" No. 2.	8 00 0 00		
				Hamilton, No. 1.	7 00 0 00		
				" 2.	6 50 0 00		
				" 3.	6 25 6 50		
				Toronto, " 1.	9 00 0 00		
				" 2.	9 00 0 00		
				Western Buff, No. 1.	8 50 8 25		
				" 2.	8 50 8 25		
				Dry Salted Western No. 1.	10 00 11 00		
				Western Steers.	10 00 11 00		
				Sheepskins.	1 05 0 00		
				Calfskins, per lb.	0 12 0 13		
				C 33ins.	0 25 0 00		
				Lambskins.	0 00 0 00		

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut casing, box and shook, finishing and Tobacco Box, and Barrel Nails, Net cash within 30 days; or four months Note, adding interest from the date of delivery at seven per cent. Clinch and Pressed, terms on four months or 5 p.c. off for cash in 30 days p.c. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, SEPTEMBER 4, 1884.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<b>Windsor. Br' Sheetng.</b>	\$ c. \$ c.	United Inches, 41 " 60.....	\$ c. \$ c.	2nd quality, do.....	\$ c. \$ c.	Lochaber Scotch.....	\$ c. \$ c.
22.....	0 05 0 00	" 51 " 60.....	2 30 4 60	Shipping Culls.....	22 00 25 00	Koss' Dew Ben Wyvis, Case	6 50 7 00
35.....	0 06 0 00	" 61 " 70.....	2 65 4 50	Mil' do.....	12 00 15 00	" Gal.	7 20 8 20
44.....	0 07 0 00	" 71 " 80.....	0 00 4 75	Lath, M.....	7 00 9 00	Encore ".....	2 00 3 25
55.....	0 07 0 00	" 81 " 85.....	0 00 5 00	Spruce, 1 to 2 in. M.....	1 75 2 00	Jamaica Rum per imp. gal.	5 50 6 00
Cotton Yarn, N.B., Grey.....	0 22 0 00	" 86 " 90.....	0 00 7 00	Shingles, 1st qual.....	10 00 12 00	Holland Gin.....	2 50 2 80
do Colored.....	0 35 0 00	" 91 " 95.....	0 09 8 00	" 2nd ".....	3 50 3 75	Green c'ases	2 10 2 50
Carpet Warps, White.....	0 25 0 00	" 96 " 100.....	0 00 10 50		2 25 2 75	Red c'ases..	3 75 4 25
do Colored.....	0 32 0 00			<b>Tobacco (In Bond.)</b>		Old Tom.....	7 65 8 00
Double Yarn, (16 ply),		<b>Paints. &amp;c</b>		Black, Chewing in boxes ..	0 18 0 21	flasks	5 00 0 00
White.....	0 32 0 00	White Lead, pure 25 to 100		" " in caddies ..	0 22 0 27	E. F. J. Brand's } Hhds.	2 05 0 00
do Colored.....	0 42 0 00	lb kgs.....	5 50 6 00	Mahoganies, Smoking ..	0 20 0 22	Schedam Gipp, } cases,	3 65 7 50
<b>Meats Eggs, &amp;c.</b>		" No. 1.....	4 00 4 50	Do Chewing ..	0 22 0 25		
Mess Pork, Canada.....	22 00 0 00	" No. 2.....	4 00 4 50	Bright, Smoking ..	0 35 0 40	<b>Champagne</b>	
Western.....	20 00 21 00	" No. 3.....	4 50 4 75	Fancy Bright Smoking.....	0 20 0 24	G. H. Mumm, Dry Verzon's	26 00 31 00
Hams, City Cured.....	0 14 0 15	White Lead, dry.....	4 00 4 50	Solace, Common.....	0 23 0 24	Pommery.....	29 00 31 00
Lard, in pails.....	0 13 0 14	Red Lead.....	4 00 4 50	Solace Fair.....	0 25 0 32	Bollinger.....	26 00 27 50
Bacon, per lb.....	0 17 0 00	Venetian Red, Eng'h.....	1 50 1 75	Do (Duty Paid)		Ayala, Ex dry.....	28 00 32 00
Eggs, Strictly Fresh.....	0 06 0 07	Yol. Oohre, Frerch.....	1 60 2 50	Black, chewing boxes 10's	0 24 0 28	Sherries Penartin.....	1 95 6 00
Tallow, Rendered.....	0 23 0 24	Whiting London Washed.....	0 50 0 60	Do Navy, Cads, 3's, 6's,	0 37 0 39	Domeq.....	1 50 7 00
" Rough.....	0 23 0 24	" Paris.....	1 25 1 00	Do " & 10's.....		Ports T. G. Sandeman.....	2 25 7 40
Mess Beef, per brl.....	0 00 0 00	Portland Cement, brl.....	2 75 3 25	Mahogany Chewing G's&S's	0 38 0 40	Graham's ditto.....	2 30 6 50
Potatoes per bag.....	0 35 0 45	Roman " brl.....	2 50 2 75	Bright, Smoking, 3's & 8's	0 53 0 58	R. Van Zeller's.....	2 25 6 50
