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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 11.

MONTREAL, FRIDAY, NOVEMBER 19, 1880.

No. 14.

Leading Wholesale Houses of Montreal

**GAULT BROS. & CO.,**

MONTREAL,  
MANUFACTURERS OF

Canadian Tweeds,  
Flannels,  
Cottons,  
Yarn, Bags, &c.,  
IMPORTERS OF

British and Foreign Woollens,  
Dress Goods,  
Small Wares, Hosiery, &c.  
Tailors' Trimmings, and  
Gents' Furnishings.

We have in all Departments our usual Full Assortment for the Season's Trade, and will be glad to see our friends when in this market. Having

**ENLARGED OUR PREMISES**

to meet the requirements of our trade, we have greater facilities for doing business, and are in a better position than ever to fill promptly and carefully any orders that may be entrusted to us.

**GAULT BROS. & CO.**

**JAMES CORISTINE & CO.**

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

**MONTREAL FELT HAT WORKS.**

1878, Paris Exhibition, 1878.

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

We have made extensive additions to our WOOL HAT MACHINERY, and will double our production for the Spring Trade of 1880.

**FUR HAT MANUFACTORY.**

We have contracted for complete outfit of Fur Hat Machinery, and will be in a position to offer to the trade

**FUR HATS**

of our own manufacture for the approaching Season. Owing to the large saving in cost by increased production, we are enabled to sell our manufacture at prices below current rates

Leading Wholesale House of Toronto.

**JOHN MACDONALD & CO.**

*Assorting Season.*

**Dress Goods.**  
**Wincies.**  
**Hosiery.**  
**Gloves.**  
**Corsets.**  
**Ribbons.**

We are fully assorted in all the above goods and orders will be carefully and promptly executed.

**JOHN MACDONALD & CO.,**

21, 23, 25 and 27 Wellington street, } TORONTO.  
28, 30, 32 and 34 Front street, }

**WYLD, BROCK & DARLING**

IMPORTERS OF

*British & Foreign*

**WOOLLENS,**

AND GENERAL

**DRY GOODS**

DEALERS IN

Domestic, Woollen & other Manufactures

&c., &c., &c.

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

**Mr. JAMES MCGILLIVRAY,**  
236 St. James Street

Leading Wholesale Houses of Montreal

**H. A. NELSON & SONS,**

WHOLESALE DEALERS IN

**CLOCKS, SMALL WARES, FANCY GOODS, WOODENWARE.**

**TOYS:**  
Dolls in Wax, Rubber, Unbreakable China.  
Dolls' Heads, do  
Blocks by the following celebrated makers:—  
Crandall, McLaughlin, Lyman, Emboss Co.  
Toy Watches.  
Rubber Toys.  
Tops, all kinds.  
Color Boxes.  
Tin Toys, all the latest novelties.  
Iron Toys do  
Noble's Arks.  
Nine Pins.  
Marbles.  
Balls, all kinds.  
Mechanical Toys.

The most complete assortment in every department, including all the latest novelties.

**Montreal:**

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

**Toronto:**

56 & 58 FRONT STREET.

**SPECIAL LINES.**

**FOLLOWING DEPARTMENTS:**

**MILLINERY and MANTLES,**

**HOSIERY AND LACES,**

*Small Wares and Notions,*

*Dress Goods and Silks,*

**Merchant Tailors' Goods,**

**Carpets and House Furnishings.**

**STAPLES.**

**HUGHES BROTHERS,**

WAREHOUSE:

Yonge, Melinda & Jordan Sts. Toronto,

OFFICE:

214 S. James Street, Montreal,

**Mr. E. O'BRIEN, Representative**

The Chartered Banks.

**Bank of Montreal.**

ESTABLISHED IN 1818.

Capital Subscribed, . . . . . \$12,000,000  
 Capital Paid-up, . . . . . 11,999,200  
 Reserve Fund, . . . . . 5,000,000

Head Office, Montreal.

Board of Directors.

GEORGE STEPHEN, Esq., . . . . . President.  
 G. W. CAMPBELL, Esq., M.D. - Vice-President  
 Hon. Thos. Ryan, . . . . . Edward Mackay, Esq.  
 Peter Redpath, Esq., . . . . . Gilbert Scott, Esq.  
 Hon. Donald A. Smith, . . . . . Alexander Murray, Esq.  
 Alfred Brown, Esq.

C. F. Smithers, General Manager.  
 W. J. Buchanan, Assistant General Manager.

Branches and Agencies in Canada.

**Montreal,** { W. J. Buchanan, Manager.  
 { E. S. Clouston, Asst. Manager.

Almonte, Ont. Hamilton, Ont. Picton, Ont.  
 Brantford, " Kingston, " Fort Hope, " "  
 Brockville, " Lindsay, " Quebec, Que.  
 Chatham, N.B. London, " Sarnia, Ont.  
 Cobourg, Ont. Moncton, N.B. Stratford, " "  
 Cornwall, " Newcastle, " St. John, N.B.  
 Goderich, " Ottawa, " St. Marys, Ont.  
 Guelph, " Perth, " Toronto, " "  
 Halifax, N.S. Peterboro', " Winnipeg, Man.  
 A. Macdonald, Inspector.

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.

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

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation. (Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

**EXCHANGE BANK**

OF CANADA

CAPITAL PAID UP. \$1,000,000

HEAD OFFICE, . . MONTREAL.

DIRECTORS.

M. H. GAULT, . . . . . President  
 T. CAVERHILL, . . . . . Vice-President

A. W. Ogilvie, . . . . . Thomas Tiffin,  
 E. K. Greene, . . . . . James Crathern,  
 Alex. Buntin.

THOMAS CRAIG, . . . . . Cashier.

BRANCHES,

Hamilton, Ont. . . . . C. M. Counsell, Manager  
 Aylmer, Ont. . . . . J. G. Billel, do  
 Park Hill, Ont. . . . . T. L. Rogers, do  
 Bedford, P.Q. . . . . R. Ferroux, Jr., do

FOREIGN AGENTS,

LONDON.—The Alliance Bank, (Limited.)  
 New York.—The National Bank of Commerce.  
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.  
 Collections made promptly and remitted for at lowest rates.

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

John James Cater, . . . . . J. J. Kingsford,  
 Edward Arthur Hoare, . . . . . Frederic Lubbock,  
 Henry R. Farrer, . . . . . A. H. Philpotts,  
 Richard H. Glyn, . . . . . J. Murray Robertson,  
 H. J. B. Kendall, . . . . . J. H. Brodie.  
 Secretary—E. W. BRADFORD.

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

R. R. GRINDLEY, General Manager.  
 J. S. CAMERON, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States :

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

CHICAGO.—R. Steven, Agent.  
 SAN FRANCISCO.—A. McQuinn, Agent.  
 PORTLAND, Oregon.—J. Goodfellow, Agent.

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

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

**THE MOLSONS BANK**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital, \$2,000,000 Rest, \$140,000

HEAD OFFICE, MONTREAL.

Directors.

Hon. THOS. WORKMAN, M.P. . . . . President.  
 J. H. R. MOLSON, Esq., . . . . . Vice-President.  
 S. H. EWING, Esq., . . . . . R. W. SHEPHERD, Esq.  
 Hon. D. L. MACPHERSON, | H. A. NELSON, Esq.  
 MILES WILLIAMS, Esq.  
 F. WOLFFENSTAN THOMAS, . . . . . Gen'l Manager.  
 M. HEATON, . . . . . Inspector.

Branches of The Molsons Bank.

Brockville, Meaford, Smith's Falls,  
 Clinton, Milbrook, St. Thomas.  
 Exeter, Morrisburg, Toronto,  
 Ingersoll, Owen Sound, Sorel, P. Q.  
 London, Ridgetown, Trenton.

AGENTS IN THE DOMINION.

Quebec—Quebec Bank and Eastern Townships Bank.  
 Ontario & Manitoba—Ontario Bank, Quebec Bank Federal Bank and their Branches.  
 New Brunswick—Bank of N. Brunswick, St. John.  
 Nova Scotia—Halifax Banking Company, and its Branches.  
 Prince Edward Island—Union Bank of P. E. I., Charlottetown & Summerside.  
 Newfoundland—Commercial Bank of Newfoundland, St. John's.

AGENTS IN UNITED STATES.

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

AGENTS IN EUROPE.

London—Alliance Bank, Limited, Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Eass & Co., Antwerp, Belgium—La Banque d'Anvers. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

**Merchants Bank OF CANADA.**

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF

Three Per Cent.

For the Current Half Year, being at the rate of

Six per cent. per annum,

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

Wednesday, the 1st December next.

The Transfer Books will be closed from the

16th to the 30th November next, both days inclusive.

BY ORDER OF THE BOARD,

G. HAGUE

GENERAL MANAGER

**LA BANQUE DU PEUPLE.**

Capital \$2,000,000.

HEAD OFFICE, . . . MONTREAL

C. S. CHERRIER, Esq., President.  
 GEO. S. BRUSH, Esq., Vice-President.  
 A. A. TROTIER, Esq., Cashier.

FOREIGN AGENTS.

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

**ONTARIO BANK.**

DIVIDEND No. 47.

Notice is hereby given that a dividend of Three per cent. upon the capital stock of this institution has this day been declared for the current half year, and that the same will be payable at the Bank and its branches on and after WEDNESDAY, the first day of December next. The transfer books will be closed from the 16th to 30th November next, both days inclusive.

By order of the Board.

D. FISHER,  
 General Manager.

Ontario Bank,  
 Toronto, October 27th, 1880. }

The Chartered Banks.

THE CANADIAN  
**Bank of Commerce.**

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Reserve - - - - - 1,400,000

**DIRECTORS.**

Hon. WILLIAM McMASTER, *President.*  
WM. ELLIOTT, Esq., *Vice-President.*  
Noah Barnhart, Esq. James Michie, Esq.  
Hon. Adam Hope T. Sutherland Starner, Esq.  
George Taylor, Esq. Jno. J. Arnton, Esq.  
A. R. McMASTER, Esq.  
W. N. ANDERSON, General Manager.  
B. E. WALKER, Inspector.

New York—J. G. Harper and J. H. Goadby, Agents  
Chicago—J. G. Orchard, Agent.

**BRANCHES.**

Barrle,	Guelph,	Sarnia,
Bellefleur,	Hamilton,	Seneca,
Berlin,	London,	Simcoe,
Brantford,	Lucan,	Stratford,
Chatham,	Montreal,	Strathroy,
Collingwood,	Norwich,	Thorold,
Dundas,	Orangeville,	Toronto,
Dunaville,	Ottawa,	Walkerton
Galt,	Paris,	Windsor,
Goderich,	Peterboro',	Woodstock.
	St. Catharines	

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

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

**BANKERS**

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

**IMPERIAL BANK**  
OF CANADA.

Capital Authorized - - - - - \$1,000,000  
Capital Paid up - - - - - 884,046

**DIRECTORS:**

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

**HEAD OFFICE—TORONTO.**

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Dunnville, Fergus and Woodstock.

AGENTS IN LONDON, ENG.—Bosquet Salt Co.  
AGENTS IN NEW YORK—Bank of Montreal.

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

**EASTERN TOWNSHIPS BANK.**

AUTHORIZED CAPITAL..... \$1,500,000  
CAPITAL PAID TO MAY 15, 1878..... 1,381,658  
RESERVE FUND..... 200,000

**Board of Directors.**

R. W. HENSKER, *President.*  
Hon. T. LEE TERRILL *Vice-President.*  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. H. Pope.  
A. A. Adams, Hon. G. G. Stevens.

T. S. Morey.

WM. FARWELL, *General Manager.*

**Head Office—Sherbrooke, Que.,**  
**Branches.**

Waterloo, Richmond,  
Coaticook, Stanstead,  
Cowansville, Granby.

Agents in Montreal—Bank of Montreal.  
London, England—London & County Banks.  
Boston—National Exchange Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

**BANK OF TORONTO.**

**DIVIDEND NO. 49.**

Notice is hereby given that a dividend of **THREE and ONE-HALF per cent.**

for the current half-year, being at the rate of seven per cent. per annum upon the paid-up Capital Stock of this Institution, has this day been declared, and that the same will be payable at the Bank and its branches on and after **WEDNESDAY**, the first day of **DECEMBER** next.

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

By order of the Board.

D. COULSON,  
Cashier.

Toronto, October 27, 1880.

**LA BANQUE NATIONALE.**

**HEAD OFFICE, QUEBEC.**

CAPITAL AUTHORIZED . . . . . \$2,000,000  
" SUBSCRIBED . . . . . 2,000,000  
" PAID-UP . . . . . 2,000,000

**DIRECTORS.**

HON. E. GUINIC, *President.*  
HON. ISIDORE THIBAUDEAU, *Vice-President.*  
Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.  
U. Tessier, Jr. Joseph Hamel, Esq.  
P. Vallee, Esq.

**FRS. VEZINA, Cashier.**

Montreal Branch—J. B. Sancer, *Manager.*  
Sherbrooke—J. Lesfranc, *Manager.*  
Ottawa Branch—Sam Benoit, *Manager.*  
Agents in New York—National Bank of the Republic  
England—National Bank of Scotland.  
Other agencies in all parts of the Dominion.

**Loan Societies.**

**THE HAMILTON**  
**Provident and Loan Society.**

Hon. ADAM HOPE, Senator—*President.*  
W. E. SANDFORD—*Vice-President.*  
Capital (authorized to date)..... \$1,000,000.00  
Subscribed Capital..... 1,000,000.00  
Paid-up Capital..... \$922,391  
Reserve and Surplus Profits..... 135,323 1,057,719 00

Total Assets..... 1,946,862 00

**MONEY ADVANCED** on Real Estate on favorable terms of repayments.

**MONEY RECEIVED ON DEPOSIT**, and interest allowed thereon at 5 per cent. per annum

**TEMPORARY OFFICE.**

No. 23 James St., South Hamilton.

H. D. CAMERON, *Treasurer.*  
November, 6th 1880.

**The Financial Association**  
**OF ONTARIO.**

**HEAD OFFICE, . . . LONDON.**

The Association is usually in a position to supply investors with Municipal Debentures bearing from 6 to 7 per cent. interest, and the shares of Loan Companies yielding from 7 to 8 per cent. on purchase price. The Association does not guarantee either the principal or interest of these securities, but negotiates only such as are believed to offer the most ample security, best value and prospect of improvement; the characteristics of which are fully investigated before they are offered. Stock in the Association bearing 8 per cent. may also be had. Full particulars on application.

**EDWARD Le RUEY,**  
*Managing Director.*

Oceanic Steamships.

**ALLAN LINE,**



**UNDER CONTRACT** with the Government of Canada for the conveyance of the **CANADIAN and UNITED STATES MAILS.**

**1880. Summer Arrangements. 1880.**

This Company's Lines are composed of the undernoted First-class, Full-powered, Clyde-built, Double-Engine, Iron Steamships:—

	<i>Tons.</i>	
Parisian.....	5400	Building.
Sardinian.....	4100	Capt. J. Dutton.
Polynesian.....	4100	Capt. R. Brown.
Sarmatian.....	4000	Capt. A. D. Aird.
Circassian.....	3800	Capt. Jas. Wylie.
Moravian.....	3650	Capt. John Graham.
Peruvian.....	3600	Lt. W. H. Smith, R.N.R.
Nova Scotian.....	3300	Capt. W. Richardson.
Hibernian.....	3200	Lt. F. Arcler, R.N.R.
Caspian.....	2700	Capt. M. Trocks.
Buenos Ayrean.....	4000	Capt. McLean.
Grecian.....	4100	Capt. Le Gallais.
Austrian.....	2700	Capt. R. Barrett.
Nestorian.....	2700	Capt. J. G. Stephen.
Prussian.....	3000	Capt. Jos. Ritchie.
Scandinavian.....	3000	Capt. Hugh Wylie.
Manitoban.....	3150	Capt. McDougall.
Canadian.....	2800	Capt. C. J. Menzies.
Phoenician.....	2800	Capt. James Scott.
Waldensian.....	2600	Capt. Moore.
Lucerne.....	2800	Capt. Kerr.
Acadian.....	1500	Capt. Cabel.
Newfoundland.....	1350	Capt. Mylins.

The Steamers of the **LIVERPOOL MAIL LINE**, 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.**

Circassian.....	Saturday, 2nd Oct.
Sardinian.....	" 9th "
Peruvian.....	" 16th Oct.
Polynesian.....	" 23rd "
Moravian.....	" 30th "
Sardinian.....	" Nov.
Sarmatian.....	" "

Rates of Passage from Montreal:—  
Cabin, (according to accom.)...\$67, \$77 & \$87.  
Intermediate.....\$45  
Steerage.....\$31

The SS. of the Halifax Mail Line, from Halifax to Liverpool, via St. John's, N. F., are intended to be despatched from Halifax:—  
Nova Scotian, Tuesday, Sept. 28th; Hibernian, Oct. 12th; Caspian, Oct. 26th; Nova Scotian, Nov. 9th; Hibernian, Nov. 23rd.

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

Through Bills Lading granted in Liverpool, and at Continental Ports, to all points in Canada, via Halifax and the Intercolonial Railway.

For Freight or other particulars, apply in Quebec to **ALLANS, RAE & Co.**; in Havre to **JOHN M. CURRIE**; 21 Quai d'Orleans; in Paris to **ALEX. HUNTER**; 7 Rue Scribe; in Antwerp to **AUG. SCHMITZ & Co.**; or **RICHARD BERNIS**; in Rotterdam to **RUYS & Co.**; in Hamburg to **O. HUGO**; in Bordeaux to **JAMES MOSS & Co.**; in Bremen to **HEINR. RUPPEL & Sons**; in Belfast to **CHARLEY & MALCOLM**; in London to **MONTGOMERIE & WORKMAN**, 17 Gracechurch Street; in Glasgow to **JAMES & ALEX. ALLAN**, 70 Great Clyde Street; in Liverpool to **ALLAN BROTHERS**, James Street; in Chicago to **ALLAN & Co.**, 72 La Salle Street; in New York to **LEVE & ALDEN**, 271 Broadway, or to

**H. & A. ALLAN,**  
Corner of Youville and Common Streets.

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

**Arnprior, Ont.**  
**JAMES BELL**, Official Assignee, a Commissioner and General Agent, Arnprior.

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

**Belleville, Ont.**

**M. B. ROBLIN**, Accountant, Insurance Agent, Valuator for Trust and Loan Co. &c.

**Berlin, Ont.**

**J. M. SCULLY**, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.

**Brampton, Ont.**

**J. W. MAIN**, Official Assignee for the County of Peel, Brampton, Ont.

**Brantford, Ont.**

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

**JAMES POLLOCK**, Official Assignee for the county of Brant. Brantford, Ont., 28 August, 1860.

**Carleton Place, Ont.**

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

**Galt, Ont.**

**ALEX MACGREGOR**, Official Assignee, County of Waterloo, Galt, Ont.

**Guelph, Ont.**

**JOHN SMITH**,  
OFFICIAL ASSIGNEE, ACCOUNTANT,  
and General Agent.

**GUELPH, ONT.**

References are kindly permitted to E. Irving, Esq., M.P., and Adam Brown, Esq., Hamilton; Nicol Kingsmill, Esq., and Messrs. Lyman Bros., Toronto; F. Keller, Esq., Advocate, Montreal, &c., &c.