Turnips brl.....	0 00 0 00	Water Lime, brl.....	1 50 2 00	American Fancy.....	0 63 0 70	Pelee Island Wines.....	1 40 1 60
<b>Oils.</b>		Fire Bricks per M.....	25 00 35 00		0 80 1 00	<b>Claret, (c'ases.)</b>	
Cod Oil, Newfoundland.....	0 60 0 62	Calced Plaster, p. brl.....	1 60 1 75	<b>Wines, Liquors etc.</b>		Tarragona Porta Imp.gal.	1 15 1 30
Strait's Oil, American.....	0 55 0 57	Drain Pipes, 4 in. to 12 in.		<b>Ale English.....</b>	2 35 2 40	Burgundy - L. Latour's,	10 00 23 00
Straw Seal.....	0 63 0 57	per yard.....	0 40 1 15	Domestic.....	1 60 1 65	Still, Case.....	16 00 23 00
S. R. Pale Seal.....	0 60 0 65	Achnollie Roofing.....	5 00 5 50	Do.....	0 80 1 15	" Sparkling	16 00 17 5
Pale Seal.....	0 55 0 57	<b>Salt:</b>		Domestic.....	0 60 0 75	Can. Spirits, Imp. gallon.	Paid Bon
Lard Oil, Extra.....	0 20 1 00	Liverpool Coarse, per bag	0 35 0 42	Guinness.....	2 40 2 45	Alcohol - 66 O. P.	2 71 0 99
" No. 1.....	0 20 0 85	Canadian per brl.....	2 79 2 75	" Pure Spirits " 50	0 00 1 55	" 25 U. P.	2 72 1 05
Linseed Raw.....	0 62 0 55	Factory filled, per bag..	1 00 1 05	" 50	1 48 1 50	Whiskeys:—Family Proof.	2 47 0 90
do Boiled.....	0 56 0 57	Eureka factory filled, do	2 40 0 00	Do.....	0 70 0 00	Old Bourbon.....	1 29 0 45
Whole Refined.....	0 00 0 00	<b>Timber, Lumber, &amp;c.</b>		Brandy: Hennessy's.....	4 50 5 00	Rye, Toddy, Malt.....	1 39 0 68
Pure Olive.....	1 00 1 10	Ash, 1 to 4 in., M.....	18 00 25 00	" case	11 00 11 50	Rye, 4 years old.....	1 60 0 78
" Machinery.....	0 95 1 10	Birch, 1 to 4 in., M.....	20 00 25 00	Martel.....	10 50 10 75	" 6 ".....	1 70 0 88
" qt., per case.....	2 75 3 00	Basswood.....	16 00 22 00	Jules Duret & Co.....	4 00 4 50	" 8 ".....	1 80 0 93
" pts., ".....	3 60 3 75	Black Walnut, culls.....	5 00 00 00	" case	9 00 15 10	" 7 ".....	1 90 1 03
" Lucca, Flasks.....	4 00 4 20	Do do 1st & 2nd.....	90 90 0 00	Pinet, Castillon & Co.....	3 50 3 80	<b>Wool.</b>	
Antonini's qts., case 1 doz.	7 25 0 00	Do do 1st quality.....	100 00 0 00	Pinet, Castillon & Co.....	8 25 15 0	Fleece.....	0 17 0 19
" pts., " 2.....	5 25 0 00	Cedar, round, lineal foot.....	00 06 00 10	A. Matignon & Co. Gal.....	3 50 3 60	Pulled, unassorted.....	0 20 0 22
Spirits Turpentine, bris.	0 49 0 51	Cedar, flat, lineal foot.....	00 04 00 06	Cheapershippers.....	8 25 15 00	" Extra Super.....	0 26 0 28
<b>Coal Oil:</b>		Cedar, square, lineal foot.....	00 07 00 09	" case.....	6 00 6 50	" B Super.....	0 22 0 24
Imp. Gals. f.o.b. (Petrolia)	0 00 2 13	Elm, soft, 1st.....	15 00 17 00	Irish Whiskey—Roe's case	7 75 8 75	" C.....	0 00 0 00
Car Lots in Store.....	0 15 0 00	Elm, Rook.....	25 00 30 00	Mitohella.....	6 50 7 50	Australian.....	0 21 0 20
Broken Lots.....	0 16 0 16	Hemlock, 1 to 3 in., M.....	8 00 10 00	Scotch Hay, Fairman & Co.	6 00 7 50	Cape.....	0 18 0 17
Single Bril.....	0 16 0 17	Hemlock, timber, M.....	14 00 16 00	Glenshiel, qts and Pts.....	8 00 8 50		
<b>Glass</b>		Maple, hard, M.....	20 00 30 00				
United Inches, 14 to 25.....	1 00 1 95	Soft, do.....	16 00 25 00				
" 26 " 40.....	2 00 2 10	Oak, M.....	40 00 50 00				
		Pine, clear, M.....	35 06 40 00				

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

**JOHN TAYLOR & CO.,**

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Hat and Fur House,

535 & 537 ST. PAUL ST., MONTREAL,

FIRST BUILDING EAST OF MCGILL ST.,

Manufacturers of Pull-Overs, Silk Hats and Furs and importers of English and American Hats, Cloth, Scotch and other Caps.