**Lindsay, Ont.**

**GEO. KEMPT**, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

**London, Ont.**

**H. E. NELLES**, Official Assignee for London and Middlesex, office in Federal Bank Buildings, London, Ont.

**Montreal.**

**JOHN FAIR**,  
ACCOUNTANT AND OFFICIAL ASSIGNEE,  
COMMISSIONER,  
For taking affidavits to be used in the Province of Ontario,  
116 St. Francois Xavier street, Montreal.

**TAYLOR & SIMPSON,**

Official Assignees, Accountants, Auditors,  
Commissioners for taking affidavits for Quebec and Ontario.  
353 NOTRE DAME STREET, Montreal.  
P. O. Box 1724

**JOHN TAYLOR**, Official Assignee for the city of Montreal, **ANDREW J. SIMPSON**, Official Assignee for the District of Montreal

**Merrickville, Ont.**

**E. H. WHITMARSH**, Official Assignee for County Grenville, Merrickville, Ont. Conveyancer, Commissioner in B. E., and Collector of Claims.

**Milton, Ont.**

**D. W. CAMPBELL**, Official Assignee for the County of Halton, Milton Ont.

**Orangeville, Ont.**

**JOS. W. SHAW**, Official Assignee for the County of Wellington, Orangeville, Ont.

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

**Ottawa, Ont.**

**P. LARMONTH**,  
ACCOUNTANT AND GENERAL AGENT.  
Official Assignee for the County of Carleton including the City of Ottawa. Agent for Western Fire Assurance Company, Quebec Fire Assurance Company, Lancashire Fire Insurance Co. Standard Life Assurance Company, Anchor Line of Steamers.

Office 161 Sparks Street, Ottawa.

**Owen Sound, Ont.**

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

**Penobscuis, N.B.**

**J. E. B. MCCREADY**, Official Assignee for King's County, Carouac, &c., Penobscuis, N.B.

**Peterborough, Ont.**

**JAS. A HALL**, Sheriff and Official Assignee-Peterborough, Ont.

**Plantagenet, Ont.**

**JAS. VAN BRIDGER**, Official Assignee for Prescott County, Plantagenet, Ont.

**Renfrew, Ont.**

**GEORGE PEARSON**, Official Assignee County of Renfrew, Conveyancer, Commissioner in B. E.

**Rimouski, Que.**

**HUDON & TRUDEAU**.

**GENERAL AGENTS.**

Are now prepared to devote themselves to the collection of accounts, and transmit general business. Reference given and correspondence solicited.

**Sarnia, Ont.**

**WM. J. KEAYS**, Official Assignee for the County of Lambton, Sarnia, Ont.

**Stratford, Ont.**

**THOMAS MILLER**, Official Assignee for the County of Perth, Stratford, Ont. Accountant Insurance and General Agent. Collections solicited

**Toronto, Ont.**

**TURNER, CLARKSON & CO**, Official Assignees, Accountants and General Attorneys, Toronto.

**KERR & ANDERSON**, Commercial Agents, Public Accountants, Auditors, &c. Estates adjusted and claims proved for settlement. Money lent on Real Estate. OFFICES:—No. 15 Toronto Street.

**Uxbridge, Ont.**

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

**Welland, Ont.**

**F. SWAYZE**, Official Assignee for the County of Welland, Accountant, Conveyancer, &c. Office in the Court House, Welland.

**Whitby, Ont.**

**JOHN RICE**, Official Assignee, County Ontario, Accountant, Auditor, &c., Office at the Court House, Whitby, Ont.

**Windsor, Ont.**

**J. McCRAE**, Official Assignee for Essex County, Windsor, Ont.

**Agents' Directory.**

**P. C. MURPHY**, Scottish Commercial Fire Insurance Company; Quebec

**OWEN MURPHY**, Insurance Agent, Official Assignee and Commission Merchant.—No. 86 St. Peter Street, Quebec.

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

**DANIEL W. SCARVILLE,**  
GENERAL.

**Commission Agent,**  
**ANTIGUA, WEST INDIES.**

Particular attention paid to the purchase and shipment of Sugar and Molasses, also to the sale of Flour, Meal, Corn, Lumber, Fish, &c.

CORRESPONDENCE SOLICITED.

**Legal.**

For Accountants, &c., see other page.

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

**Amherst, N. S.**

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

**Annapolis, N.S.**

**SAMUEL H. GRAY**,  
BARRISTER-AT-LAW  
Notary Public, Commissioner,

**Brampton, Ont.**

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

**Belleville, Ont.**

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

**DENMARK & NORTHROP**, Barristers, &c., Belleville, Ont.

**Bowmanville, Ont.**

**WM. H. LOWE, B.A., LL.B.**, Barrister, Attorney Solicitor, Conveyancer, Notary, Commissioner

**Brockville, Ont.**

**J. G. GORDON**,  
Barrister, Attorney-at-Law, Solicitor in Chancery, &c. (County Town of Leeds and Grenville.)

**Brantford, Ont.**

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

**Bradford, Ont.**

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

**Charlottetown, P. E. I.**

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

**Chatham, N. E.**

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

**Clifton, Ont.**

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

**Cayuga, Ont.**

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

**Dundas, Ont.**

**WARDELL & WYLD**,  
BARRISTERS ATTORNEYS,  
SOLICITORS-IN-CHANCERY, &c.,  
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Over Post Office. W. WYLD.

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WHITING, BEST BRANDS.

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Works in Toronto.

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TIRE BOLTS

BRIGHT RIVETS

HOT PRESSED NUTS

MACHINE-FORGED NUTS

CARRIAGE BOLTS—Best

PLOUGH BOLTS

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COACH SCREWS

BOLT ENDS

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The following grades of high class papers:—

Nos. 1 & 2 Book and Printing, (Toned & White),

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Blotting Paper, Flour Sack Paper,

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Special Sizes and Weight made to order

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Samples sent on application.

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(In the Court.)

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## J. RATTRAY & CO.,

Manufacturers, Importers and Wholesale Dealers

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AND GENERAL

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ENGINES,

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AND A FULL ASSORTMENT OF

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Maintained from best Markets.

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NEW AND SECOND-HAND

BOOT & SHOE MACHINERY.

All Repairing promptly attended to

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Chas. Cassils, }

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MANUFACTURERS' AGENTS.CANADIAN TWEEDS,  
CORNWALL BLANKETS,  
SHERBROOKE FLANNELS,  
and COATCOOK COTTONS,  
LYBSTER COTTONS, &c., &c.,  
38 St. Joseph Street, Montreal  
12 Wellington Street, East, TORONTO.**Parks' Cotton Yarns.**Awarded the only Medal given at the CENTEN-  
NIAL EXHIBITION for Cotton Yarns of Canadian  
Manufacture. Nos. 5 to 10, White and Colored,**COTTON CARPET WARP.**No. 10, 4 ply, White, Red, Brown, Slate, etc. War-  
ranted fast colours, and full length and weight in  
every package. BEAM WARPS for WOOLEN  
MILLS. Single, Double and Twisted, White and  
Colored, HOSIERY, and KNITTING YARNS of  
every variety required in the Dominion.ALEX SPENCE, WM. PARKS & SON,  
223 McGill St., New Brunswick Cotton Mills  
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**The Cheapest of Blank Books.**THE "TURNBACK" BLANK BOOK,  
FOOLSCAP SIZE, good white paper, round corners,  
ruled faint, or for dollars and cents.  
108 pages, \$3.60 per dozen, 3 c each.  
144 " 4.80 " 40c "  
216 " 6.50 " 60c "  
288 " 9.00 " 80c "**THE COUNTER OR ORDER BOOK,**  
12 1/2 x 6 1/2 inches, ruled with cash columns, 180 pages,  
toned paper, \$4.20 per dozen, 4 c each.  
The above books are so bound by a new method  
that they can be filed back without injury to the  
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A liberal discount to the trade.**MORTON, PHILLIPS & BULMER,**  
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375 NOTRE DAME STREET, MONTREAL.**Hodgson, Sumner & Co.,**  
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Oak Tanned Leather Belting

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Iron, Tinplates, Galvanized Iron, Can-  
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**Important to Consignors.**

OUR OPENING FALL

**TRADE SALE**

Will take place on

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AND FOLLOWING DAYS,

and we will hold ONE EVERY WEEK during the  
season. We respectfully solicit consignments of**Dry Goods,****Woolens,****Ready-Made Clothing,****Boots and Shoes,****Fancy Goods and****General Merchandise,**upon which we are prepared to make LIBERAL  
ADVANCES. Account sales furnished and settlements  
made within Ten days from date of sale.Those having surplus stock, or odd lines,  
will do well to send them to us. They can rely on  
obtaining a fair market price for what they send us.  
Our sales are largely attended by City and Country  
buyers all over the province. Correspondence invited.**THOMAS WALLS & SONS,**Auctioneers and General Commission Merchants,  
TORONTO, Ont.**R. MILLER SON & CO.**

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15 Victoria Square, MONTREAL.

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PRACTICAL STEEL STAMP &amp; STENCIL

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Orders by Mail promptly attended to.

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**LINEN THREADS**

MADE EXPRESSLY FOR THE

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**Machine Thread**

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**THREADS.**

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Transact a general banking business. Make a  
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MANUFACTURED AT

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OF SHERBROOKE, P.Q.

PAID UP CAPITAL, \$600,000.00.

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**HIGH CLASS TWEEDS,**The most popular Goods in the Trade. For sale at  
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Dominion.

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Hon. M. H. COCHRANE, Senator; S. J. POMROY, Esq.  
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IRISH FLAX THREAD  
LISBURN.

Received Gold Medal THE Grand Prix Paris Exhibition, 1878.		Received Gold Medal THE Grand Prix Paris Exhibition, 1878.
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Linen Machine Thread, Wax Machine Thread  
Shoe Thread, Saddlers' Thread, Gilling  
Twine, Hemp Twine, &c.  
**WALTER WILSON & CO.,**  
Sole Agents for the Dominion.  
1 & 3 ST. HELEN STREET, MONTREAL

**JOHN CLARK, JR. & CO.'S**

M. E. Q.  M. E. Q.  
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ESTABLISHED 1850. **SPOOL COTTON.** RECOMMENDED BY THE PRINCIPAL SEWING MACHINE CO.'S AS THE BEST FOR HAND AND MACHINE SEWING.

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ESTABLISHED 1850. **THIS THREAD** is the only MAKE in the CANADIAN MARKET that RECEIVED AN AWARD—AT THE—CENTENNIAL EXHIBITION—FOR—**Excellence in Color, Quality & Finish**  
Wholesale Trade supplied by  
**WALTER WILSON & CO.,**  
1 & 3 St. Helen Street,  
MONTREAL

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MANUFACTURERS OF

Paint Brushes with Improved Handles  
(Pat. Aug. 31st., 1876.)

Every description Brushes kept in stock, or made to order. Price lists on application. Orders by mail promptly attended to.

**J. N. HICKEY, AGENT,**  
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Or "NAPANEE BRUSH CO.," Napanee, Ont.

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MANUFACTURER OF

**COTE IMPROVED SOLE TRIMMER,**  
**RUSSELL SOLE TRIMMER,**  
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AND ALL DESCRIPTION OF  
**Boot and Shoe Machinery,**  
112 QUEEN STREET, Montreal.

THE  
**ENGLISH LOAN CO.,**  
(LIMITED.)



Founded by Government Charter—Letters Patent 1878.

Authorized Capital, . . . \$6,000,000  
In Shares of . . . \$100 each.

Invested in Real Estate Mortgages, registered in the Government Record Offices, and the Title Deeds deposited with the Company.

Subscribed Capital . . \$1,802,000.00  
Amount under Mortgage . 252,000.00

Secured by Real Estate, improved and occupied, valued at more than double the amount invested.

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GEO. WALKER, J.P., - Vice-President.

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GEORGE WALKER, Esq., one of the Justices of the Peace for the Co. of Middlesex, Arva, Ont.  
JAMES FISHER, Esq., one of the Justices of the Peace for the Co. of Middlesex, Hyde Park, Ont.  
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SAMUEL CRAWFORD, Esq., Manufacturer, London, Ont.  
DAVID GLASS, Esq., Q.C., London, Ont.  
MOSES SPRINGER, Esq., M.P.P., Director of the Agricultural Ins. Co., Waterloo, Ont.

**AUDITORS:**  
CHARLES MURRAY, Esq., Manager of the Federal Bank, London, Ont.  
JOHN WRIGHT, Esq., Broker, Richmond Street, London, Ont.;  
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Who have free access to the Books and Papers at all times, and make monthly audits of the same.

**BANKERS:**  
THE FEDERAL BANK OF CANADA.

**DIVIDEND No. 8.**  
The Eighth Quarterly Dividend, at the rate of Eight per centum per annum on the paid-up capital of the Company, will be due and payable at the Head Offices of the Company, London, Canada, or at the office of the agents of the Company, London, England, on and after the first day of January, 1881.

During the month of March last, the Company made a new Issue of Stock to the amount of \$1,000,000 at ten per cent premium, half of which has been reserved for the Canadian market, the other half to be sold in Great Britain and Ireland. A considerable amount of this Stock has already been disposed of. Persons requiring it will be provided with forms of application and full information by applying to the Secretary at the Head Office, London, Canada.  
The next Issue w. l. be at a higher rate of premium.

**MONTREAL AGENCY.**

We have pleasure in announcing that JACKSON RAE, Esq., has been appointed General Agent for the City and District of Montreal.

The first issue of the Bonds of the Company has now been made. They bear interest at the rate of five per centum per annum payable half yearly. Application for the same may be made to the Head Office, London, Canada, or to JACKSON RAE, Esq., Montreal.

HON. ALEX. VIDAL, President. | J. A. ELLIOTT, Secretary.

**YOU CAN HAVE**  
BEAUTIFUL CAMBO STAMPED BUSINESS  
Envelopes & Note Paper

As Cheap as Type Printing,  
AT  
169 ST. JAMES STREET,  
**GEO. BISHOP & CO.,**  
Engravers, Lithographers and Printers.

**CANADA GLOVE WORKS,**  
W. H. STOREY & SON,  
Acton, Ontario.

Storey's "Eureka" Spring Glove Fastener, Patd.  
The largest manufacturers in Canada of every description and Style of

**GLOVES, MITTS AND GAUNTLETS.**  
Sole Manufacturers and Patentees in Canada, Great Britain and the United States, of Storey's Eureka Spring Glove Fastener, the neatest, lightest and most durable device ever invented for the fastening of Gloves.  
W. H. STOREY & SON, Acton, Ont.

**F. F. DALLEY & CO.,**  
MANUFACTURERS OF

WATERPROOF and POLISHING BLACKINGS,  
BLUE BLACK WRITING and COPYING FLUIDS  
**BLACK AND COLORED INKS,**  
MUCILAGE, HARNESS OILS and FLAVORING EXTRACTS.

Bottlers of Hair Oils and Castor Oils, and Wholesale dealers in

**DRUG SUNDRIES,**  
DYE STUFFS, OLIVE OILS, PERFUMERY,  
PATENT MEDICINES, &c., &c.

104 KING STREET EAST,  
HAMILTON, ONT.

**Commercial Summary.**

A dry dock, three hundred feet long, is to be constructed at St. Catharines, Ont.

The plant of Barrell's axe factory, Belleville, is about to be removed to this city.

The second mortgage 6 per cent. bonds of the Canada Central Railroad are offering at 90.

BANK of New Brunswick stock sold at auction last Saturday at 37 per cent. above par.

THE BELLEVILLE city loan for current expenses has been taken by the Bank of Commerce at 4 1/2 per cent. The tenders ranged from 4 1/2 to 6.

THE ADVERTISEMENT on page 433 addressed "to Importers" should prove interesting to Canadian merchants purchasing in the British markets.

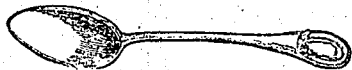
ONE or two transfers of fire insurance policies for rather heavy amounts were transferred a few days ago by St. Johns, Que., merchants to parties whose interests however important are not always identical with those of the mercantile creditors.

EDWIN ROAT of Berlin, Ont., harness maker, who compromised with his creditors at 30c in the dollar last February, on liabilities of \$3,764, payable in 6, 9, 12, and 15 months secured, met his first payment, but finding himself unable to meet the next instalment, concluded recently to try his luck elsewhere. His endorsers wonder why they were persuaded to lend him their names. Neglect of his business was the cause of Roat's troubles.

THE FOUNDATIONS of the Beet Root Sugar Company's factory at West Farnham, which in



Leading Wholesale Trade of Montreal.

**ELECTRO-PLATED WARE.**

Comprising a full assortment of the Newest designs in Silver-plated Ware and articles in Electro-plate, suitable for

—WEDDING PRESENTS,—

PLATED KNIVES, SPOONS, FORKS, &amp;c.

JOHN WATSON, Manufacturers Agent,  
370 St. Paul Street Up Stairs.

WHOLESALE AND RETAIL.

**DOMINION EXHIBITION,**  
MONTREAL.

**MR. L. E. N. PRATTE,**

—IMPORTER OF—

EUROPEAN, AMERICAN &amp; CANADIAN

**Pianos and Organs,**

—OF—

**280 NOTRE DAME ST.,**

MONTREAL.

is the Exhibitor who had the largest number of Instruments on Exhibition, and who received the largest number of First Prizes and Diplomas.

Here is the list of prizes:

- Grand Square Pianos—1st extra prize, Hazelton, N.Y.  
Grand Square Pianos—2nd extra prize, Kranich & Buch, N.Y.  
Upright Pianos—1st diploma, Hazelton, N.Y.  
European Pianos—1st extra prize, Herz at Paris.  
Church Organs (with reeds)—1st prize, Dominion Organ Co.  
Church Organs (with reeds)—1st diploma, Karn & Co.  
Cabinet Organs—1st diploma, Dominion Organ Co.  
Trunk Organ—1st diploma, Dominion Organ Co.  
Orchestral Organ—1st extra prize, Alexandre, of Paris.

its entirety is to cost \$30,000, are now complete and comprise 1,200 feet of masonry.