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Coach Painters' Colors,

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Braces, Rugs, Stiff and Soft Felt

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In all qualities of the latest fashion.

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WINE MERCHANTS,

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Sole Proprietors of the Trade mark, and Manufacturers of the celebrated

**"John Bull Bitters,"**

Prize Medal and Diploma, Exposition Universelle à Paris, 1867. Silver Medals, Provincial Exhibition, 1868, 1870 and 1873.

Also Proprietors of the favorite

**"BEAVER BRAND"**

6 Year Old Pure Rye Whiskey

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Certified by the Government Inspector as the Best and Safest Machine in use. Send for circulars.

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**THE GUARANTEE CO.**

Of North America.

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

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

One-half p. Cent per Annum is reached.

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

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

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 Managing Director . . . EDWARD RAWLINGS  
 Secretary—JAMES GRANT.

Bankers . . . THE BANK OF MONTREAL.

**HEAD OFFICE:**

260 ST. JAMES ST., MONTREAL.

**EDWARD RAWLINGS,**

Managing Director.

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

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Warehouseman and Commission Merchant,  
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**STOCKS AND BONDS,**

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Per Cent Prices Sept. 4.	Cash Value per Sh.
British North America	\$ 243	\$ 4,866,666	\$ 4,866,666	981,129	3	108½	263 65½
Can. Bank of Commerce	50	6,000,000	6,000,000	2,000,000	4	121½ 122½	60 76
Central Bank	100	1,000,000	175,000				
Commer'l Bank (N.S.)	40	500,000	260,000	78,000	4	128	41 20
Commercial Bk of Windsor	50	500,000	260,000	78,000	4	127½	51 00
Dominion Bank	50	1,500,000	1,500,000	930,000	5	188 188½	94 00
Du Peuple	50	1,000,000	1,600,000	240,000	2½	45	22 50
Eastern Townships	50	1,500,000	1,448,142	378,000	8½	112	56 00
Exchange Bank, Yarmouth	70	280,000	246,715	30,000	3	69	38 30
Federal Bank	100	2,966,800	2,952,680	1,500,000	4	56	65 00
Halifax Banking Co.	20	500,000	500,000	50,000	3	101	20 20
Hamilton	100	1,000,000	984,770	250,000	3½	114	114 00
Hochelega	100	705,970	710,100	60,000	3	55	55 00
Imperial Bank of Can.	100	1,500,000	1,500,000	680,000	4	133½ 134½	133 50
Jacques Cartier	25	500,000	500,000	140,000	3½	106	26 50
London	100	1,000,000	108,985	50,000			
Maritime	100	321,900	321,900	40,000		110	110 00
Merchants' Bank of Can.	100	6,700,000	5,700,000	1,250,000	3½	112½ 113½	112 50
Molson's Bank	50	2,000,000	2,000,000	500,000	4	116	58 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	191½ 192	383 00
Nationale	50	2,000,000	2,000,000	30,000		63	51 50
New Brunswick	100	1,000,000	1,000,000	300,000	4		
Nova Scotia	100	1,114,300	1,114,300	470,000	4	134	134 00
Ontario Bank	100	1,500,000	1,500,000	425,000	3	110 115	110 00
Ottawa	100	1,000,000	999,530	110,000	3		
People's of Halifax	20	600,000	600,000	70,000	3	104	20 80
People's Bank of N.B.	50	500,000	160,000				
Pictou Bank	50	500,000	249,900	70,000	3	99	33 00
Quebec Bank	100	2,500,000	2,500,000	328,000	3½	110	110 00
St. Stephen's Bank	100	200,000	200,000	50,000	4		
Standard	50	803,700	783,005	185,000	3½	109 110	54 50