The Senate and Common Chambers at Ottawa are undergoing the annual cleaning, preparatory to the approaching session. The Dominion Parliament will assemble on the 9th December next.

The total shipments of coal from Pictou, N.S., from the opening of navigation till the 1st November, were 238,260 tons. The Halifax Co. despatched 86,202 tons and the Intercolonial Acadia & Vale Company's, a little less than 50,000 tons each.

In revising recently the list of agencies represented by Mr. James Guest of this city, as shown by his advertisement over the last page of "weekly summary," the Banagher Whisky Distillery Company was omitted. This was a serious omission, for, as it is said, Banagher bangs the —.

THE CITIZENS of St. Thomas, Ont., at a recent meeting, proposed to grant a bonus of \$30,000 for the extension of the Credit Valley Railway from Ingersoll, but the Company demanded \$50,000. An exchange says "they will proba-

Leading Wholesale Trade of Montreal.

# GREENE & SONS COMPANY,

MONTREAL,

**MANUFACTURERS  
HATS AND FURS,**

INTERMEDIATE  
**PROFITS SAVED  
BY PURCHASING DIRECT  
FROM THE MANUFACTURERS.**

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

bly not get anything, as quite a revulsion of feeling has taken place towards the C. V."

CANADIAN tobacco has recently been sold in Quebec by farmers at 14c to 15c per lb, and a farmer of the Baie du Febvre recently disposed of 600 lbs. in this market. A few days ago the collector of revenue at Quebec seized a case containing several hundred pounds of leaf tobacco shipped from Three Rivers, on which the license had not been paid.

THE FIRE INSURANCE ASSOCIATION of London, England, referred to in our late review of the annual report of the London & Lancashire Life Assurance Co., will shortly be prepared to transact business in Canada. The general management is invested in Mr. Wm. Robertson of the latter company, who has appointed Mr. James Bourne, late of the Ottawa & Stadacona, as his fire superintendent. The Company wants a few first-class agents.

A NEW AMERICAN Telephone Co., whose object is to establish a telephone system in Canada, has been formed, the articles of incorporation having been filed in the County Clerk's office, New York. If much is to be gained by the amalgamation of the two Telephone Cos. already doing a good business in Canada, the sooner the articles of agreement are signed the better. We understand that this was accomplished early the present week; the Montreal District Company having disposed of their interests for \$75,000 to the Bell corporation.

THE PROPOSED new mill to be erected at Campbellsford, on the site of the excellent privilege there owned by Messrs. Gault Bros. & Co., this city, to which reference was made in a recent issue, now seems to be a foregone conclusion. The village Council have passed a resolution in favor of granting the Messrs. Gault

the specified bonus of \$10,000, and a vote of the ratepayers will be taken next Friday, 26th inst. There is every probability of the by-law being carried unanimously, in which event a mill 100 x 60 feet, and capable of employing 100 hands, will be erected forthwith, so as to be ready for operations early in the spring. The goods to be manufactured will most probably be woolen.

JAMES LINDSAY, a well-known dry goods dealer at Collingwood, Ont., has assigned in trust, with liabilities amounting to about \$19,000, and assets of stock and book-debts about sufficient to cover this amount. His store, which is not included in the above estimate, is mortgaged for all it is considered worth. He offers to compromise at 75c. in the dollar, payable in five instalments extending over fifteen months, and it is said that his creditors, one-half of whom reside in this city and the others in Toronto and Hamilton, have nearly all signed an agreement to accept this offer. Lindsay has been in business in Collingwood many years, but has not met with that success his experience would seem to have warranted: in 1876 he failed and obtained a settlement at about 50c. in the dollar, and has since been selling chiefly on credit and without sufficient profits, the course most likely to lead to his present condition. The largest creditor is a Montreal firm, and it is understood that, in the event of his continuing, a qualified person will be appointed to see that the business is properly conducted.

MICHAEL BYRNE, storekeeper, of Inverlock, Que., a village near the line, referred to last week, has compromised with his creditors, purchasing immunity from duress vtile by the payment of forty cents in the dollar cash, and the transference to them of his policy for the

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,**  
**5 & 7 RECOLLET STREET,**  
 MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF

**WOOLLENS, ETC.**

Our assortment in Montreal for the coming season will be found the largest and most complete we have ever shown, especially in

**ENGLISH TWEEDS,****SCOTCH TWEEDS,****WORSTED COATINGS****AND FANCY OVERCOATINGS,****TAILORS' TRIMMINGS, ETC.****DOMINION GLUE DEPOT.****EMIL POLIWKA & CO.,****GLUES, OILS, FLINT PAPER, &C.,****32, 34 & 36 St. Sacrament St.,****MONTREAL.**

balance. It is probable that the creditors hope to get from the insurance companies not less than sufficient to pay the remainder of their claims against Byrns, and negotiations are now going on with this object, but the insurance companies fancy that it is wiser for the holders of the policy to agree to a compromise of their claims rather than have recourse to legal proceedings. The present is one of many cases illustrating the importance of a closer degree of acquaintance between wholesale merchants and the insurance companies. The former have not unfrequently sold goods on credit to doubtful dealers who get well insured, relying perhaps too much upon their influence with the insurance companies in case of loss; while the insurance companies on the other hand, learning that first class, highly-respectable firms sell an applicant for insurance on credit, seek no further into the man's antecedents. Thus do both parties contribute to each others probable loss. The *ex post facto* wisdom which led in the case of Byrns to the discovery and identification of part of his goods across the lines, at a village near Plattsburg, resulted more fortunately than usual, and the lesson given will serve a good purpose, but insurance companies however anxious for business should not wait to lock the door till "the steed is stolen." The sensible diminution of the moral hazard in fire underwriting owing to the lifting of the cloud should not lull agents into fancied security. Rascals still require looking after.

A GINTON, Ont., grain dealer says the amount paid out for grain in that town the present season will reach fully \$150,000.

Wm. McCLELLAN of Mitchell, Ont., sewing machine agent, has absconded, leaving a number of unsatisfied claims behind; the principal creditors are Fraser & Turnbull, Stratford.

TO THE  
**DRY GOODS, HARDWARE, GROCERY,**  
 &c., TRADES.

Use the new Folding Box for your Parcels Samples, &c., in place of wrapping paper, twine, &c. It is neat, secure, and helps to sell as well as advertise your goods.

Send for Samples, Prices, &c., to the  
**ARTHUR PATENT FOLDING BOX CO.,**  
 29 St. PETER STREET, MONTREAL.

Leading Wholesale Trade of Montreal

**JOHN McARTHUR & SON,**  
 Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands English 16, 21 and 26 oz Sheet. Rolled, Rough and Polished Plate Glass. Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Stores, &amp;c., &amp;c., &amp;c.

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street

MONTREAL.

**JOHN TAYLOR & CO.**

Manufacturers and Importers of

**HATS, CAPS, FURS,**

&amp;c., &amp;c., &amp;c.,

**537 ST. PAUL STREET,****MONTREAL.****TO IMPORTERS.**

*An old established house in Great Britain, having a first-class connection among manufacturers and others, is at present open to take the agency of a Canadian firm importing British Goods.*

*Goods purchased through them can be bought on the very best terms.*

*All communications will be considered strictly confidential.*

*Address: P. O. Box 599, Montreal, P. Q.*

The merry sleigh-bells were heard on the streets yesterday for the first time this season, but the weather is so mild that it is feared that the five or six inches of snow on the ground will not remain.

The merchants of Huron, Ont., are about to hold a meeting to decide as to some course of action respecting the peddlers through that county. It is proposed to raise the license to \$100. Other counties should follow the example.

The disease among the horses, which has been characterized by our leading veterinary surgeons as a strong attack of influenza, and which has caused much alarm, appears to be disappearing from the stables both in the city and country.

Mr. JOHN McLAREN, who has been proprietor and editor of the Mount Forest *Examiner*, has sold out his interest in that paper to Stovel & Sons, the proprietors of the *Confederate* in that town. Mr. McLaren has been a hard-working energetic journalist, and we hope to hear that he will be successful in his future undertakings. The united journal will be

known as the *Confederate-Examiner*, and will continue as a weekly.

FARM PROPERTY near Clinton is giving some evidence of improvement in the times. A lot of 90 acres sold a few days since for \$9,000, which could have been purchased a year ago for \$7,000. A town lot held till recently at \$600, sold for \$800 last week. There is not a single tenable house vacant in the town.

SCHOONERS laden with apples, brought in by the W. & A. Railway, are leaving the Annapolis, N.S., basin daily, but much is being stored for future shipment.—Lawrence Delap & Co. have a ship of 1005 tons on the stocks. The large steam mills of this firm are being run to their full capacity on ship lumber, staves, deals, &c.—Heavy shipments of fat cattle are made on the tri-weekly trips of the steamer *Express*.

THE HOCHELAGA cotton mills are making rapid progress. In addition to the extensive enlargements to the factory, completed last spring, another large addition is about to be erected, and a new engine, with other machinery, has been placed in working order this

# BELDING, PAUL & CO.,

MANUFACTURERS OF

## SEWING SILKS,

&c.                      &c.                      &c.

30 ST. GEORGE STREET, MONTREAL,

Call attention to Reduction of Prices for Spring as per PRICE LIST issued this day.

OUR NEW BRANDS OF

EXCELSIOR TAILORS' TWIST IN BLACK,  
TSATLEE                      "                      "                      COLORS,

Are, for perfection of Finish and Roundness of Thread, unequalled by any sold in the Canadian market.

In order to encourage the growing demand for a better 50-yard spool than that so popular in Canada of late, we have reduced our Brand of

**EAGLE, 150-yds (4 lbs strength)**

to

**40 cts. per doz.,**

And confidently recommend it to the Trade as an article that will give every satisfaction.

Produced in all colors in Letter A

"                      Blacks                      "                      A, B, C, D and E.

Montreal, Jan. 23, 1880.

## C. H. BINKS & CO.,

MONTREAL.

### Batty's Mixed Pickles.

week. It is reported that the Company has determined to manufacture bleached cottons also, and that the new addition will be for this department.

There is a great revival of interest in mines and minerals in New Brunswick, and Kings County, and those adjoining, have been thoroughly prospected with the alleged result of capital finds of manganese, copper, bismuth, albertite, coal, silver and even gold. Thousands of acres have been leased by the prospectors, who, however, have more faith than the general public.

YET ANOTHER.—A wealthy merchant of Goderich, Ont., is endeavoring to form a joint stock company for the purpose of establishing a cotton mill in that vicinity. It is intended to begin on a small scale, say 100 spindles, to be increased as circumstances may require. It is probable there will be a carding mill in connection therewith. The enterprising promoter is in real earnest on the subject, and will probably build it exclusively with his own means, should he not succeed in getting the stock subscribed. He purposes to sell direct to the retail trade. The proposed locality is some four miles outside the town, where there is an excellent water power.

FARMERS IN KING'S COUNTY, N.B., rejoice in good crops, and the finest weather for Fall work

## Richard Jones,

WOOLLEN MANUFACTURER,

OFFERS TO THE TRADE

### Yarns and Woollen Goods.

E. A. JONES, Manager,  
66 St. Francois Xavier Montreal.

Mills:—TAMWORTH, Ont.

that has been known in many years, as well as better prices for their surplus products. Good butter brings 20c, and pork 7c per lb., in the St. John market. Oats are still very low, but there is expectation of a rise owing to the increased lumbering to be done this winter. "There is," says a correspondent, "a regular lumber boom, and every laborer who knows how to swing an axe will shortly be off to the woods."

THE FRENCH Custom-house authorities have issued their statement for the first eight months of the current year. The most striking feature is the excess of imports over exports, which amounts to no less than 1,098 millions. This is to be explained partly by the bad harvest of last year, which obliged France to import bread stuffs to the value of 1,346 millions, the average figure ranging between eight and nine millions, and partly by the ravages of the phylloxera, which considerably diminished the export of wines. Of manufactured goods, on the other hand, France has exported 1,180 millions' worth, and imported only 292 millions. Another remarkable feature, which marks the steady development of French commerce and wealth, is that every item in the accounts shows a rise when compared with the corresponding figures of last year.

TO THE TRADE.

MADE FROM NO. 1 SOLACE, THE MERIT OF WHICH IS OF WORLD-WIDE REPUTATION.

VETERAN SMOKERS WILL HAVE AN EYE TO THIS BRAND.

CANADA TOBACCO WORKS,  
MONTREAL, QUE.

A. D. PORCHERON,

PROPRIETOR.



LEWIS BERGER & SONS, (LIMITED.)

Corroders of WHITE, RED & ORANGE LEADS

MANUFACTURERS OF

Colors, Paints, Oils Varnishes, Chemicals, &c.

London and Sheffield, England. Montreal, Canada.

SOLE AGENTS FOR

J. W. MASURY & SON, New York, and

H. WOODS, SONS & Co., Boston, Mass.

CANADIAN WORKS: ST. GABRIEL LOCKS, MONTREAL, QUE.

OFFICE: 17, 19 and 21 ST. NICHOLAS ST., Montreal.

William Johnson, Manager.

## LEATHER BELTING.

Mill Owners, Manufacturers, Iron Founders, and Hardware Trade, will please notice that

BARRY, SMITH & CO.,

Leather Belting Manufacturers,

MONTREAL, QUE.,

Were awarded

THREE FIRST PRIZES

And a DIPLOMA

For Leather Belting, Belting Leather, and Harness Leather. Send for Price Lists and Discounts.

It is rumored to-day that a clerk in one of our leading banks, whose name has become well-known among city tailors and shopkeepers, is missing. Anxious enquiries made by several sore-heads have, proved fruitless to discover his whereabouts.

THE FOLLOWING changes have transpired lately: J. S. Reid, general storekeeper, Stone-wall, Man., and G. H. Gray, storekeeper at St. Pie, Man., have been closed up by their creditors; J. Bell of Oshawa, tinware, has also been sold out; Robert George, tailor, Hamilton, has assigned; Charles Boivin of West Farnham, boots and shoes, has failed. The business of Remy & Graban, storekeepers, Portage la Prairie, Man., is advertised for sale. D. O. Bricker & Co. of Port Elgin, general merchants and grain dealers, were closed up on the 6th inst. by the Sheriff.

THE MASON Manufacturing Company of Oshawa, have for a considerable time suffered from difficulties which may, if continued, lead to the termination of its existence. Between a seizure effected by a bank on some property

Leading Wholesale Trade of Montreal.

## Steel Co'y of Canada.

### WORKS

## LONDON DERRY,

### NOVA SCOTIA.

THE SUBSCRIBERS offer for Sale the PRO  
DUCTS of the above Works, consisting of

COKE PIG IRON, Nos. 1, 2 and 3.

BAR IRON,

Do Do., } Assorted sizes,  
"SIEMENS." } AND  
CUT to SPECIAL  
LENGTHS  
IF  
"SIEMENS BEST," } REQUIRED.

The above Iron is of VERY SUPERIOR  
QUALITY, being entirely made from Hema-  
rite Ore.

Gillespie, Moffatt & Co.,

12 St. Sacramento Street, Montreal,

AGENTS,

Steel Co'y of Canada.

JOHN S. SHEARER & CO.,  
CANADIAN AND EUROPEAN  
MANUFACTURERS.  
THE WHOLESALE TRADE ONLY SUPPLIED.  
*Agents in Canada for*

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

Wm. C. DAVIDSON & Co.,  
10 ST. NICHOLAS ST.,  
MONTREAL.

LITHOGRAPHERS,  
ENGRAVERS AND  
PRINTERS.

Commercial Work and Insurance supplies a  
specialty.

Wm. C. DAVIDSON.

JOHN YOUNGER.

belonging to the Company, and judgments ob-  
tained against it by the President, Mr. Bowman,  
the prospects are rather gloomy. It is  
said that the origin of the difficulty is the strife  
for control between the Manager, Mr. Mason,  
and Mr. Bowman who supplied the greater  
part of the capital. The Manager intends to  
fulfil his contracts for the coming year in  
other premises, if compelled to leave the Com-  
pany's works. Since writing the above we learn  
that the Sheriff is in possession.

W. J. REDMAN of Oshawa, apple dealer, has  
earned generally for himself at last a reputation  
hitherto confined to acquaintances in and about  
that town. His operations last year were so  
crooked that those who knew him best in  
Oshawa, even the packers in his employ, fancied  
he would turn up in Montreal jail before he  
spent many days in this city whither he came

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800.  
LYMAN, SONS & CO.  
WHOLESALE DRUGGISTS  
AND  
MANUFACTURING CHEMISTS  
MANUFACTURERS OF

Linseed Oil,  
White and Colored Paints,  
Putty,  
Calcined Plaster,  
Land Plaster.  
DRUG AND SPICE GRINDERS.  
IMPORTERS OF  
DYE STUFFS, NAVAL STORES, OILS, &c.  
382, 384 and 386 ST. PAUL STREET,  
MONTREAL.

Tees, Costigan & Wilson,

(Successors to James Jack & Co.)

IMPORTERS of TEAS  
AND GENERAL GROCERIES  
66 ST. PETER STREET, MONTREAL.

M. LEFEBVRE & CO.,

MANUFACTURERS OF

Pure Vinegars,  
AND  
METHYLATED SPIRITS,  
Imperial Triple Strength,  
Cote d'Or Vinaigre de Vin,  
White Wine,  
Crystal Pickling.  
39, 41 & 43 BONSECOURS STREET,  
MONTREAL.

DUNCAN BELL,  
COMMISSION MERCHANT

AND  
MANUFACTURERS' AGENT.

Canadian Woollens, Hosiery, Rubber Cloth-  
ing, Cordage, Twines, Nets, Rubber and Horn  
Combs, Vegetable Ivory Buttons, &c., &c.

70 ST. PETER ST., MONTREAL.

late in the season ostensibly to open a store for  
the purpose of selling off the apples he had  
accumulated in some of our storehouses.  
The trusting farmers of Wentworth will now  
have reason to remember him. The present  
season he purchased in that county all the  
apples he could, paying nothing on them, but  
promising to give from 30c to 40c per barrel  
more than any other dealer. Almost every  
fruit grower in the townships of Saltfleet and  
Barton has been victimized. He purchased  
Townsend Van Wagner's full fruit, giving him  
\$10 on the purchase, and contracted for all his  
winter fruit at \$1.10 per barrel, the barrel not  
included, by which means Mr. Van Wagner lost  
the sale of his apples. He and his men boarded  
at the Dominion Hotel, Hamilton, which is  
out \$400 by Redman's disappearance. He  
owes the man who made the barrels for him,  
and who resides in or near Dundas, between  
\$400 and \$500. William Davis, Walter Secord,  
G. R. Secord, Mr. Smith and Mrs. Hopkins have

Leading Wholesale Trade of Montreal.

JAMES GUEST,  
COMMISSION MERCHANT  
—AND—  
GENERAL AGENT,  
No. 21 ST. JOHN ST., MONTREAL.

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie. [Cognac.]  
W. & J. Graham & Co., Opörto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Beylot & Cie., Libourne, Bordeaux, Clarets and  
Sauternes.  
Jules Regnier, Dijon, Burgundies and Chablis.  
L. M. Canneaux et Fils, Château de Dizy, près Eper-  
may, Champagnes.  
Renaudin, Bollinger & Co., Ay, Champagnes.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export  
Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Roig Ponsell & Co., Barcelona and Tarragona Spanish  
Ports.  
J. H. Henkes Delfshaven, Holland, Superior Geneva  
George Roe & Co., Dublin, Celebrated Old Irish  
Whiskies.  
Banagher Whisky Distillery Co., (Limited), Old  
Irish Whiskies.  
C. & D. Gray's Far-famed Loch Katrine, Scotch  
Whiskies.

FROM "BORDEAUX,"

Via LIVERPOOL.

French Plums,

(2, 4 and 7-lb Glass Jars).

VERY CHOICE QUALITY.

PRICES LOW TO CLOSE CON-  
SIGNMENT.

WM. JOHNSON & CO.,

77 St. James St., Montreal.

all been victimized, the latter to the extent of  
500 barrels. Mr. Van Wagner states that he  
is aware of parties, his neighbors, who have  
been beaten by Redman out of \$2,000.—The  
Hamilton Times says: "His agent here led  
Redman's victim to suppose that the man would  
return and settle up, but to-day his opinion is  
that there is no chance for securing any of it.  
Some farmers on the Grand River, tempted by  
the high prices offered by Redman, are now  
mourning his departure. He signed a contract  
with Mrs. Hopkins 'Redman & Bro.' but upon  
inquiry it has been ascertained that no  
brother was associated with him. Some of the  
men who were working for him have never got  
a single cent of their wages, and have not  
enough cash on hand to pay their fares home."

**WILLIAM DARLING & CO.,**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,**Hair Seating, Carriage**Makers' Trimmings and Curled Hair.*Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-  
facturers of Window Cornices.No. 30 St. Sulpice, & No. 379 St. Paul Streets  
**MONTREAL.****A. & T. J. DARLING & CO.  
BAR IRON, TIN, &c.,  
AND SHELF HARDWARE.**

CUTLERY A SPECIALTY.

FRONT ST., East.] **TORONTO.****D. McCall & Co.**

WHOLESALE

*Millinery**Importers,***51 YONGE ST.,****TORONTO.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 19, 1880.

**"DATING FORWARD."**

We believe that nothing has contributed more to the revival of prosperity in the United States than the shortening of credits to the retail traders by the wholesale merchants. Efforts have been made from time to time in Canada to effect a similar reform, but hitherto without success. In some branches of business, but especially in the dry goods trade, it has been the practice to sell goods on the understanding that the usual term of credit is to commence two, three, and perhaps four months after delivery, a system which has been completely abandoned, if we have been correctly informed, in the

United States. It is with considerable diffidence that we notice the subject, because we cannot but feel that it is presumptuous to criticize the policy of gentlemen of the great experience of our own wholesale merchants, and of those in Toronto and other western cities. We doubt, moreover, the feasibility of effecting arrangements regarding credit by mutual agreement. Experience has proved that if a firm, whether of manufacturers or merchants, or a railway or other company, deem it their interest to act contrary to an established usage, there is considerable danger that it will be set aside without much scruple.

A remarkable instance of the practice of cutting rates in railroad freights was cited by Sir Henry Tyler in his recent speech at the Grand Trunk Railway meeting. After pointing out that the weakness about all these arrangements is that they depend upon the consent and co-operation of the parties interested, who are too fond of cutting one another's throats, he stated that when the Grand Trunk got access to Chicago, instead of cutting rates and thus trying to get traffic, they went before the American arbitrators and asked them to adjudge what portion of the traffic out of Chicago they ought to receive. They were adjudged 10 per cent. of freight and 6 per cent. of live stock, and though less than what they thought just, they accepted it and acted in good faith. What was the result? They had been carrying hogs for a considerable time to the entire satisfaction of the gentleman who was principally instrumental in sending that traffic. After a time he wanted a contract at a lower rate, which, being against the rules of the Joint Executive Committee, the Grand Trunk refused to entertain. Thereupon the hog merchant, after pressing the Grand Trunk very much, went to the Erie Company, which acceded to his proposal, and by that means took away a large traffic, thus disobeying the regulations which they were bound to uphold and protect. The conclusion of this transaction is almost ludicrous. The matter was brought before the Joint Executive Committee with a view to the abrogation of the contract by the Erie, and the Grand Trunk were asked to join in paying for getting rid of it. This they refused to do, and finally a resolution was adopted to reduce the rate of freight of live hogs, a rate not established by the Grand Trunk, but adhered to in pursuance of the rule of an Executive Committee.

The case that we have cited, which was given with great circumstantiality by Sir Henry Tyler, and into the particulars of which Mr. Jewett, of the Erie, had pro-

mised to enquire, is just what happens constantly when agreements are made either as to prices or credits between competitors for business, and we have, therefore, little hope of any good result arising from agreements among the wholesale merchants as to credit. If houses are so anxious to do business as to be ready to submit to whatever terms may be agreed to by their rivals in order to carry off their trade, they cannot be prevented doing so, and our own conviction is that all attempts to restrain them by mutual agreements are worse than useless. The overlapping of accounts—by which the retailer who obtains credit for say \$4,000 is obliged to buy his fall or spring stock to the same amount before the first account falls due—is one of the worst features of the system, placing temptations before reckless dealers, and leading to unfair competition with those whose capital places them beyond such requirements. We have thrown the foregoing remarks together in response to a request that we should state the best mode of putting an end to the present system of "Dating Forward."

**SIR LEONARD TILLEY AT  
STRATFORD.**

The speech of Sir Leonard Tilley at Stratford, which was, as might have been anticipated, an answer to that recently delivered by his predecessor, Sir Richard Cartwright, has naturally been the subject of comment by the journals of the respective political parties. We notice that the Minister acknowledged frankly that the recent improvement in trade was not altogether due to the National Policy, which is as true as the converse proposition, that the very serious depression under which Canada has suffered was owing to causes for which the Ministry of the day was not responsible, and which, moreover, could not have been averted by ministerial policy. The heavy losses which caused the calamities from which the country has so severely suffered were mainly, as we have more than once pointed out, consequent on the re-action which followed a period during which there were inflated prices for many leading articles of general consumption. During a considerable period of high prices, the merchants of Canada were loaded with goods which became seriously depreciated in value, and the result in numberless cases was insolvency with its accompanying losses. It has been the lot of the Liberal Administration to have been in office during the period of depression, and of the Conservative Government to obtain power at the turn of the tide. It can serve no good purpose to

deceive the people into the belief that the depression or the revival is attributable to the fiscal policy of the Government.

We do not mean to deny that the calamity may have been aggravated by the introduction of United States manufactures, which, during a period of depression severely felt by our neighbors notwithstanding their high protective duties, were forced upon our markets at prices often below those which prevailed in their own home markets. The falling off in imports from the United States, to which Sir Leonard Tilley adverted, is in our opinion to be accounted for by the revival of business in that country much more than the National Policy. It must not be imagined that we fail to discover the merits of Sir Leonard Tilley's speech. He put the main points at issue fairly before the people, for when a minister avails himself of such an opportunity as that afforded at Stratford, his speech is intended, not for the limited audience which he is addressing, but for the whole Canadian people. Sir Leonard Tilley noticed early in his speech a charge which his opponents have never ceased to urge since the last general election, viz., the telegram from Sir John Macdonald to Mr. Boyd of St. John to the effect that a re-adjustment of the tariff and not an increase was contemplated. Sir Leonard Tilley maintained that the increase was rendered necessary by the mistake in Sir Richard Cartwright's estimates, and that he (Sir R. C.) was the responsible party. The point is of no importance. It is hardly fair to hold a minister responsible for a deficiency of revenue caused either by short importations or by reduced prices of goods. The estimates are as a rule based on the importations of previous years, and it is wholly impossible for any minister to foresee what the imports of a year, the commencement of which is still several months off, will amount to. There never was any ground for the charge made against either of the ministers.

Sir Leonard Tilley made an unanswerable defence of his increased tariff by referring in detail to the new charges for which provision had to be made. The assumption of the debts of the Provinces by the Dominion, he correctly observed, was not any increased burden on the people. What the Dominion assumed was of course a gain to the Province. The Intercolonial Railroad, the canals, the expenses consequent on the extension of the Dominion, all led to increased demands on the Treasury which had to be met, and it was absolutely necessary to obtain more revenue. The justification of the tariff

must be based chiefly on the necessity of obtaining more revenue, although of course the details are fairly subject to criticism. We pointed out in a recent article that neither political party in Canada can pretend to be an advocate of free trade. The question between parties is merely the extent to which incidental protection should be carried. It was formerly the policy of Canada to admit raw materials duty free, and to impose moderate duties on manufactures. The necessities of the State requiring increased revenue, raw materials have been to some extent taxed, and the manufactured articles have consequently been subjected to increased duties.

We think it must be admitted that on the whole Sir Leonard Tilley made out a good case for the Administration of which he is a member. He dwelt at some length on the sugar question, which is one of the most difficult with which he had to deal. According to the reports, he made no reference whatever to the imposition of the *ad valorem* duty on the long price instead of the short. The long standing grievance of the Canadian refiners which the late Ministry refused to listen to was the payment of bounty on exportation, a grievance which has been felt in England, and which has led to great sympathy with the sufferers. We can readily understand the difficulty of dealing with such a question by a Free-Trade Government, but in Canada there ought to have been no hesitation in imposing a countervailing duty, which Sir Leonard Tilley did, but which he did not advert to when treating of the subject at Stratford. He did take credit for a much more questionable enactment, viz., the exemption of packages from duty when entered from the place of growth. The practical effect is to impose a discriminating duty against the United Kingdom. The Glasgow exporter of sugar has to pay duty on his packages while the Cuban foreigner is exempt. It is fortunate for Sir Leonard Tilley that this peculiar feature of his tariff has escaped notice at home, or most assuredly there would have been a remonstrance. The changes in the sugar duties will, we fear, result in a considerable falling off in revenue, but we cannot deny that the duty on the long price was a fair mode of countervailing the foreign bounty. We believe that Sir Leonard Tilley's speech is calculated to place the tariff question in a fair light before the public.

AN ANNAPOLIS, N.S., correspondent: "The bankers say that notwithstanding all the grumbling, trade has been good this year, and they are the boys that know."

#### THE HARBOR COMMISSIONERS.

It is satisfactory to learn from the statement submitted at the last monthly meeting of the Harbor Commissioners that there has been a considerable increase this year in the tonnage of vessels arriving at the port of Montreal from sea, and also an increase of about \$55,000 to the revenue. Mr. Shearer was present to urge that some steps should be taken to ascertain the probable cost of the harbor improvements which he thinks feasible, but the Commissioners were cautious in expressing any opinion, although they intimated that at the next meeting they would be prepared to do so. We are not aware that any notice has been taken of our reference to the scheme submitted some years ago by Mr. Vernon at a time when there was a consultation of engineers on the subject of the harbor improvements. Mr. Vernon's scheme was substantially the same as that which Mr. Shearer has lately proposed, although different in some of the details. Mr. Vernon offered to give estimates of the cost of the work, and it is difficult to believe that his proposition was not fully considered. It would be interesting to learn what action was taken at the time by the Harbor Commissioners; or whether the whole scheme was laid aside as impracticable. There is a prevalent opinion which is fully justified by the great increase in the tonnage of the vessels arriving at Montreal that the enlargement of the Harbor has become almost a matter of necessity. Mr. Vernon was of opinion that the works could be constructed without increasing the Harbor dues or adding a single dollar to the taxation of the people, and he pledged himself to show this to be the case if the Harbor Commissioners considered it worthy of their attention. There surely ought to be some information in the Harbor Commissioners' office in regard to the opinion on Mr. Vernon's scheme, formed by the Commission of Engineers then sitting; but, if there is not, we cannot but think that it augurs badly for Mr. Shearer's proposition. The least that can be expected from the Harbor Commissioners under the circumstances is a frank explanation of what took place at the Board when Mr. Vernon's scheme was laid before it, a few years ago. Was it referred to the Commission of Engineers and, if so, with what result? or, was it simply pigeon-holed by the Commissioners without further enquiry? Surely there ought to be no mystery on the subject.

A letter on the subject addressed by Mr. W. Wingfield Bonnyng to a morning

journal is replete with useful hints. Mr. Bonny'n, himself a practical engineer, asks whether we require more harbor accommodation, and points to a probable fall of four feet in our present basin should Mr. Shearer's scheme be carried out.

#### BUILDING AND LOAN SOCIETIES.

The last number of the *Official Gazette* contains a statement of the affairs of the Building and Loan Societies of Canada for the year 1879, which shows the aggregate liabilities and assets of seventeen Quebec societies and of forty Ontario companies. The returns for Ontario are as complete as the law requires, but those for Quebec are not by any means so useful for purposes of criticism, or correct deduction as they would be, were details fully given. Whether the Government be empowered to compel the societies to give a full return of their operations or not, the length of time taken for the preparation of the statement shows that the "time is money" adage has little merit for some of the compilers at least. But any statement whenever issued could scarcely be less satisfactory than that for the Province of Quebec. The loans secured on real estate, for instance, are said to amount to \$3,392,247; and the value of real estate under mortgage is stated at only \$3,881,429. This is owing probably to several large societies withholding the information. Incomplete as these reports are, they yet afford ground for some remarks. The small profits on accumulating shares cannot leave any doubt as to their actual realization.

The deposits in the Province of Ontario form considerably over one-fourth of the funds invested by the societies, and if such deposits are accepted on terms which mean returnable on demand while the other liabilities to the public, except debentures, are of the same nature, and may be called up at any moment, there is then a danger that the societies have means of avoiding in the issue of debentures. The assets in Ontario present a satisfactory exhibit, the loans on real estate being only 42 per cent. of the value, which shows a prudent margin. The amount of debentures issued during the year, amounting to \$1,514,978, is not at all excessive in proportion to the other operations and to the capital. In the forty-seven societies doing business in Ontario, the following aggregate of deposits is found:

Amount received from depositors during the year.....	\$10,501,381.40
Amount repaid to depositors.....	9,701,680.11
Increase in favor of the societies of.....	\$ 799,851.29
The total liabilities to depositors are...\$	8,893,806.52

However flattering may be the exhibit of the Building and Loan Societies of Ontario, for 1879, we venture to express the opinion that their position would be stronger, were they to gradually substitute debentures in the place of deposits. The actual state of the money market in England is quite favorable for such a change; the \$6,107,403 of debentures already held in Great Britain have turned out so safe an investment as to call for more, and the banks would by these means recover possession of a legitimate part of their business withdrawn from them by the competition for deposits.

#### THE BANK STATEMENTS.

The statements of the Chartered Banks for October compared with those for September show some changes. Circulation shows an increase of nearly  $3\frac{1}{2}$  million dollars, the greater part of which was doubtless employed to move the crops. Provincial government deposits on demand have increased nearly \$300,000. Of this the Union Bank represents \$230,000, probably some of the French Loan. Now that the Government can do so, it ought to set a good example and pay its little debts. The Bank of Montreal, Ontario and Merchants also show some increase. Public deposits on demand show an advance of over  $1\frac{1}{2}$  million; deposits after notice an increase of about \$150,000. Amounts due to banks in Canada have increased about \$450,000, while amounts due to banks in the U. K. have fallen off some \$280,000. Specie shows a slight falling off and Dominion notes show a corresponding advance. Amounts due from banks in foreign countries have increased about \$1,365,000, divided chiefly among Merchants Bank, Bank of Toronto, The Molsons', Bank of Commerce, Dominion Bank, Ontario Bank, Bank of Ottawa and Bank of Montreal. The Bank of Nova Scotia shows also an increase in this respect of some \$50,000. The item "Due from banks or agencies in the U. K." has advanced nearly \$900,000, rather generally distributed. The available assets are thus shown to have increased about 2½ millions. The item "Due from banks or agencies in foreign countries," as already explained, is chiefly represented by investments in the United States money centres on the security of American bonds, rendering loans realizable at the shortest possible notice. This comparatively new feature in our banking business will account for the large increase in "Available Assets" as compared with the corresponding period of 1879, when it was only \$40,012,417. In October, 1878, "Available Assets" were \$25,697,994. Loans secured by other than Canadian collaterals have increased about \$500,000. Discounts have advanced  $1\frac{1}{2}$  millions. Overdue notes, secured as well as unsecured, have decreased nearly \$140,000, not the least satisfactory part of the statement.

#### FARMERS' LOANS IN PRESCOTT AND RUSSELL COUNTIES.

The Ontario Building and Loan Society of Kingston, Ontario, is now actively winding up its business in the united counties of Prescott and Russell, and likewise a great many of

its borrowers, with the view of retiring to other pastures. This company at one time did a large business in these counties, but rumor asserts that this business was far from profitable. Causes: over-valuation and depreciation. During the past year, two companies have retired from that field, the London and Canadian, and the Ontario Building and Loan Society. Three companies are still actively advancing moneys on farms improved and sometimes unimproved, namely, the Canada Permanent and the Western Canada Loan and Savings company. Notwithstanding the diminution in the rates of interest, there appear to be but very few loans effected. Each of these companies advertise money to lend at  $7\frac{1}{2}$  per cent., but borrowers are few. Whether this owing to improved times, an abundance of private funds, or that the farmers have become better economists and financiers, your correspondent knoweth not. In the hands of a talkative agent, what scheme more plausible than the instalment principle. One thousand dollars is repaid in ten yearly instalments of one hundred and sixty and fifty cents. One hundred and sixty a year—a mere bagatelle! what farmer cannot pay that, and in the ten years the whole, principal and interest, is paid off, and the borrower is clear. Again the agents are allowed large fees and percentages. Their interest is to effect as many and as large loans as possible. Is it a wonder that farmers have been tempted to their ruin, and that the companies have been over-reached?