Toronto	100	2,000,000	2,000,000	1,100,000	4	178½ 179	178 25
Union Bank, (Halifax)	50	1,000,000	500,000	80,000	3	105	52 50
Union Bank of L. C.	100	2,000,000	2,000,000	30,000	2½	85	85 00
Ville Marie	100	500,000	464,380	20,000	3½	84 100	84 00
Yarmouth	100	400,000	383,230	20,000	3	125	125 00
Agric. Sav. and L. Co.	50	600,000	676,313	67,000	4	116	58 00
Brit. Can. Loan and Sav. Co.	50	130,000	121,000	6,000	3½	101	101 00
Brit. Can. Loan and Inv. Co.	100	1,350,000	267,066	27,000	3		
Brit. Mortg. Loan Co.	50	450,000	181,313	127,000	8½		
Building and Loan Assoc.	25	750,000	747,674	68,000	3	103½ 104	25 87½
Canada Cotton Co.	100	750,000	687,900		4	30	30 00
Canada Landed Credit Co.	50	1,500,000	683,990	125,000	4	118	59 00
Can. Perm. Loan and Sav.	50	3,000,000	2,200,000	1,100,000	6½	213	106 50
Can. Sav. and Loan Co.	50	700,000	650,410	120,000	4	120 124	60 00
Dominion Sav. and Inv. Co.	50	1,000,000	868,840	149,000	4	115	57 50
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	106	53 00
Dundas Cotton Co.	100	500,000	500,000			60	60 00
English Loan Co.	100	2,044,100	295,847	8,500			
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	76,857	4	114	57 00
Frechold Loan and Sav. Co.	100	1,050,400	690,080	261,500	6	166	166 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	110,000	4	125	125 00
Home Sav. and Loan Co.	100	1,000,000	100,000	40,000	8½		
Hudson Cotton Co.	100	2,000,000	850,000			70	70 00
Huron & Erie Loan Soc.	50	1,000,000	1,000,150	320,000	6	160½	80 25
Huron & Lambton Loan Co.	50	350,000	230,000	32,000	4		
Imperial Loan and Inv. Co.	100	623,850	621,704	85,000	3½	110	110 00
Landed Banking and Loan	50	700,000	310,977	20,000	3		
London and Ont. Ag.	50	4,000,000	560,000	240,000	6	136	68 00
London Loan Co.	50	659,700	464,519	45,000	4	116 118	68 00
London and Ont. Inv. Co.	100	2,000,000	400,000	50,000	3½	114	114 00
Manitoba Inv. Assoc.	100	400,000	100,000	3,000	4		
Manitoba Loan	100	518,900			5	113½	113 50
Montreal Telegraph Co.	40	2,000,000	2,000,000		4	114 116½	45 60
Montreal City Gas Co.	40	2,000,000	1,876,752		6	190 191	70 20
Montreal City Pass. Ry. Co.	-50	600,000	600,000		4	121 122½	60 75
Montreal Cotton Co.	100	794,000	794,000		7	57 60	57 50
Montreal Building Assoc.	50	300,000	300,000		0	70 80	35 00
Montreal Loan and Mortg.	50	1,000,000	832,812	108,000	3½	50	25 00
National Investment Co.	100	1,400,000	292,000	15,000	3½	106 107	105 00
N. S. Sugar Refinery	100	350,000	350,000		2½	69	69 00
Ont. Indus. Loan and Inv.	50	308,000	84,735	20,000	4		
Ont. Inv. Assoc.	50	2,650,000	1,671,859	800,000	4	120	60 00
Ont. Loan and Deb. Co.	50	1,000,000	1,000,000	226,009	4	123½	61 75
People's Loan and Dep. Co.	50	500,000	487,048	42,000	3½	105	53 00
Real Est. Loan and Deb. Co.	50	500,000	348,213		3	75	37 50
Richelieu and Ont. Nav. Co.	100	1,619,000	1,619,000		3	57 59	57 75
Royal Loan and Sav. Co.	50	400,000	299,608	24,000	4	125	63 00
Starr Mfg Co., Halifax	100	200,000	200,000		4	102½	102 50
Toronto City Gas Co.	50	800,000	800,000		2½	184 x.d.	67 00
Union Loan and Sav. Co.	50	600,000	675,000	160,000	4	128 130½	64 00
Western Can. Loan and Sav.	50	2,000,000	1,200,000		5	185	92 50

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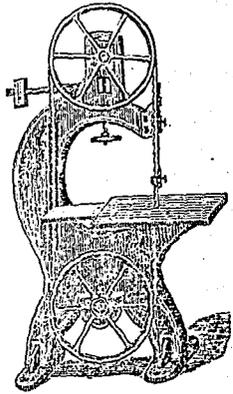
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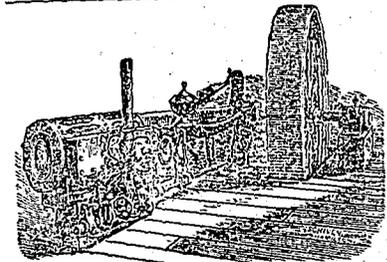
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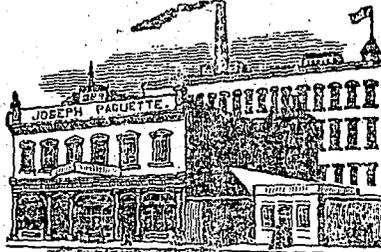
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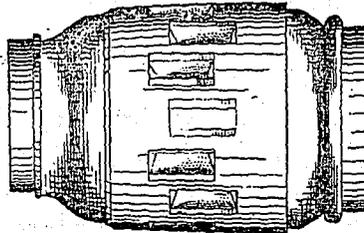