It would be interesting to ascertain the number of mortgages taken by the various companies, the quantity of land covered by these mortgages, the amounts advanced, and the number redeemed. I think it may safely be asserted that over one-third of the farms in this and the adjoining counties is mortgaged. The great cause has been unlimited credit. One of the oldest and most successful merchants of Yankleek Hill a short time ago informed the writer that two of the accounts rendered by him at the close of the first year he was in business have not yet been paid. The debtors are farmers, apparently in good circumstances. Of course notes were taken which have been kept valid by renewals, and for rapidly increasing amounts.

PLATE GLASS INSURANCE.—We find in circulation a "dodger"—in more senses than one—purporting to be a reprint.....from the *Montreal Journal of Commerce*, of an article.....entitled "Illegal Insurance," based upon a letter from the deputy insurance superintendent of this state to A. J. Pell, at Montreal, who happens to be the general manager there of the Metropolitan Plate Glass Insurance Company, of this city. The letter states that The Lloyds, of New York, which is engaged in the business of plate glass insurance, has no authority from the insurance department to transact business, nor has it any securities on deposit with the department for the protection of policyholders. Both these statements are indubitably true, and it is also true—which fact the deputy's letter conspicuously omits—that no such authority or deposit is necessary to enable The Lloyds to transact business. The Lloyds is an organization of individual underwriters, having just the same right to insure plate glass or anything else, that they would have to make or sell plate glass or anything else, not noxious to public health, peace or morals. Dealers in groceries, dry goods, hardware, or other commodities do not have to ask the state's permission for the sale of their wares; nor do dealers in insurance, unless they

are incorporated, or have asked and obtained special privileges from the state. In the latter case they must take their charter or their privileges from the state upon its own terms. The Lloyds' business in this state and in any other state in the Union is lawful. Furthermore, there is no statute of the Dominion, or of either of the provinces thereof, which makes its business there illegal. From the fact that the letter, copied in the "lodger," is addressed to the Montreal representative of the Metropolitan company we may reasonably infer that the latter is circulating the same. If this inference be correct, we have to say that the Metropolitan is engaged in a very small and not altogether clean business. Let it insure more plate glass, more cheaply and more safely than The Lloyds, if it can, and so demonstrate its superiority. That is legitimate and honorable competition. But it will only dirty itself without compensation by resort to "lodgers" of the description herein referred to.—*N. Y. Insur. Chronicle.*

A CORRESPONDENT writes: "Rich developments in the North Hastings Mining regions are reported, especially in iron. It is said that the ore is much richer in quality and more abundant than had been supposed. Those best acquainted with these regions speak with most assurance in regard to its value. Natural supplies of mineral wealth of such proportions and unquestioned wealth ought to invite the attention of Canadian capitalists. With the investment of capital and a more liberal tariff, so far as all events as coal is concerned, we might build up some most desirable industries. As it is now, nearly all the mining operations of the Madoc regions are being prosecuted by Americans on American capital. They do not hesitate to invest in the iron, gold, silver, asbestos, &c., &c., with which this country seems well supplied, and it would appear to be a proper matter for our own moneyed men and companies to investigate. The consumption of iron for the time to come in railroading, building, &c., &c., must steadily increase, and if established on a proper basis ought to prove remunerative.

## Financial and Commercial.

### MONTREAL WHOLESALE MARKETS.

THURSDAY, 18TH November, 1880.

General merchandise has been comparatively quiet, but considering the advanced stage of the season, with the close of navigation imminent, the movement of goods, in the aggregate, has been liberal. As the freight movement changes from water to land carriage there is always a temporary rush, but there are more vessels than usual at this time of year loading in the harbor, and some owners are experiencing difficulty in procuring freight. The *Peruvian*, the last steamer to arrive, reached port last Tuesday evening. There can be no doubt that, when the returns are made, the trade of the city and harbor for 1880 will show a vast increase over that of probably any previous year. Travellers, now returning from their sorting-up trips, give cheerful accounts of the generally healthy and prosperous condition of business in the rural districts; payments in both city and country are met much more promptly than formerly. The anxiety on the part of the public to invest in stocks of all kinds, and the large amounts thus being invested, affords a strong evidence of the plethora of money in the country. In the stock market, a general "boom," which began to be felt on Monday last, has been the feature of the week, and yesterday's business was the heaviest done in a single day for a long time. The im-

provement has extended throughout the list, with manufacturing companies taking the lead; and the profits of cotton companies being unprecedented. All the mills are taxed to their utmost limits. Among the advances may be noted the following:—Montreal Bank, 4 per cent; Merchants, 6½; Commerce, 3½; Union 8 (101 bid yesterday, but sold to-day at 99); and Ontario, about 2 per cent. The present extraordinary demand is ascribed to the low rates of interest at the banks, the difficulty of investing money to advantage, together with a growing confidence in the business future. In Sterling Exchange there is very little doing; rates quoted at 8 to 8½ prem. between banks, and 8½ do over counter. Drafts on New York drawn at par for round amounts and ½ prem. for small amounts. Rates of discount on commercial paper and of interest on call and time loans as previously quoted. Sales on Exchange to-day, were: Morning Board—100 Montreal at 159; 75 Ontario at 98½; 25 Peoples' at 92; 425 do at 93; 115 do at 94; 150 Molsons at 107½; 30 do at 107½; 150 Toronto at 138; 375 Jacques Cartier at par; 60 Merchants at 116½; 25 Union at 99; 25 do at 98½; 43 Commerce at 138; 75 do at 138½; 100 do at 138½; 20 at 138½; 50 Exchange at 69; 75 Commerce, ex-div. at 135; 100 Montreal Telegraph at 133½; 10 do at 133½; 130 Dominion Telegraph at 89; 50 Richelieu at 62½; 180 do at 62; 375 City Passenger at 121; 55 City Gas at 156; 100 Montreal Loan & Mortgage Co. at 107; 50 Royal Canadian Insurance at 58; 25 Canada Cotton at 140; 30 do at 138; and 25 Dundas Cotton at 142½. Afternoon Board—75 Montreal at 159; and 50 do at 158½; 200 Ontario at 98½; 175 Peoples' at 94; 25 do at 94½; and 25 do at 94½; 25 Molsons at 107½; 20 Toronto at 138; 125 Merchants at 116½; and 45 do at 116½; 40 Eastern Towships at 116½; and 25 do at 116; 5 Quebec at 115½; 200 Commerce at 138; 100 do at 138½; and 50 do ex-div at 135; 300 Montreal Telegraph Co. at 133½; 225 Richelieu at 62; 25 City Gas at 155½; and 35 do at 154½.

ASRES.—Receipts of Pots rather in excess of last November, of Pearls very light. Sales of Pots last week as high as \$5.15 to \$5.25, since which they have grown cheaper, and they close at \$5 to \$5.10, as to tares. Seconds sold at \$4.40. Thirds \$3.65 to \$3.80. Pearls—11 barrels sold on p. l., probably about \$4.40. No Seconds. Receipts since 1st January, 8062 barrels Pots, 1446 barrels Pearls; deliveries, 8419 brls. Pots, 1450 barrels Pearls. Stock in store at six o'clock on 17th November, 105 barrels Pots and 94 barrels Pearls.

BOOTS AND SHOES.—As the winter approaches the demand for heavy boots increases, and as stocks of these are light, some houses are a little behind with orders for this class of goods. Winter over-shoes are also in good request, and altogether the present sorting-up trip by travellers is proving quite satisfactory. There is a supply of everything in stock except heavy winter wear. A good fall of snow is the one thing useful to stimulate this branch. Manufacturers are busy on Spring goods, and several Western jobbers have been here purchasing. Our manufacturers usually close their books for the year about the 1st December, but it is safe to state, at least, that the present year's business has been fairly satisfactory; since both the Spring and Fall seasons have resulted in considerably larger volume of trade than in preceding years

and the losses have been much smaller. Against this, however, is the fact that prices were cut to an almost unprecedented extent this year, and the advances for raw materials were not followed by corresponding advances for boots and shoes. Remittances continue good.

COAL AND WOOD.—The demand for anthracite coal here quite limited; the season nearly over, but, owing to advanced freights, local dealers have advanced prices another 25c. per ton, being now quoted as follows:—stove, \$7.00; egg and chestnut, \$6.75; Scotch grate, \$5.50; Lower port, \$5; Welsh, \$5.50; Newcastle Smiths, \$5 to \$5.50; Scotch steam, \$4.75 to \$5.25; Pictou, do, \$4.25 to \$4.50; Cape Breton, \$4. Cardwood, owing to the short supply, has again advanced, now quoted as follows:—Maple, \$7.50 to \$8; birch, \$6.50 to \$7; beech, \$6 to \$7; Tamarac, \$5 to \$6; and hemlock, \$4.50 to \$5. Several schooners are now employed in bringing up cargoes of fire-wood from the gulf ports, and a further advance in prices is not improbable.

GROCERIES.—Teas at auction to-day were not active; prices fair for some grades, about 500 packages sold well. *Japan Teas*—Late cable report from Yokohama showed activity. Rate for the kind of good medium offering was \$13.50 the picul. At private sale here there is a moderate business going on on basis of about past week's figures. Young Hysons and Black teas dull. *Sugars*—Granulated, &c. lower. In Yellow Refined and Raw Sugars there is very little of change to notice, market not active. Advances are somewhat varied from Cuba as to growing crop, but drought appears to have done injury. Louisiana crop reported very large. Beet Root returns on the whole unsatisfactory. *Molasses* dull, about 1c to 2cts. reduction may be noted for most kinds Molasses. Syrups unchanged. *Rice*—Enquiry only moderate. *Coffees*—Dulness prevails. *Spices*—The tendency is rather towards a little abatement in Pepper and Cloves. Other spices unchanged. *Fruits*—Valencia Raisins steady. Malaga fruit dull and rather low. Sultanas scarce and higher, held 9c. to 11c. Currants keep up at Patras, French demand appears considerable.

DRUGS AND CHEMICALS.—Business has slackened off somewhat during the present week, and we may look for some dullness for the next few weeks. The Fall trade so far has been very satisfactory, there being a marked absence of the many failures prevailing for the previous four or five years. Prices are without particular change in this market. In England business is exceedingly quiet with low prices prevailing, eager sellers and an almost entire absence of buyers.

DRY GOODS.—A fair, average November week has been experienced; a reasonable amount of business continues to be done in filling small sorting-up orders for staples and such goods as are usually wanted in larger quantities when the cold weather sets in. The snowy weather this week has brought to market a few customers from Quebec and the district of Three Rivers, and quite a number of travellers are still out, but along with orders they forward reports of extremely bad country roads, which greatly retard the retail trade. Payments uniformly reported good, as they have been for weeks. We revise our prices current again this week, giving the outside and inside prices of cottons recently changed. The prices are governed by the quantity sold, and may be named respectively Mill prices and Jobbers' prices.

DAIRY PRODUCTS.—The *Butter* market, on the whole, has undergone little change. Recent cable advices report matters dull in England; orders are quite limited, and for fresh flavored goods only. Summer and off-flavored goods here very dull and hard to move at any price; spot transactions within the week not numerous, and include sales of small lots closely selected



Townships at 23½c, of choice lots do at 23c and round lots do at 21 to 22c. Kamouraska, of which there appears to be larger stocks in the vicinity of Quebec than dealers had supposed, has been offering freely this week, and some 3,000 packages have sold in lots, at 15 to 15½c. Opinions differ as to stocks held in both city and country, but there is reason for believing that the supply of good butter is not so small as was generally supposed, and of medium the accumulations in warehouses are great, and what is to be done with it no one seems to be able to tell. Large consignments are being forwarded to Great Britain per steamers leaving this week. In New York off-flavored stock of all kinds meets with a slow sale and values are uncertain. Fresh butter, however, retains the attention of buyers, and really choice and fancy lots are selling quickly. The local *Cheese* market has remained quiet, and at the close prices show an easier tendency. At Utica on Monday 12½c was the highest bid for best factories; here, from 12½c to 12½c is the range, without recent sales.

**FLOUR AND GRAIN.**—The flour and grain markets on both sides of the Atlantic have been steadily growing firmer during the past week, and if the home deliveries of the United Kingdom continue to fall off, as latterly, and the supplies from America decrease, as is almost certain to be the case after the close of inland navigation, higher prices still may be looked for. The imports of wheat into Great Britain last week showed an increase of 100,000 bush, and those of flour an increase of 30,000 bbls, over the imports of the previous week. Yesterday wheat in England advanced 6d per qr., and Chicago, in sympathy, became active and slightly excited with advanced prices, of 1½c on wheat and 2c on corn. It is not probable that such enormous quantities of wheat will be stored in Chicago this winter as last, for a considerable portion of the elevator room there is already occupied with corn. In this market prices for all kinds of grain and flour show a considerable advance on those of a week ago, and business has been decidedly more active; one estimate places the quantity of wheat available for sale on spot here at 20,000 bushels. For a cargo of mixed red and white, \$1.18 was refused, but a cargo of Canada red changed hands to-day at \$1.17½. Other sales included about 30,000 bushels peas at 87c; 15,000 bushels corn at 55c; a like quantity of barley at 63c, and say 10,000 bushels oats at 34c. The flour market is very firm, and prices have advanced 5c to 10c per barrel, the last couple of days. There has not been much flour offering; holders are looking for higher prices still. In consequence of the continued upward movement in England, millers have advanced quotations for Superiors to an extent beyond the reach of this market, and it is expected that the value will reach \$5.50 before many days; if the heavy demand throughout Ontario continues this may be counted upon as a certainty. There is not much freight offering here, but several of our exporters have been buying in the West for shipment via Portland. Superior sold to-day at \$5.35 and Spring Extra at \$5.20, although sales of hundred barrel lots have been made at \$5.30. Extras worth \$5.20 to \$5.25, Strong Bakers' selling at from \$6 to \$6.50, and Medium do, \$5.35 to \$5.75.

**OILS.**—A moderate demand exists for *Linsseed* oil, without change in prices, although it is a little weaker in England. In other lines there is very little doing: *Stann Refined Seal* is still held at 66c Imperial gallon, but this price has been shaded for round lots; stocks sufficient for the demand, and chiefly in the hands of one dealer. *Newfoundland Cod* in first hands is in small supply, and has been selling freely of late, at 49c to 50c wine gallon. *Naval Stores.*—Turpentine is unchanged here, but there is a slight decline in New York. The difference in freight will, however, more than make up the decrease in price. Demand light.

**HIDES AND SKINS.**—Arrivals of Western hides have been fairly large, but the market remains unchanged, \$10, \$9, \$8 being still the current rates paid to butchers for the several grades. The well-known local tanner in this market, having got pretty well supplied, has reduced his paying figures to those of the general dealers. Quebec tanners are buying only what they require for immediate use. *Lambskins* unchanged, prices, it is conceded, are too high; but competition will likely keep them up to present figures, from \$1.10 to \$1.20. *Wulfskins* unchanged, season over. Formerly the greater part of the calf-skins held here were exported to the States, but since the inauguration of the N. P. Montreal tanners have commenced to work them into stock, which is acknowledged to be equal to any imported leather.

**FISH.**—The supply of Labrador herrings is below the average, and stocks having been greatly reduced, holders remain firm for desirable parcels. Many lots offering are of inferior quality. The demand is fairly good, but the abundant potato crop is said to be interfering with the trade somewhat. Holders ask \$5.50 to \$5.62½ per brl, but for round lots these prices will be shaded. *Green Cod* is worth \$4 to \$4.10 per brl, for No. 1. Draft *Cod* is really scarce and in good request, at \$5.50 to \$5.75 per 200 lbs. *Dry Cod*, \$4 to \$4.25. *California Salmon*, \$14.50 to \$15 for No. 2. *Newfoundland Salmon* scarce, but demand only moderate; Nos. 1, 2 and 3 respectively, \$19, \$18 and \$17.

**FRUITS.**—The receipts of Apples have continued heavy, but the demand for export has been so brisk that nearly all were wanted for the English markets. As the season approaches a close some Montreal dealers are awaking to the fact that stocks in their cellars are light; they are anxious to buy, but the bulk of good winter fruit has been shipped, and the propellers having stopped running, arrivals from the West will be necessarily slow, and difficult to secure. The demand from the local trade continues good, and prices range from \$1.50 to \$2.25, as to quality; straight cars of ordinary fruit have sold at \$1.75, white choice lots have brought as high as \$2.25. Inferior and common apples sell at from \$1.40 to \$1.65. Recent sales include 650 brls. of poor winter apples at \$1.45, 700 brls. good fruit at \$1.80; 300 do choice at \$2.10; 800 do at \$1.75, and a carload at \$1.65. Lemons in moderate demand at \$4 per box; supply light. *Oranges*—Jamaica fruit in small supply and slow of sale at \$4 per box, or \$7 per case. *Cranberries* plentiful, held at \$7 for Cape Cod; demand fair. *Almeria Grapes* in small supply, and good request, at \$5 to \$6 per brl.

**FREIGHTS.**—Navigation is rapidly drawing to a close, but few vessels of any kind to arrive and scarcely anything doing in freights. An outside steamer has been chartered within the week to carry grain to U. K. f. o. at 6s. 3d. Ocean freights easy and lower, engagements for grain having been made at 6s. and 5s. 3d. by steamer to Liverpool; rates now, 4s. 6d. to 5s. Vessel-owners say that the few contracts making now are generally re-engagements.

**FURS.**—Manufacturers continue quite busy, and the present snow-storm, if followed by frost and cold weather, will likely cause a rush for the delivery of goods to country dealers, so that the trade here may be taxed to their utmost in filling orders. The early catch of *raw furs* is coming forward freely, and meets with a good demand; the quality and colors are reported good. Prices paid by the different dealers vary considerably, and our quotations represent the market for primed skins;—Bear, \$7 to \$10; Fisher, \$6 to \$9; Otter, \$7 to \$10; Beaver per lb, \$2.25 to \$3; Red Fox, \$1.25 to \$1.50; Crossed, \$2 to \$5; Martin, \$1 to \$1.75; Mink, \$1 to \$2; Lynx, \$1.50 to \$2; Skunk, 50c to 90c; Raccoon, 40c to 60c; Full Muskrat, 7c to

10c; Winter do, 9c to 11c; Kitts, 2c to 5c; Wild cat, 50c.