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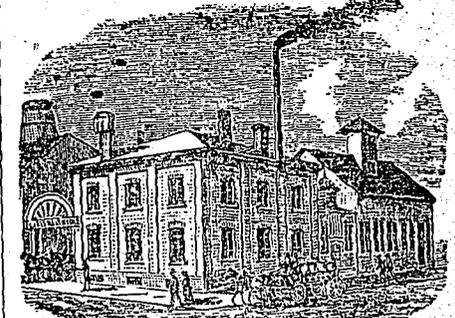
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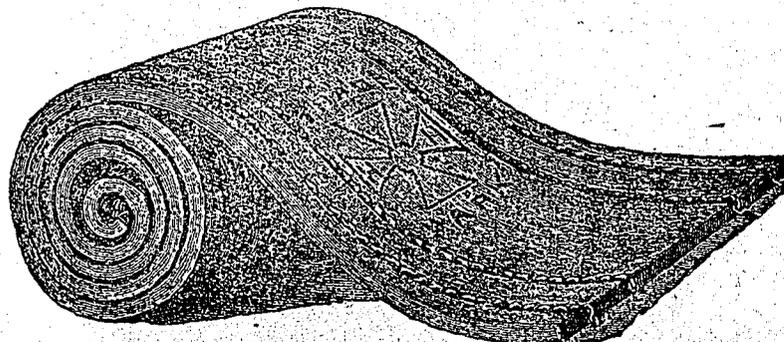
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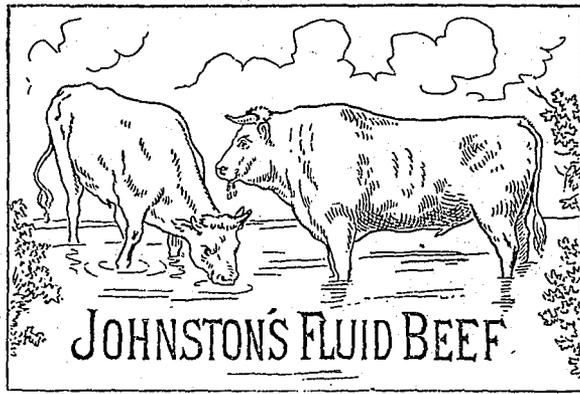
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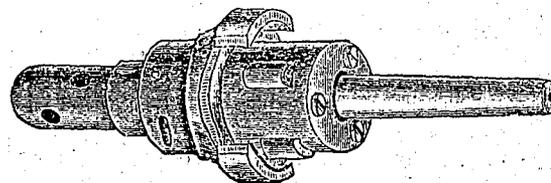
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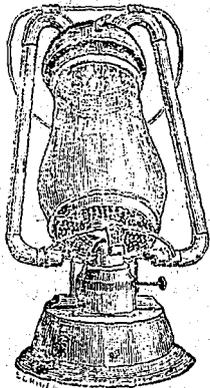
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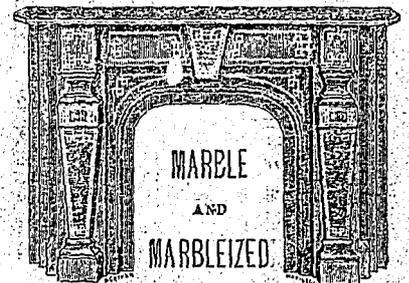
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SECURITIES.		Montreal Aug. 21.
Can Government 1860.....	100	100
Do. do. 1868.....	101	101
Do. do. 1868-78.....	111	111
Do. do. 1874-79.....	205	205
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Shrs	Railway and other Stocks.	Pa.	Aug. 21.
100	Atlantic & St. Lawrence 5 p. c.....	all	132
10	Do. 6 p. c. Stor. Mt. Bonds.....	100	113
100	Do. do. 3rd Mort. 1891.....	100	112
100	Buffalo and Lake Huron.....	100	112
100	Do. do. 2d p. c. 1st Mort.....	100	112
10	Do. do. 2nd Mort.....	10	122
..	Can. Central 5 p. c. 1st 31 Bds Int. guar. by Gov.....	..	107
100	Canada Southern 1st Mort. 3 p. c.....	all	58
100	Chic. & G.T.R. 5 p. c. 1st 31 Comp. 1,900.....	all	1,8
100	Grand Trunk of Canada Consol.....	100	94
100	Do. Eq. Mort. Bds, 1st charge 6 p. c.....	all	99
100	Do. do. 2nd do do.....	all	113
100	Do. do. 3rd do do.....	all	50
100	Do. do. 1st Pref Stock.....	all	1,1
100	Do. do. 2nd do do.....	all	79
100	Do. do. 3rd do do.....	all	1,2
100	Do. 5 p. c. Perp. Deb. Stock.....	100	105
200	Great Western of Canada.....	all	86
100	Do. 6 p. c. do do 1890.....	all	61
100	Do. 5 p. c. pref conv.....	all	7,3
100	Do. Perpetual 5 p. c. Debenture Stock.....	all	102
100	Hamilton and N. W.....	all	92
100	N. of Canada 2d p. c. 5 p. c. Imp. Mort.....	all	100
100	N. of Canada 5 p. c. 1st Pref Bonds.....	100	100
100	Do. do. 2nd do do.....	100	102
100	Northern Extension, 6 p. c. guar.....	..	109
100	Do. do. 5 p. c. Imp. Mort.....	..	93
100	Well, Gray & Bruce, 7 p. c. Bds, 1st Mort.....	..	70
100	T. G. & B. 6 p. c. bonds 1st mort.....	..	113
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100	Do. Do. 1904 Ins. Stock 4 p. c.....	..	104
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100	Nova Scotia 6 p. c. 1898.....	..	102
100	Quebec Prov. 6 p. c. con.....	..	107