**HARDWARE AND IRON.**—Until this week trade in general hardware continued to be well sustained, but travellers have now got pretty well through with their Fall trip, and are returning home, having done a much larger business than during last Fall. One leading firm alone report that, apart from the shipments by water, they shipped, by actual count, 45 per cent. more goods per the Grand Trunk during last month than for October, 1879. Some dealers affirm, however, that all through the Autumn staple goods have been sold without remuneration to importers, so keen was the competition, etc. Very little business expected to be done now until January, and no changes to note in prices. In *Canada Plates*, only a small local trade doing at quotations. *Tin Plates* are in improved demand, but no quotable sales reported. *Pig Lead* held firm at our quotations, in sympathy with the upward tendency in foreign markets. *Pig Iron.*—The tone of the market is gradually improving; within the last few days there have been several enquiries from buyers here for lots of from 400 to 500 tons, but prices offered are below the views of holders, who feel quite confident of the future, so much so that agents here for Scotch brands have received instructions not to sell, for the present. The cable also advises higher prices, warrants being quoted in Glasgow yesterday at 53s, with a rising tendency. Sales here comprise only small lots of from 10 to 50 tons to foundries and other regular consumers; our quotations represent outside figures, and would doubtless be shaded considerably for round lots. Stocks of Scotch iron held here include about 12,000 tons and in New York only about 5,000 tons. The accumulations in this market have been greatly owing to the want of vessel transportation; unlike previous seasons, there has been a great scarcity this fall of steam and sail vessels on the Western through route, and many buyers in the west have, it is said, been supplied from New York. Remittances good.

**HORS.**—The movement of the new Canadian crops is reported very slow, as buyers and sellers remain apart as to prices. In Ontario growers are asking from 20c to 25c per lb, but brewers are not willing to pay within 5c to 6c of these figures, and are buying merely from hand to mouth. In this market the position is about the same; brewers are not generally well stocked, but they complain that the prices asked for Canadian growth are out of all proportion to the values of English and Bavarian hops, and they are therefore holding off for lower prices later in the season. A local brewer stated to-day that he had been offered good Bavarian hops at a price equivalent to 23c, while dealers here are asking from 15 to 20c for Canadian. One or two Western growers have been offering samples in this market, but very few sales have been reported; we hear of a few single bale lots having been taken by brewers at 15c to 17c. Offerings light.

**LEATHER.**—The market has ruled quiet, and will continue so until after the manufacturers have finished stock taking; they are not buying except when special inducements are offered, and lower prices will be accepted for round lots of common or inferior stock. A sale reported of a round lot of *Pebble* at 1½c, of another lot of Quebec stock at 13c. Small parcels of *Splitts* and *Upper* have been sold at our quotations. The best *Sole* and *Harness* are in fair request at firm prices. Shipments of *Buff* and *Sole* to England continue, about 3,000 sides of the latter being forwarded weekly. A Halifax exchange reports that a Pictou (N.S.) tanner recently shipped \$10,000 worth, principally of *Buff* and *Splitts*, to the English market.

**LUMBER.**—Nothing new to report in lumber, the stock held over in this city is rather large, and principally low-priced, worth from \$8 to \$15 per foot. Upper qualities are scarce and high.

**POULTRY.**—The wintry weather of the past few days has induced the shipment of a few cases of dressed poultry from the West to this market, and the supply promises to be large; preparations are already being made for the export of large quantities to Great Britain. It is said that a Western Ontario firm have arranged for the shipment of several carloads of turkeys to Liverpool in time for the holidays. Last year some heavy losses were sustained by shippers, partially from the large consignments and partially from the late arrival in England of birds intended for New Year's sales. We repeat our instructions of last year as to poultry for export: After keeping the birds from feed at least 24 hours, kill by bleeding in the neck; and leave them hanging until quite cold; then wrap a piece of brown paper neatly around the neck over the incision, taking care to smooth down the feathers as much as possible, and pack in cases containing about twenty birds. Liverpool quotations, Nov. 4th, were: turkeys, 6s. to 10s. each, as to size; ducks, and fowls, 4s. to 5s. 6d. per pair. Wholesale prices quoted in this market rule about the same as at the opening last year: turkeys, 6c to 8c per lb; geese 5c to 6c; ducks, 7c to 9c; and chickens, 6c to 8c. The demand is about equal to the supply. In New York dressed turkeys are selling at 10c to 12c. per lb. for fair to good, and 8c to 9c. for common. Shippers to Montreal should avoid scalding, which means loss; pluck well, leaving head, wing, and tail feathers intact, also the entrails not drawn, and pack in cases of 100 to 150 lbs. each being marked with number of birds, and gross weight and tare.

**PETROLEUM.**—Advices from Petrolia state that the Imperial Company, to whose operations the late advance was due, are now bearing down the Crude market, \$1.50 being their present idea of the value. Holders still ask \$2 per brl. Refined is unchanged at last quotations. Cars, 26½c; small lots, 26½c. to 27½. It is reported that petroleum has been discovered on Mr James Fraser's farm at Mill Brook, Picton, N.S., and that prospecting has been commenced. The Petrolia Oil Co. has purchased a special train of ten oil-tank cars for their Ottawa business, for \$7,200. The Company it is said will establish an agency in Montreal next spring.

**PROVISIONS.**—In Chicago *pork* and *lard* are reported weaker, while hogs have been advancing; *pork* was quoted there last evening at \$12.65 bid, \$12.20 asked November and December, and \$13.52½ January; and *lard* at \$8.02½ November and December, and \$8.07½ January. This market has ruled quiet all week; *mess pork* in fair demand, but sales comprise only small jobbing lots for lumbermen, at from \$17.25 to \$17.50; the extreme outside price is \$17.75, but it is doubtful if cash sales can be made at this figure. *Lard* quiet, and demand has fallen off somewhat. Fairbanks' selling in small lots at 12½c to 12½c. Canadian *lard* expected in this market about a fortnight hence. A few small lots of *dressed hogs* have arrived from the west and surrounding country, and selling at from \$6 to \$6.75, according to weight, condition, and quality. *Eggs*—market firm for strictly fresh, and quoted at 18c to 20c, but one dealer claims to have sold shipping lots at 22c and upwards. Lined eggs selling in small lots at 17c to 18c. Choice Canadian "hen fruit" has sold in New York this week at 24½c to 25c.

**WINES AND LIQUORS.**—A fair, steady business has been done with an improving tendency in values, especially for brandies, which have been in better request, but they are becoming scarce, and cannot be replaced at present prices. Leading jobbing and some wholesale houses have been quite busy, and good sized lots of general goods have been shipped to dealers in other Canadian cities, while other leading houses have experienced a slack time. No quotable change in prices; for round lots, though, concessions would be made, but no such dealings can be reported.

**WOOL.**—The market rules firm, with an improved tone, but the long-looked for American demand has not yet come to the rescue, and manufacturers are buying only small lots of Canada *pulls* at about our quotations. There is no *fleece* in the market; prices, therefore, nominal. In foreign wools a few sales of Cape have occurred at from 18c to 18½c; about 100 bales in two lots changed hands on p.t. The New York market rules quite firm, and Boston is somewhat excited, with considerable pressure to buy on the part of manufacturers, while holders are indifferent about selling, as it is confidently believed that still higher prices will be obtained at an early day. Sales in Boston for the past week include upwards of 3,500,000 lbs., at 47c to 50c for Ohio, Pennsylvania and West Virginia fleeces. A letter dated Liverpool, 6th Nov., and received here to-day, says: "Our market continues very active, and we have good reports from the manufacturing centres." We append the following extract from a Philadelphia circular, issued 15th inst: "Wool is active, and has advanced about 3c per pound on quotations of Nov. 1st. Holders expect higher prices and refuse to sell. Stock nearly all held out of the market, or at prices which render it difficult to obtain a moderate supply; this staple is locked up under control of holders, and values may continue to increase until owners will sell. Manufacturers are eager buyers. Prices, while showing a handsome advance on recent sales, afford but a meagre profit on early summer purchases."

**AMERICAN MARKETS;**

Chicago, Nov. 18. 2.30 p.m.—Wheat, Nov., \$1.07½c; Dec., \$1.08½; Jan., \$1.09½. Corn, 2.44 p.m.; Nov., 42½c; Dec., 42½c; Jan., 43½c. Oats, Nov., 31½c; Dec., 31½c; Jan., 32½c. Pork, 2.09 p.m., Nov., \$12.40-50; Dec., 10; Jan., \$13.85. Lard, 2.18 p.m., Nov., \$8.17½; Dec. and Jan., \$8.20.  
Milwaukee, 1.04 p.m.—Wheat, Nov., \$1.06½; Dec., \$1.07½; Jan., \$1.08½.

**ENGLISH MARKETS.**

Beerbohm's report, Nov. 18th, 1880.—Floating cargoes Wheat, Maize turn dearer. Cargo on passage Wheat, Maize turn dearer. Good cargoes Red Winter Wheat off coast was 48s to 48s 6d, now 48s 6d. Do No 2 Spring was 48s to 48s 6d, now 48s 9d. Do Cal. was 47s, now 47s 6d. Do Mixed American Maize No. 2 was 27s 6d, now 28s. London Fair average No. 2 Red Winter Wheat, present or following month, was 46s 6d, now 47s 3d. Do prompt was 46s 6d, now 47s 3d. London Fair Average No. 2 Chicago Spring, shipment present or following month, was 46s, now 46s 6d. London Fair shipping Cal. just shipped, &c., was 47s 6d, now 47s 6d, unchanged. Do nearly due was 47s, now 47s 6d. Liver; ool Spot Wheat strong, average Red Winter No. 2 dearer. Maize, firmly held. On passage U.K. ports, &c., Wheat, 1,825,000 qrs.; Maize, 500,000 qrs.

**TORONTO WHOLESALE MARKETS.**

(By telegraph from our Special Correspondent.)

Toronto, Nov. 18th, 1880.

The condition of trade here continues about the same as that reported last week. The weather has not been favorable to an active business, but, seemingly, it has not interfered with a few branches. The feeling in most lines was never more hopeful, and all that is apparently needed to make business active is hard weather and good roads. The movement of produce and merchandise has been somewhat delayed for want of cars, which it is hoped the railways will supply soon. In the wholesale dry goods trade a fair number of sorting-up orders are being received. In a number of instances travellers have returned, after meeting with a fair share of success. Tweeds are steady and in good demand, as are also flannels and

blankets. There is no change in the prices of cotton, the demand for which is moderate. Remittances are very satisfactory. Our lenders, a large number of whom are in Europe, or on the way there, anticipate a good trade in the future, and are purchasing accordingly. The money market continues unchanged as regards rates. There is a considerable amount of commercial paper offering, the majority of which is at 7 per cent. Large amounts of prime are discounted at 6 per cent. The loan market is quiet at 4 to 4½ per cent. on call and 4½ to 5 per cent. on time. Sterling exchange is dull and lower, 60 day bills are quoted at 108½ between banks and 108½ over the counter, and demand notes at 108½ to 108½. Gold drafts on New York at par to 1-16 between banks and ½ over the counter. The stock market has been fairly active and steady; there was some disposition to realize on banks on Saturday and Monday, but since then prices are stronger. Among sales of banks within a few days were Ontario at 99, Commercial at 134½, 134½ and 137, Imperial at 114½, 114 and 114, and Standard at 98. Loan and Savings companies steady, with sales of Building and Loan at 98½, Canada Permanent at 103, and London and Canadian at 147½. Miscellaneous shares were firm, with the greatest advance in Dominion Telegraph, which sold at 82 and 85. British America sold at 154½, Western Assurance at 218, and Consumers Gas at 147½ and 148. Following are to-day's bids for banks and the leading loan companies:

Banks.	Bid, Nov 11	B'd Nov 18	Loan Cos.	Bid Nov 11	Bid Nov 18
Montreal.	157½	158	Can. Permanent	192½	192½
Toronto.	137	137	Freehold.	162	162
Ontario.	98	97½	Western Can.	162	162
Merchants	114	115	Bldg. & Loan	98½	98
Commerce	134½	137	Imp. Savings.	117	117
Dominion	138	138	Farmers' Loan.	121	120
Hamilton	107	105½	Land. & Can'n	145	145
Standard.	97½	99	Burn & Erie.	145	145
Federal.	128	127	Dom. Savings.	122	122
Imperial	113½	114	Ontario Loan.	131	131
Molson.	106	106	Hamilton Prov.	123	123

**BOOTS AND SHOES.**—There is a decrease in the volume of trade this week, which is not to be wondered at when we consider the active trade of the past six weeks. Orders appear to be less bulky, and a few houses report less numerous. Prices are firm, with no quotable change, and remittances have been good. Preparations are now being made in the factories to commence on the spring styles.

**COAL.**—Trade this week has shown no activity, but the movement has been a good average one. Regular dealers still adhere to old prices and are likely to do so. They say that a trial of the coal that the citizens intend bringing in at \$5.35 a ton will convince them that the \$6 coal is the cheapest in the end. Prices at Buffalo advanced 25 cents a ton on Monday. Egg, stove, grate and chestnut are delivered here at \$6 a ton; the best soft coal \$6.50, and second quality \$6.

**COAL OIL.**—The unsettled feeling in this trade has had a bad effect on sales. Large stocks were bought as prices continued going up, and a few holders are seemingly uneasy. Prices are now two cents lower. Single barrels sell at 28c; five to ten barrel lots at 27c, and car lots at 26c. The crude market is unchanged at \$2.05 in tank at Petrolia, with buyers holding off.

**COUNTRY PRODUCE.**—*Apples.*—There has been a fair demand during the week; receipts were moderate and prices firm. Choice lots of winter bring from \$1.50 to \$1.75 a barrel and inferior lots \$1 to \$1.25. *Beans.*—There are a little fewer offerings from the country at \$1.15 to \$1.20; choice lots of hand-picked sell at \$1.40 to \$1.45, and common at \$1.30 to \$1.35. *Country Lard.*—Prices are yet nominal, there being no receipts. *Eggs.*—The demand is good from the United States, and it is with difficulty that

orders can be filled on account of scarcity. Dealers are offering 19c for choice case lots, and lined will bring about the same price. **Hops.**—Receipts during the week have been very liberal, and prices in consequence are not as firm. A very fine lot of thirty sold yesterday at \$6.37½ on the street; railroad lots are beginning to arrive, and are quoted at \$5.75 for car lots. **Hops.**—There is little life in this article, buyers seemingly inclined to hold back. Prices remain nominally the same; choice, 25c; middling, 21c to 22c; inferior, 18c to 20c. **Onions** are firm and unchanged; car lots are worth \$2.25, and dealers sell small lots at \$2.75 per barrel. **Potatoes.**—Offerings are large and the demand slow; cars on track sold at 36c per bag, a decline of two cents, and quotations are now 35c to 36c. **Poultry.**—The receipts during the week have been large and the quality poor; geese and chickens 4c to 5½c per lb. and turkeys and ducks 7c to 9c. **Tallow.**—There is a moderate demand and prices are firm; dealers pay 3½c for rough and 6c for rendered, and sales have been made at 6½c to 6c.

**DRUGS AND CHEMICALS.**—There is an improvement in this trade since our last, and orders keep dealers busy. Opium has advanced to \$9. Turpentine is selling at 80c to 82c. Raw linseed is firm at 66c and boiled at 70c. Quinine is unchanged at \$3.75. Tartaric Acid steady at 60c, and Cream of Tartar unchanged at 35c. Dyestuffs firm; Extract of Logwood firm at \$9.75 to \$10, and Madder, 12½c.

**FLOUR, etc.**—Sales have been very small this week owing to the limited offerings. The demand has been good for superiors in sacks for shipment, and orders were chiefly filled at outside points. There were sales on Saturday of superior extra at \$4.90 in barrels and of spring extra at \$4.85. The next sale reported was on Tuesday, when superior extra sold again at \$4.90. Spring extra is held at the same figure, and extra sold at \$4.80 on Wednesday. To-day market firm. Extra sold at \$4.85, Sup. Extra held at \$5.—**Outmeal** is dull and nominal, the only business being small lots at \$4.25 to \$4.50, according to brand. Car lots quoted at \$3.90 to \$4. **Corn meal** is quiet, selling in small quantities at \$2.90 to \$3. **Bran** is in good demand and firm; cars sold during the week at \$12 and \$12.50; there is little offering.

**WHEAT.**—This market is extremely firm; receipts show but little increase, and offerings are limited. A good demand has existed during the week and prices are somewhat better. The latter part of last week's sales of No. 1 Spring were made at \$1.16, No. 2 Spring at \$1.13 and \$1.14, No. 3 Spring at \$1.09 and \$1.11, and No. 2 Fall at \$1.05 and \$1.06. The demand for the latter grade has continued, and sales were made on Monday at \$1.08. No. 2 Spring sold the same day at \$1.16. Five cars of choice No. 2 Fall offered at \$1.10 on Tuesday, and \$1.07 was bid for 20,000 bushels, but no transactions reported. Yesterday the market was firm and unchanged. To-day, there is a good enquiry, No. 1 Spring wanted at \$1.17 January delivery, \$1.18 cash No. 2, \$1.16; No. 2 Fall \$1.08 bid. Stock in store on Monday amounted to 78,271 bushels against 77,722 bushels the previous week, and 269,027 bushels the corresponding week of 1879.

**COARSE GRAINS.**—**Barley.**—There has been an active demand throughout the week, and prices are from 5c. to 10c. higher. A great deal has changed hands, and a more than usual quantity sold by sample. On Saturday sales of No. 1 were made at 87c., No. 2 choice at 83c., No. 2 ordinary at 78c., and No. 3 extra at 73c. On Tuesday prices had risen to 93c. for No. 1, 90c. for No. 2 choice, 85c. for No. 2 ordinary, and 76c. for No. 3 extra. Yesterday the movement was small, with sales at the same figures. To-day good demand for choice qualities. No. 1 held at \$1; No. 2 sold at 91c. Stocks in store on Monday amounted to 313,241 bushels, against 376,881 bushels the previous week and 325,005 bushels the corresponding week of 1879. **Oats** have ruled firm on limited

offerings; the demand was moderate, and sales were made at 34c. on track during the week. Stocks are unchanged, being only 2,731 bushels. **Peas** are in good demand and firm, but offerings are small. Few sales have been reported, the latter part of last week No. 1 sold at 70c. and No. 2 at 68c., which prices would now be paid. Stocks increased from 29,312 bushels to 44,982 bushels during the week. **Rye** is coming forward slowly, and prices are firmer, but no sales have been reported. **Cars** are worth 89c. and 96c. **Corn.**—The demand is poor and business appears restricted to small quantities. Cars on track are worth 57c. to 58c.