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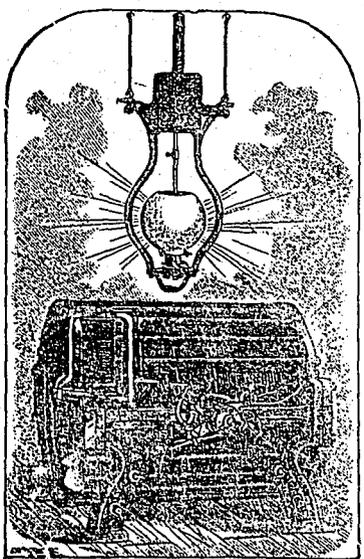
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 Manufacturers of and Dealers in  
**BRASS WORK,**  
 Copper, Iron and Earthenware,  
 Materials and Supplies for  
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 Warehouse, Nos. 140 & 142 St. Peter St.  
 Office, 672 Craig Street.  
 WORKS: [ Nos. 674, 676, 678, 680 & 682 CRAIG STREET,  
 AND 177, 179, 181 & 183 FORTIFICATION LANE  
**MONTREAL.**

**FAIRBANKS'**  
**STANDARD SCALES**  
 Warerooms:  
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**E. E. GILBERT & SONS,**  
 MANUFACTURERS OF  
 PORTABLE AND STATIONARY  
**ENGINES,**  
 Steam Pumps, Shafting, Pulleys, &c.  
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**MONTREAL**

**The ROYAL**  
**Ross & Irvine,**  
 Manufacturers of  
**ELECTRIC DYNAMO**  
**MACHINES AND**  
**ELECTRIC LAMPS.**  
 Contractors & Builders of  
 Electric Arc Light  
 Stations throughout the  
 Dominion of Canada.  
 Factory,  
**32 DOWD ST.,**  
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**Electric Co.**  
 Managers.  
 Estimates furnished  
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**MILLS, FACTORIES,**  
 Hotels, R.R. Depots,  
 &c.  
 Full line of  
**ELECTRIC LIGHT**  
 Supplies always on hand  
 and supplied at lowest  
 prices.  
 Office,  
**162 St. James St.,**  
**P.O. BOX 2107.**

**Victoria Wire Mills**  
**WIRE ROPE**  
 Best brands Crucible Cast Steel, Siemens-  
 Martin, Bessemer Steel and Charcoal Iron.  
 Malt Kiln Floors, Steel and Iron Wire Cloth  
 Moulders' Riddles and Steel Wire Brushes,  
 Blind, Bed, and Galvanized Fence  
 Staples, Patent Double Pointed  
 Carpet Tacks, Wire Window  
**WIRE WORK OF EVERY DESCRIPTION**  
 Manufactured by  
**E. GREENING & CO.,**  
 Hamilton, Canada.

**NORTHERN ASSURANCE CO'Y.**  
OF LONDON.  
ESTABLISHED 1836.

**CALEDONIAN INSURANCE CO.,**  
OF EDINGURGH.  
FOUNDED 1805.

Over \$30,000,000 Capital and invested funds represented. The best Fire Insurance securities, facilities and powers in Canada. Extension of Agencies contemplated. Applications invited.

**TAYLOR BROS.,**  
45 ST. FRANCOIS XAVIER STREET, MONTREAL.  
GENERAL AGENTS.  
ESTABLISHED 1845.

**LIFE ASSOCIATION OF CANADA.**

HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, . . . \$104,000

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

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

JOHN CAMERON, Manager.

**THE FEDERAL**  
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital . . . \$700,000  
Government Deposit, . . . 51,100

WRITES LIBERAL POLICIES  
Without burdensome conditions.

**NON-FORFEITABLE POLICIES.**

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

DAVID DEXTER,  
Managing Director.