**FREIGHTS.**—Rates continue firm and unchanged. **Flour**, by rail from Toronto to Belleville, 26c; Shannonville to Kingston, inclusive, 25c; Gananoque to Prescott, 30c; Edwardsburg to Cornwall, 35c; Summersville to Montreal, 35c; St. Lambert's to St. Johns, Q., 42c; St. Madeleine to Acton, 50c; Waterville to Coaticook, 55c; Island Pond to Portland, 60c; Danville to Chaudiere and Aston, 55c; Downer's Landing, 46c; Point Levi, 55c; Quebec, 52c; Humphries to Amherst, and Point du Chêne to Goldbrook, 80c; Pictou, Truro, Halifax, 75c; Fredericton Junction, 75c; Carleton, N.B., 75c; St. John, N.B., 70c.

**GROCERIES.**—The movement during the past week has not been large, and trade is considered quiet. Merchants expect large orders the coming month; and if the weather proves favorable it is likely that they will not be disappointed. **Fish** are in fair demand, but the market as yet is poorly supplied; there are no white or trout. Labrador herring sell at \$6.75 in barrels; new cod, per 112 lbs., \$5 to \$5.50; boneless, 5c to 6c. Sardines are a little firmer at 12½c to 13c for 1's and 21c for 1's; Lobster, \$1.50 to \$1.80; Salmon, \$2.10. **Fruit** is unchanged, and the demand good; round lots of Valencia's sell at 8c and small lots at 8½c to 8c. London layers are quoted at \$3; black basket at \$3.90; blue crown, \$5; loose muscels, \$2.75; filberts, 9½c; walnuts, 10c to 10½c; almonds, 18c to 19c; Brazil nuts, 19c to 11c; lemon peel, 25c. Currants, 6½c; Sultanas, 9c to 10c. **Coffee** is quiet, at 30c to 31c for Government Java; 18c to 19c for Rio, and 22c to 24c for Jamaica. **Pepper** is in limited demand, at 16c for white and 11½c for black. **Rice** has received some attention at \$4.37½ for large lots. **Sugars** continue about the same as last week, the demand being inactive; granulated remains easy at 10½c; bright yellows, 8½c to 9½c. **Syrups** are unchanged at 78c to 80c per Imperial gallon for choice amber, and 65c to 70c for ordinary. **Teas** are fairly active, and prices firm. Stocks of low-priced goods are small, and the demand for greens has been unusually large. Young Hyson, common, 36c to 40c; good to medium, 42c to 50c; fine sorts, 60c to 65c; extra firsts, 80c; Congou, common, 33c to 38c; good, 40c. **Tobaccos** are firm and unchanged at 43c to 45c for bright Navy 3's; 37c to 40c for Navy Black; 36c to 45c for Solaces; 80c to 90c for Virginia. **Liquors** are in moderate demand; prices are unchanged at \$1.17 for Old Rye, Malt and Toddy; Port Wine, \$1 to \$3.50; Sherry, \$1 to \$3.75; Native Wine, 75c to \$2.

**HARDWARE AND IRON.**—Trade continues moderately active for the season. In the packing departments of our wholesale houses, there is considerable activity, and dealers appear to be more hopeful than ever. As a rule, stocks are large and well assorted; and as freights are high, a larger business than usual is expected in the way of sorting-up orders from Western Ontario. Remittances are satisfactory. As compared with last week, there is little change to note in prices. **Glass** is firm at the advance of last week, and is moving well. **Nails** are in increased demand on the basis of \$2.75 to \$2.85 for 10 dy. to 60 dy., hot cut, American or Canadian pattern. **Copper.**—Ingot, 20c to 21c; pig, 18c to 19c; sheet, 26c to 28c; bar, 30c to 32c; brass sheets, 30c to 32c; brass kettles, 35c to

36c; lead, pig, per lb 5½c to 5½c; lead, bar, 5½c to 5½c; lead, sheet, 5½c to 5½c. **Canada Plates** are rather slow, but prices are not quotably changed; 10 coke, 10 x 14, \$5.25 to \$5.50; 10. charcoal, 10 x 14, \$6.25 to \$6.50; 1X. charcoal, 10 x 14, \$8.25 to \$8.50, and so on. **White Lead**, \$1.50 to \$2 per keg of 25 lbs. **Powder** is meeting with fair demand; blasting Canada, \$3.50 to \$3.75; FF Canada, \$4.75. **Galvanized Iron** is firm at 7c to 7½c for No. 28; 6½c to 6¾c for No. 26. **Bar Iron** is steady at \$1.95 to \$2.05, and the demand good. **Pig** is quiet and unchanged.

**HIDES AND SKINS.**—**Hides.**—There has been another advance of 1c, caused by competition; present prices are now too high to allow tanners any profit. Dealers are paying butchers 10c for cows and 10½c for steers, and sales of inspected have been made at 10½c. **Calfskins** are nominal at 16c to 17c. **Sheepskins** are coming in freely, and prices have risen; Green bring \$1.25, and Dry from 85c to \$1.25, according to size and quality.

**LEATHER.**—The demand has been inactive, especially from the city trade. Orders continue to come in fairly well from the country, and seem to embrace nearly all descriptions of goods. All that is required now to make things active is a little sleighing. Collections are reported almost universally satisfactory. Spanish Sole, No. 1, 28c to 30c; No. 2, 26c to 28c; Buffalo Sole, 22c to 25c; Hemlock harness, 30c to 33c; Oak Harness, 45c to 50c; Oak Belting, 30c to 31c; Heavy Upper, 38c to 40c; Light Upper, 41c to 44c; Kip Skins, French, \$1 to \$1.15; Do, English, 80c to 90c; Native slaughter, 55c to 65c; French Calf, \$1.30 to \$1.40; Sumach, 5½c; Degras, 6c.

**LIVE STOCK.**—**Cattle.**—This market has continued easy during this week, with receipts rather better than the demand justifies. The byres at the distillery are now filled for the winter, and "feeders" are not wanted. The run of the receipts are of inferior quality, and may be classed as second-class butchers, the best not bringing over 3½c. per lb. A car load of bulls, averaging 1050 lbs., sold on Tuesday at 2½c. per lb. There were sales of steers at from \$30 to \$35 each, weight being from 1000 to 1100 lbs. Fat stock ready for shipment would command 4½c to 4½c, but they cannot be had. **Sheep** are dull, the demand as well as receipts being small; prices rule at 3½c. to 4c. for stock weighing from 120 to 150 lbs. **Lambs** continue in moderate demand, and all offering are taken; sales were made on Tuesday at \$3.25 to \$3.60 apiece. **Culves** are steady at former quotations, but receipts are small; First-class, \$8 to \$9; second-class, \$5 to \$7; third-class, \$3 to \$5. **Hogs** are firm and unchanged, with sales of a few fat ones at 5c. to 5½c. per lb. Store hogs are worth about ½c. less.

**PROVISIONS.**—**Butter.**—There is little or no change to note in prices the present week. Receipts are a little more free, and buyers more plentiful. Choice dairy lots to city trade are firm at 19c to 21c; large rolls, 17c to 19c, and pound rolls in small quantities from 22c to 24c. **Shippers** are paying 19c to 20c for the best makes, and several cars sold on p.t. **Bacon** is dull and slow of sale; stocks small; New Cumberland cut, 9c; long clear, 9½c to 10c. in large quantities. **Ham** is unchanged at 11c to 11½c for large and small amounts. **Pork** is offered at \$17, but the demand is inactive. **Lard** is in moderate demand and firm at 12c to 12½c. **Cheese** dull and unchanged at 13½c to 14c. **Dried Apples** are offering freely from the country at 4c per lb., and some sales are said to have been made under that; selected lots in barrels are steady at 5c to 5½c.

**Wool.**—There is a fair enquiry with sales of Eastern fleece at 27c and 28c, Western at 29c and selections at 30c. Pulled quiet at 30c to 31c for supers, and 35c to 36½c for extra. There is also some movement in foreign wools.





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Refined Petroleum, 120 test.  
Ligonia Water White, 150 test.

FOR SALE

BY THE BARREL or CAR LOAD.

## WM ELLIOT,

CORNER

ST. LAWRENCE AND ST. CATHERINE Streets.  
P.O. Box 563.

Agent for the Portland Kerosene Oil Company.

## Walker's Improved Butter Worker,

BERLIN, ONT., June 22nd, 1880.  
Messrs. HUGHES, INNES & Co. Toronto.  
Gentlemen,—I have used Walker's Patent  
Butter Worker, which I purchased from you  
lately. I am well satisfied with the working of  
it; it blends the different colours of butter well,  
without making it greasy, and I consider it to  
be the best Butter Machine made.

Yours truly, HUGO KRANZ

HUGHES, INNES & CO., Manufacturers.  
P.O. Box. 2540. 31 Front St. East, Toronto, Ont

## VEGETABLE IVORY BUTTONS

Manufactured and sold to the

### RETAIL TRADE.

Samples and Price Lists furnished to reliable men  
on application free of charge.  
Orders will receive our prompt attention, and be  
forwarded per Express prepaid.  
Merchants get your Buttons direct from the  
manufactory where you can at all times sort up your  
stock to the fullest advantage and at FACTORY  
PRICES.

S. S. MOYER & CO.,  
BERLIN, ONT.

## TO ADVERTISERS.

GEO. P. ROWELL & CO'S  
SELECT LIST OF LOCAL NEWSPAPERS.

An advertiser who spends upwards of \$5,000 a  
year, and who invested less than \$350 of it in this  
List, writes: "Your Select Local List paid me better  
last year THAN ALL THE OTHER ADVER-  
TISING I DID."

IT IS NOT A CO-OPERATIVE LIST.  
IT IS NOT A CHEAP LIST.  
IT IS AN HONEST LIST.

The catalogue states exactly what the papers are.  
When the name of a paper is printed in FULL FACE  
TYPE it is in every instance the BEST. When printed  
in CAPITALS it is the ONLY paper in the place. The  
list gives the population of every town and the circula-  
tion of every paper.

The rates charged for advertising are barely one-  
fifth the publishers' schedule. The price for single  
States ranges from \$2 to \$50. The price for one  
inch one month in the entire list is \$625. The regu-  
lar rates of the papers for the same space and time  
are \$2,980.14. The list includes 952 newspapers  
of which 187 are issued DAILY and 765  
WEEKLY. They are located in 788 different  
cities and towns, of which 26 are State Capitals,  
363 places of over 5,000 population, and 468  
County Seats. For copy of List and other informa-  
tion address GEO. P. ROWELL & CO.,  
10 Spruce St., New York.

### Special Notices.

The Acton Glove Works, Messrs. W. H. Storey & Son, began in 1868, and by the superiority of their goods the proprietors soon overcame the pre-existing prejudice against home manufactures. They now make 110 varieties of gloves from the coarsest to the finest qualities, and their trade extends to all parts of the Dominion. Their spring fasteners are patented in Canada, Great Britain and the United States, and so great is their popularity that the Messrs. Storey have been obliged repeatedly to take measures to protect their rights. They were successful in one case recently, and another is shortly coming up for arbitration.

Mr. R. J. Moffatt, grocer, Mitchell, Ont., is now doing a general agency and insurance business. Those who know him will not deny his capacity in this respect.

Beaconsfield Vineyard G.T.R.—Near Point Claire, P.Q.—The Messrs. Gallagher & Gauthier are meeting with immense success in their new enterprise, as witnessed by the following important testimonial:—

J. M. J.

"We have purchased (last fall) from Mr. Geo. F. Gallagher several hundred plants of the Grape Vines—'Beaconsfield'"

"They are growing wonderfully—even beyond expectation. Some of those young Vines have already produced six and seven bunches."

"The vigorous growth of the plants surpasses that of almost all shrubs and vegetables of our garden, and promises great results for the future, with little trouble."

"LES RELIGIEUSES HOSPITALIÈRES

"DE L'HOTEL DIEU DE ST. JOSEPH.

Montreal, July 24th, 1880.

Such letters as the above are being constantly received, and indicate the care and attention which Messrs. G. & G. are devoting to the cultivation of vines, small fruits, etc. All orders should be addressed to Gallagher & Gauthier, Beaconsfield, P.Q., or to their office in Montreal, No. 57 St. Gabriel street.

## J. CLINTON COLLINS & CO.,

GENERAL COMMISSION MERCHANTS.

FRUITS AND DAIRY PRODUCTS

A SPECIALTY.

104 MCGILL STREET, MONTREAL,

[Opp. main entrance St. Ann's Market.]

ORDERS FOR

Choicest BALTIMORE (Maryland) Packed  
CANNED GOODS,

Such as Peaches, Cove Oysters, &c., respectfully  
solicited.

Correspondence invited.

## DUNDAS COTTON MILLS CO.

DUNDAS, ONT.

MANUFACTURERS OF

GREY DOMESTICS,  
TICKINGS, DENIMS,  
CHECKED AND STRIPED SHIRTINGS,  
COTTON BAGS,  
WARPS, YARNS, Etc.

The productions of these mills continue to have a deservedly high reputation in the trade. The proprietors are determined to maintain the quality of unsurpassed excellence they have heretofore held.

A full range of Patterns and Stock to be had from  
our Agents in Montreal,

F. McLEDDERY & CO.,

ST. HELEN STREET,

AGENTS.

Insurance.

**THE ACCIDENT INSURANCE COMPANY OF CANADA.**

Incorporated by Dominion Parliament, A.D., 1872

Authorize Capital, . . \$250,000.

**HEAD OFFICE, MONTREAL.**

President, Vice-President,  
Sir A. T. GALT. JOHN RANKIN, Esq.,

MANAGER.

**EDWARD RAWLINGS.**

**THE ACCIDENT**

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

**Bonds of Suretyship FOR EMPLOYEES IN POSITIONS OF TRUST.**

**THE CANADA GUARANTEE COMPANY** is specially devoted to the issue of the above Its Bonds are authorized to be accepted by the Dominion and Provincial Governments. It is the only Company which has made the required deposit of \$50,000 with the Government, and the only one authorized to transact Guarantee business throughout the Dominion.

In the past few years this Company has reimbursed, without a single contest at law, over \$100,000 to Employers for the defaults of Employees.

**SPECIAL TO BANK OFFICERS.**

This Company has inaugurated a system of *Bonus* to the insured, which after a certain number of years gives an annually increasing reduction in the premium, the reduction this year varies from 15 to 35 per cent.

President:

SIR A. T. GALT, G. C. M. G.

Vice-President:

JOHN RANKIN, Esq.

EDWARD RAWLINGS,

Manager.

HEAD OFFICE, 260 ST. JAMES STREET,  
Corner of McGill Street.

STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices. Nov. 18.
British North America	\$50	\$ 4,866,666	\$ 4,866,666	\$ 1,215,000	2½	103 103½
Canadian Bank of Commerce	\$ 50	6,000,000	6,000,000	1,400,000	4	137½ 138
Dominion Bank	50	1,000,000	970,250	310,000	4	137 138
Du Peuple	50	1,600,000	1,600,000	240,000	2	93 94
Eastern Townships	50	1,469,600	1,382,037	300,000	3½	110½ 116
Exchange Bank	100	1,000,000	1,000,000	.....	.....	65½ 70
Federal Bank	100	1,000,000	1,000,000	220,000	3½	129
Hamilton	100	1,000,000	744,601	80,000	4	108
Hochelaga	100	830,000	639,130	.....	0	55
Imperial Bank	100	913,000	886,004	100,000	3½	114½ 116
Jacques Cartier	25	500,000	500,000	.....	2½	98½ 99
Maritime	100	800,500	599,490	.....	0	.....
Merchants' Bank of Canada	100	5,798,267	5,516,146	475,000	3	115½ 116
Molson Bank	50	2,000,000	1,989,095	140,000	3	107 107½
Montreal	200	12,000,000	11,999,200	5,000,000	4	165½ 169
National	100	2,000,000	2,000,000	150,000	3½	80 81
Ontario Bank	40	3,000,000	2,995,766	100,000	3	98½ 99
Quebec Bank	100	2,500,000	2,500,000	475,000	3½	108
Standard	50	500,750	500,750	7,000	8	92 94
Toronto	100	2,000,000	2,000,000	500,000	3½	137 138½
Union Bank	100	2,000,000	1,992,990	.....	2	95 96
Ville Marie	100	1,000,000	919,370	.....	.....	.....
Building and Loan Association	25	750,000	773,214	.....	2½	98 99½
Canada Cotton Co.	100	.....	.....	.....	.....	135 140
Canada Land Credit Co.	50	1,500,000	663,314	110,000	4½	137½
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	550,000	6	102½
Dominion Savings & Investment Soc.	50	800,000	579,850	80,000	5	122½ 123
Dominion Telegraph Co.	50	600,000	600,000	.....	2½	96 97½
English Loan Co.	100	6,000,000	.....	4,279,34	4	110
Farmers' Loan and Savings Co.	50	1,057,230	500,000	55,000	121	121
Freehold Loan & Savings Co.	100	1,050,400	690,080	234,024	5	100
Hamilton Provident & Loan Society	100	1,000,000	841,026	125,000	5	124½
Hudson Cotton Co.	50	1,000,000	977,100	245,000	.....	.....
Huron & Erie Sav. & Loan Soc.	50	600,000	577,000	69,000	4	145
Imperial Savings and Investment Soc	50	4,000,000	560,000	143,000	5	117½ 120
London & Can. Loan & Agency Co.	50	434,750	223,750	20,461	4½	107½ 109
London Loan Co. of Canada	40	2,000,000	2,000,000	.....	4	133½ 133
Montreal Telegraph Co.	40	2,000,000	1,800,000	.....	5	155 154½
Montreal City Gas Co.	40	2,000,000	600,000	.....	0	119½ 121
Montreal City Passenger Ry Co.	50	600,000	.....	.....	.....	.....
Montreal Cotton Co.	50	600,000	481,027	.....	.....	150 60
Montreal Investment and Building Co.	100	1,000,000	550,000	75,000	3½	130 108
Montreal Loan & Mortgage S'y	100	1,400,000	289,000	11,600	2½	106
National Saving and Investment S'y	50	1,000,000	969,000	155,000	5	131 132
Ontario Investing and Investment Soc.	100	280,000	280,000	10,000	3	.....
Provincial Permanent Building Soc.	100	1,500,000	600,000	.....	2½	61 62
Richelieu & Ontario Nav. Co.	50	600,000	463,782	.....	5	145 147½
Toronto City Gas Co.	50	600,000	.....	.....	5	157½
Union Loan and Savings Co.	50	600,000	.....	100,000	5	162
Western Canada Loan & Savings Co	50	1,000,000	1,000,000	390,000	5	.....