**THE ONTARIO MUTUAL**  
LIFE ASSURANCE CO'Y.

Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, . . . \$100,000.00

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1883, . . . 5,241  
Covering Assurance to the amount of, . . . \$6,572,719 71  
Net Reserve to Credit of Policy-holders, . . . 482,177 47  
Net Surplus, . . . 43,761 95

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

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

I. E. BOWMAN, W. HENDRY, W. H. RIDDELL,  
President. Manager. Secretary.  
General Agent for Montreal: Geo. Forbes.

**BRITISH AMERICA**  
ASSURANCE CO.,

**FIRE AND MARINE**  
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

**BOARD OF DIRECTORS:**

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

**THE ROYAL CANADIAN**

**FIRE AND MARINE INSURANCE CO.**

President, - ANDREW ROBERTSON, Esq.  
Vice-President, Hon. J. R. THIBAudeau,

ARTHUR GAGNON, *Secretary-Treas.*

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

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

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

C. H. McHENRY, Manager.

**NATIONAL ASSURANCE CO.**  
OF IRELAND.

**FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

CAPITAL . . . . . £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

**SCOTT & BOULT,**

CHIEF AGENTS FOR DOMINION.

**COMMERCIAL UNION**

ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent



**CAPITAL, . \$1,188,000.**  
**CASH ASSETS, 1st January, 1883.**  
 per Government Blue-Book 407,987.89  
 Deposit with Dominion Govt. - 122,000  
 Losses Paid to 1st Jan, 1883. 1,954,131  
 Income 1882. 343,660

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

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

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

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Sep. 3, 1884.**

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	92 95
Canada Life .....	2,500	7½-8mos.	400	50	100 420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	85	7½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	220 230
Queen City Fire .....	2,000	10	50	10	111½
Western Assurance.....	20,000	6 6 mos.	40	30	110 111
Royal Canadian Insurance.....	20,000	10	50	20	50 52
Accident Ins. Co. of North America..	2500	6	100	70	.....
Guarantee Co. of North America.....	13,000	6	80	10	95 100

**BRITISH AND FOREIGN.—(Quotation on the London Market, Aug. 18, 1884.)**

Company Name	No. Shares	Last Dividend	Share par value	Market value p'd up shares
Briton Life Association.....	50,000	10	1	1
British Empire.....	50,000	50	20	4
British & Foreign Marine.....	50,000	80	50	5
Commercial Union Fire Life & Marine..	5,000	10	100	15
Edinburgh Life.....	100,000	0	£10	£2
Fire Insurance Association.....	20,000	12	100	50
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25
Imperial Fire.....	100,000	30	20	2
Lancashire Fire and Life.....	10,000	15	40	8½
Life Association of Scotland.....	500,000	.....	10	2
Lion Fire .....	92,000	.....	10	2
London Assurance Corporation.....	35,862	48	25	12½
London & Lancashire Life.....	10,000	10	10	1 7-20
Livorpl' & London & Globe Fire & Life	£391,752	70	20	2
Northern Fire & Life .....	80,000	70	100	5
North British & Mercantile Fire & Life	40,000	56	50	6½
Phoenix Fire.....	6,722	£21 p. s.	.....	.....
Queen Fire & Life.....	200,000	30	10	1
Royal Insurance Fire & Life .....	100,000	80	30	3
Scottish Commercial Fire & Life.....	125,000	22½	10	1
Scottish Imperial Fire and Life.....	50,000	6	10	1
Scottish Provincial Fire & Life .....	20,000	15	50	3
Scottish Union.....	.....	.....	.....	.....
Standard Life.....	10,000	58½	50	12
Star Life.....	4,000	5	25	1½

**Scottish Union and National**  
**INSURANCE CO'Y**  
**OF EDINBURGH, SCOTLAND.**

ESTABLISHED 1824.

**M. BENNETT, JR.,**

General Manager, North American Branch, Hartford, Conn.

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

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

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

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

Insurances effected at lowest current rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

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

Active and Reliable Agents wanted in unrepresented districts.

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

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

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

HEAD OFFICE FOR CANADA—MONTREAL:

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

— CHIEF AGENTS: —

**M. H. GAULT, | W. TATLEY.**

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**

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

**BOARD OF DIRECTORS.**

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

**JOHN HOPPER, General Agent.**

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

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

**Insurance.**

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

*Incorporated by Dominion Parliament, A.D., 1872*

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**

260 ST. JAMES STREET, MONTREAL.

MONTREAL.

President, Vice-President,

Sir A. T. GALT. HON. JAMES FERRIER.

MANAGING DIRECTOR.

EDWARD RAWLINGS.

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

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

OF LONDON, ENGLAND.

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

Available Assets, \$807,508.50  
Dominion Government Deposits, \$56,745.32

HEAD OFFICE FOR CANADA,  
72 KING STREET EAST,  
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Gentlemen of influence wanted in unrepresented districts:

A. T. McCORD,

Manager for Canada.

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Plate Glass Fronts Insured  
AGAINST BREAKAGE,  
AND

Immediate Replacement  
Furnished when Broken.

DOMINION PLATE GLASS INS. CO'Y,  
A. RAMSAY & SON,

10 INSPECTOR ST.

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E. B. EDWARDS,  
BARRISTER, &c.,

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

Toronto.

JONES, MACKENZIE & LEONARD,  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.

CLARKSON JONES. BEVERLY JONES.  
Geo. A. Mackenzie. C. J. Leonard.

English Agent,

JONAS AP JONES, 99 Cannon Street, London.

\*A Comm'r for N. Y., Illinois and other States.

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

**Insurance.**

Established 1803.

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

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

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

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

Capital, . . . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,

Chief Agents in Canada.

**The Waterloo Mutual FIRE INSURANCE CO.**

ESTABLISHED IN 1863.

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

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,872,028.00;

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

J. H. WALDEN, M. D., President.

C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

**CORE DISTRICT FIRE INSURANCE COMPANY.**

HEAD OFFICE GALT, ONT.

Established 1836

President, Hon. JAS. YOUNG, M.P.P.,  
Vice-President, - A. WARNOCK, Esq.,  
Manager, - - - - - R. S. STRONG

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

Subscribed Capital, - \$200,000.00  
Government Deposit, - 20,100.00

Losses promptly adjusted and paid.

L. E. BOWMAN, Esq., - - - President.  
P. H. SIMS, Esq., - - - Secretary.  
JAMES LOCKIE, Esq., - - - Inspector.

**PAYNE & McMEEKIN,**

AGENTS FOR THE

Commercial Union Assurance Co.,  
OF LONDON, ENGLAND, AND  
Norwich & London Accident Insurance Association,  
OF NORWICH, ENGLAND.

Office, 97 James St. N., Hamilton.

**Legal.**

London, Ont.

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

**Insurance.**

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

Guarantee Fund - - \$100,000  
Deposited with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.  
HON. ALEX. MORRIS, M.P.P., Vice-Pres.  
JOHN L. BLAIR, Esq.,  
WILLIAM McCABE, Managing Director

MONTREAL OFFICE,

185 ST. JAMES STREET.

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

*Intercolonial Railway.*

**SUMMER ARRANGEMENT.**

Commencing 2nd June, 1884,

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

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

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

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

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

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

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

G. W. ROBINSON,

Eastern Freight and Passenger Agent,

186 1/2 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

D. POTTINGER, Chief Superintendent.

Railway Office, Moncton, N.B., May 26th, 1884.

THE JOURNAL OF COMMERCE  
FINANCE AND INSURANCE REVIEW.  
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Manufacturing, Mining and Joint  
Stock Enterprises.

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MONTREAL.

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Manufacturers of the

Patent Safety

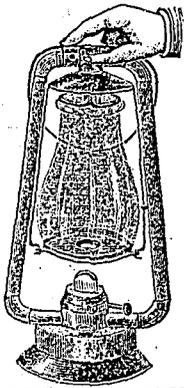
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AND

Tubular Street,  
Square & Side Lamps.

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BLANK ACCOUNT BOOKS,

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23 & 25 ST. NICHOLAS ST.,  
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Insurance.

**LIVERPOOL & LONDON & GLOBE  
INSURANCE COMPANY.**

LIFE AND FIRE.

Invested Funds - \$30,500,000

Funds Invested in Canada - \$900,000

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

CANADA BOARD OF DIRECTORS :

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THOMAS GRAMP, Esq., Dep.-Chairman,  
THEODORE HART, Esq., ANGELO C. HOOPER, Esq.,  
EDWARD J. BARBEAU, Esq.

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

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

TELEPHONIC

Canada Head Office :

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MONTREAL.

Toronto Office :

9 Victoria Street.

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AGENTS

WANTED.

HONORABLE

Insurance.

**BRITISH EMPIRE**

MUTUAL LIFE

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADIAN

Head Office, - Montreal.

See Reports and opinions of the press as to the prosperity enjoyed and progress made by the Company.

APPLICATIONS FOR AGENCIES INVITED.

B. H. AHERN,

General Agent, Province Quebec.

Accumulated Funds, nearly \$5,000,000

Annual Income, . . . . . 920,000

Canadian Investments, . . . 450,000

Claims and Bonuses paid, 10,000,000

Canadian Deposit, . . . . . 100,000

F. STANCLIFFE,

GENERAL MANAGER.

**WESTERN**

**ASSURANCE COMPANY.**

FIRE & MARINE.

Incorporated 1851.

Capital and Assets.....\$1,746,640 32

Income for Year ending 31st Dec., 1882..... \$1,602,422 45

HEAD OFFICE : TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.

JAS. BOOMER, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch.

180 ST. JAMES STREET.

**Confederation Life Association.**

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

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

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

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

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J. K. MACDONALD,  
Managing Director.

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

Manager for Nova Scotia,  
AUGUSTUS ALLISON,  
Halifax.

**LONDON & LANGSHIRE**

Life Assurance Co., of London, England,

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000  
AND INCREASING YEARLY.

Low Rates of Premium.

HEAD OFFICE FOR CANADA.,

217 ST. JAMES ST.  
MONTREAL.

WILLIAM ROBERTSON, General Manager.

**FIRE INSURANCE ASSOCIATION.**

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

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

Head Office for Canada,

217 ST. JAMES ST.,  
MONTREAL.

WILLIAM ROBERTSON, General Manager.