TO THE SHOE TRADE.

**The Dann Boot and Shoe Co.,**

767 CRAIG STREET, MONTREAL,

Are now manufacturing fall lines of Boots and Shoes, in Sewed, Pegged and Rivet work of the finest description. Send for Price List.

"AND DON'T FORGET IT."

Dann's Patent Toe Tip for Children's Turned Cocks, and Dann's Patent Button-hole Casings for Prunella and Fine Kid Boots

"BEAT CREATION."

**MALPEQUE OYSTERS**  
IN THE SHELL.

CONSIGNMENTS NOW ARRIVING.

J. C. GORDON & CO.,  
31 & 33 ST. NICHOLAS, MONTREAL.  
WHOLESALE FISH DEALERS.

**Carriage Hardware.**

FIFTH WHEELS,  
CLIPS,  
CLIP-KING BOLTS,  
STEPS,  
SHAFT COUPLINGS, &c.,

Manufactured by

**GEORGE CILLIES,**  
GANANOQUE, Ont.

**JOHN CALLARD,**

MANUFACTURERS' AGENT.

**TIN PLATES.**

Prompt attention paid to all Orders for the above goods.

**IMPORTERS**

will find it to their advantage to purchase direct from the manufacturer.

Quotations on application. Correspondence solicited.

Address,

SPARTA,

Elgin County,

Ont

**MCCRAE & CO.,**

WARN SPINNERS, HOSEIERS' and WOOLLEN Manufacturers,

**KNITTING YARNS,**

Of every kind, in Cotton, Union and Woollen.

Box 200. GUELPH, Ont.

**Dissolution.**

The Partnership heretofore existing between the undersigned as Grain Bag Dealers, under the firm of THOS. SONNE & LEAHY, has been this day dissolved by mutual consent.

All debts due by said firm will be received and bills paid by THOMAS SONNE, Montreal, 1st May, 1880.

THOS. SONNE,  
MICHAEL LEAHY

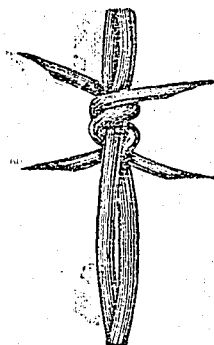
279 & 281 Commissioners' street.

**NOTICE.**

In reference to the above, THOS. SONNE continues the business as usual at the Old Stand, 279 and 281 Commissioners' street, and MICHAEL LEAHY is to be found at 351 Commissioners' street, under the style of M. LEAHY & CO.

WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 18, 1880.

Name of Article.		Wholesale Rates	Name of Article.		Wholesale Rates	Name of Article.		Wholesale Rates
		\$ c. \$ c.			\$ c. \$ c.			\$ c. \$ c.
<b>Boots and Shoes.</b>			<b>Sal Soda</b> .....			<b>Japan, fine to choice lb.</b>		
Men's Thick Boots.....		2 20 3 00	Tartaric Acid.....		1 00 1 20	" Nabob Saucé, pts.		3 00 0 00
" Split		1 75 2 25	Bleaching Powder.....		0 67 1 00	Spices: Cassia, per lb.		0 15 0 22
" Interior		1 40 1 60	Citric Acid.....		1 60 1 75	Aluce, per lb.		0 90 1 00
" Kip Boots.....		2 75 3 25	Camphor Eng. Ref.....		0 85 0 80	Cloves, per lb.		0 36 0 47
" Calf Boots, pegged.....		3 00 3 50	Am. Ref.....		0 43 0 47	Nutmegs.....		0 60 0 90
" Kip Brogans.....		1 35 1 50	Gum Arabic, per lb.....		0 38 0 40	Jamaica Ginger, lb.		0 22 0 28
" Split do.....		1 00 1 10	Traj.....		0 20 0 35	Jamaica Unbl.		0 18 0 21
" Buff Congress.....		1 60 2 75	Coppers per 100 lbs.....		0 45 0 50	African.....		0 10 0 11
<b>Wom's Pebbled &amp; Buff Bala</b>		1 10 1 46	Blue Vitrol.....		0 95 1 00	Pimento.....		0 15 0 16
" Split		0 90 1 10	<b>Dry Goods.</b>		0 6 0 7	Pepper.....		0 11 0 12
" Prunella do.....		0 50 1 50	<i>(See Manuf's of Cotton.)</i>			Mustard, 1 lb.		0 24 0 25
" Interior do.....		0 45 0 50	<b>Flour.</b>			Rice: Arracan, &c per 100 lb.		3 00 4 35
" Cong. do.....		0 60 1 25	Superior Extra.....		5 39 5 35	Sago, per lb		0 06 0 07
" Buskins, do.....		0 60 0 80	Extra Superfine.....		6 20 6 25	Tapioca, Pearl.		0 08 1 10
<b>Misses' Pebbled &amp; Buff Bala</b>		0 95 1 10	Strong Bakers.....		5 75 6 50	Flake.		0 05 0 09
" Split do.....		0 75 0 90	Fancy.....		5 15 0 00	<b>Glass.</b>		
" Prunella do.....		0 60 1 10	Spring Extra.....		5 25 5 30	7 1/2 x 8 1/2, 7 x 9, 8 x 10... }		0 00 1 75
" Cong. do.....		0 60 0 70	Superfine.....		4 90 5 05	10 x 12 1/2, 10 x 14..... }		0 00 1 90
<b>Childs' pebbled &amp; Buff Bala</b>		0 60 1 00	Fine.....		4 25 4 31	12 x 16 1/4 x 20..... }		0 00 2 20
" Split do.....		0 60 0 80	Middlings.....		3 70 3 90	18 x 24..... }		0 00 2 20
" Prunella do.....		0 60 0 75	Pollards.....		3 39 3 50	<b>Hardware.</b>		
Infants' Cucka, pr. doz.....		4 00 6 00	Ont. Bags.....		2 50 2 69	Tin: Block, per lb.....		0 25 0 00
<b>Dairy Produce.</b>			City Bags.....		3 19 3 15	Grain.....		0 26 0 00
Creamery.....		0 26 0 27	Cornmeal.....		2 50 2 90	Copper: Ingot.....		0 17 0 18
Townships, choice select's		0 23 0 23	Buckwheat.....		0 00 0 30	Sheet.....		0 25 0 27
" choice lines dairies		0 21 0 22	<b>Fruits—Green.</b>			Cut Nails: 3 in. to 6 in.		
Brookville, choice select's		0 20 0 00	Apples, American.....		0 00 0 30	Hot Cut Am. or Can. Pat'n		
" ch'ce lines dairies		0 19 0 00	" Canadian.....		1 50 2 25	2 1/2 & 2 3/4 ins.		2 67 0 00
Morrisburg, ch'ce select's		0 22 0 22	<b>Grain.</b>			2 & 2 1/2 ins.		2 55 0 00
" ch'ce lines dairies		0 20 0 21	Canada White, No. 2.....		1 15 1 16	1 1/2 & 1 3/4 ins. Am.		3 19 0 00
Western Dairy, ch'ce lines		0 20 0 21	" Spring No. 2.....		1 18 1 23	1 1/2 ins.		3 35 0 00
" fair to good.....		0 17 0 19	Red Winter.....		1 17 1 18	1 1/2 & 1 3/4 Cold Cut, Can.		3 10 0 00
Kamouraska.....		0 15 0 16	Extra White Michigan.....		1 15 0 09	1 1/2 ins.		3 60 0 00
Cheese, finest.....		0 12 0 12	White Michigan No. 1.....		1 14 1 15	Casing Box & Shook:		
<b>Drugs &amp; Chemicals.</b>			Red Winter, No 2 Toledo.....		1 14 1 15	1 1/2 in. p. 160 lb. keg.		0 10 0 09
Aloes Cape.....		0 16 0 17	Spring, Chicago No. 2.....		1 12 0 00	2 in. to 1 1/2 "		0 09 0 08
Alum.....		1 85 2 00	Spring, Milwaukee No. 2.....		1 12 0 00	2 in. to 2 1/2 "		0 08 0 07
Borax.....		0 10 0 15	Oats, No. 2.....		0 24 0 25	2 1/2 in. to 3 1/2 "		0 07 0 07
Castor Oil.....		2 60 2 75	Barley.....		0 60 0 65	3 in. to 4 1/2 "		0 05 0 00
Caustic Soda.....		0 32 0 35	Peas..... per 66 lbs.		0 86 0 87	Nett, or 6 p. c. cash		2 85 0 00
Cream Tartar.....		1 25 1 40	Rye.....		0 95 0 98	Cut Spikes, all sizes.....		2 85 0 00
Epsom Salts.....		0 69 0 10	Corn in bond.....		0 55 0 56	<b>Finishing Nails:</b>		
Extract Logwood.....		0 85 1 00	Flax Seed, prime.....		1 10 0 00	1 in. to 1 1/2 in. p. 100 lb. kg		7 50 6 50
Indigo Madras.....		0 12 1 13	<b>Groceries.</b>			1 1/2 in. to 1 3/4 in.		6 00 6 50
Madder.....		8 60 9 00	TEA, (H.C. & C.)			2 in. and 3 in.		5 00 0 00
Opium.....		0 12 0 13	Japan, com. to med. lb.		0 25 0 29	1 1/2 in. to 2 in. p. c. discount.		
Oxalic Acid.....		3 85 4 00	" fair to good.....		0 38 0 39	Tobacco Box Nails:		
Potash Iodide.....		3 70 3 90				1 1/2 in. & 1 in. p. 100 lb kg		5 50 5 35
Quinine.....		1 6 1 90						
Soda Ash.....		3 25 3 40						
Soda Bicarb.....		3 25 3 40						



**CANADA**  
Wire Co.  
MANUFACTURERS OF  
**BURNELL'S**  
FOUR POINTED  
Barb Steel Wire  
FENCING.

The Best and Cheapest  
Farm and Railway  
Fence.  
Send for samples and  
Circulars.

H. R. IVES, Manager,  
QUEEN STREET,  
MONTREAL.

**VICTORIA WIRE MILLS.**

**B. GREENING & CO.,**

Manufacturers of  
Malt Kiln Floors, Steel and Iron Wire Ropes, Steel  
and Iron Wire Cloth, Moulders' Red ds  
and Steel Wire Brushes Blind, Bed,  
and Galvanized Fence Staples,  
Wire Window Guards, and

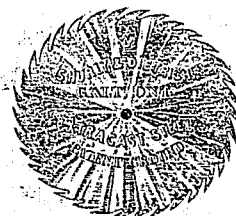
Wire Work of Every Description!  
B. GREENING & CO.,  
Hamilton, Ont.

**M. & L. SAMUEL, BENJAMIN & CO.**  
58 YONGE & 9 JORDAN STS., Toronto.

Stove Pipe Iron. Copper Boiler Pits.  
Stove Pipe Formers. Copper Tea Kettle Pits.  
Stove Pipe Elbows. Copper Tea Kettles (spun).  
Stove Pipe Dampers. Reservoir Boiler Copper.  
Stove Pipe Wire. Flashed Copper.  
Stove Pipe Rivets. Russia Iron.  
Stove Pipe Varnish. Oven Linings.  
Stove Polish. Fire Shovels.  
Stove Boards. Fire Irons.  
Stove Leg Rests. Mica.  
Stove Trucks. Coal Hods.  
Stove Ornaments. Peronians, &c., &c.

**Wm. HARDER,**  
GENERAL MERCHANT,  
82 & 84 MCGILL ST., MONTREAL.  
PAPER, PAPER STOCK, ROOFING FELT,  
TAR, &c., &c.  
Highest prices paid for all kinds of  
PAPER STOCK, METALS &c., &c.

**SHURLY & DIETRICH,**



Manufacturers of  
**SAWS,**  
Plastering  
Trowels,  
Straw  
Knives, &c.  
GALT, Ont.

**THE ST. LAWRENCE**  
**SUGAR REFINING CO.,**  
(LIMITED),

W. R. ELMENHORST, - - - PRESIDENT.  
A. BAUMGARTEN, - - - VICE-PRESIDENT.  
THEO. LABATT, - SECRETARY-TREASURER.

OFFICE: 88 KING ST.  
The wholesale trade only supplied.

**H. PREVOST & CO.,**  
MANUFACTURERS OF

LAMPS and KEROSENE FIXTURES,  
BRONZERS and LACQUERERS

Catalogues supplied to the trade on application.  
516 St. PAUL Street, MONTREAL.

**Ramsay, Drake & Dods,**

MANUFACTURERS OF  
**VARNISHES and JAPANS,**

GRINDERS OF  
**WHITE LEAD, COLOURS** } in Oil, Water  
and Japan, }  
And Fire Proof Paints ready for use.  
Importers of all descriptions Ornamental and  
Window Glass, Paints, Oils, Dry Colours, Brushes,  
Brouzes, Gold Leaf, Glue, and everything in the  
the Painters' and Artists' Line.

37, 39 & 41 Recollet St., Montreal.



WHOLESALE PRICES CURRENT, THURSDAY, NOVEMBER 18, 1880.

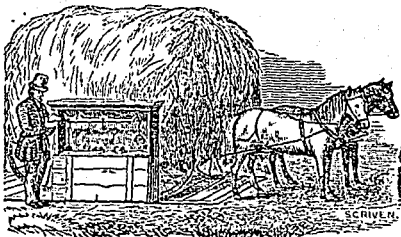
Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
11 " 2 " "	5 15 4 87	" Tire, " "	3 50 0 00	laughter, No. 1	0 27 0 28	Meats, Eggs, &c.	
21 " 3 " "	4 70 4 10	" Sleigh Shoe, " "	2 50 2 75	larness	0 28 0 33	Pork, mess, new	17 25 17 75
10 kogs 3/4 p.c. dis.		" Blister, " "	0 8 0 10	Upper heavy	0 41 0 43	Do thin mess	16 50 00 00
linch and W'y Cl. Nails:		" in Plate: 1C Coke	4 50 5 00	" light	0 37 0 41	Hars. City cured	0 12 0 13
1 and 1 1/2 in. per lb.	0 08 0 08	1C Charcoal	5 75 5 50	Grained Upper	0 42 0 46	Lard pails and tubs	0 11 0 12
1 1/2 " "	0 07 0 07	IX	7 50 8 50	Scotch Grain	0 76 0 85	Eggs fresh	0 18 0 19
2 " "	0 07 0 08	IXX	9 25 10 50	ky Skins, French	0 66 0 76	" packed	0 00 0 00
2 1/2, 3 in. and up	0 09 0 10	DC	6 50 6 25	English	0 66 0 76	Tallow rendered	0 07 0 08
Flat & sharp pres'd N'ls:		DX	7 50 8 25	Canada, kip	0 45 0 55	Beef, mess per brl.	14 00 15 00
1 and 1 1/2 in. per lb	4 00 0 00	DXX	9 50 10 25	Hemlock Calf	0 66 0 80	Prime mess do	12 00 13 00
1 1/2 " "	3 85 0 00	Anchors per lb	4 75 5 00	Do. light	0 55 0 65	Maple Sugar per lb.	0 01 0 00
2 " "	3 60 0 00	Lead: Bar per 100 lbs.	5 50 0 00	French Calf	1 10 0 00	" Syrup per gal.	0 00 0 00
2 1/2 " "	3 35 0 00	" Pig	4 50 5 00	Split Light & Medium	0 28 0 32		
3 in. and up	3 10 0 00	" Sheet	5 50 7 00	do heavy	0 23 0 24		
25 to 30 p.c. dis.		" Shot	6 00 6 50	Splits, small	0 24 0 23		
Ho-se & Nails: 7 lb. size	0 23 0 00	" Powder: Canada Blasting	3 50 3 75	Leather Board, Can	0 12 0 14	Manuf's. of Cotton.	
" " 8 lb.	0 21 0 00	" K. F., to F. F. F.	4 75 5 00	Enamelled Cow, prfl.	0 15 0 17	Valleyfield (bleh'd) B25 in.	0 07 0 07
" " 9 lb.	0 20 0 00			Patent	0 16 0 17	" " 30 in.	0 07 0 07
Bright Woodfords P. & F.	0 23 0 24			Pebble Grain	0 18 0 16	" " 33 in.	0 08 0 09
45 p.c. dis.		Hides and Skins.		B. Calf	0 16 0 17	" " 36 in.	0 09 0 09
Horse Shoes	0 00 4 00	Green Hides, No. 1 p 100 lbs	10 00 0 00	Brush Kid	0 16 0 17	" " 39 in.	0 09 0 10
Galvanized Iron No. 24	0 08 0 07	" " No. 2	9 00 0 00	Buff.	0 15 0 17	" " 42 in.	0 09 0 10
" " 26	0 07 0 07	" " No. 3	8 00 0 00	Russets, light	0 45 0 50	" " 45 in.	0 10 0 11
" " 28	0 07 0 08	Lambskins	1 10 1 20	Russets, heavy	0 35 0 40	" " 48 in.	0 10 0 11
Pig Iron: Siemens No. 1	00 00 0 00	Calfskins per lb	9 12 0 00	Oils.		" " 51 in.	0 12 0 13
Cottiness	23 50 21 00	Inks, (Dalley's).		Cod Oil, Newfoundland	0 62 0 65	" " 54 in.	0 12 0 13
Langdon	20 50 21 00	Imp. pts. & qts. st. n p doz	4 00 6 00	Strait Oil—American	0 57 0 60	" " 57 in.	0 13 0 14
Summerlee	19 50 20 00	" " & 3 pts. " p	1 00 2 00	Straw Seal	0 55 0 60	" " 60 in.	0 13 0 14
Gartsherrie	19 50 20 00	" " & 3 pts. " p	3 00 0 00	Pale Seal, ordinary	0 70 0 72	" " 63 in.	0 14 0 15
Glenarnock	19 50 20 00	Wool.		Lard Oil	0 65 0 67	" " 66 in.	0 14 0 15
Carabro	19 50 20 00	Fleece	0 00 0 00	Unseeded raw	0 74 0 75	" " 69 in.	0 14 0 15
Eglington	18 50 19 00	Pulled	0 25 0 30	" boiled	0 78 0 81	" " 72 in.	0 14 0 15
Bar Iron, per 100 lbs.	1 87 2 00	Do Extra Super	0 35 0 37	Olive machinery	1 20 1 30	" " 75 in.	0 14 0 15
Best refined	0 50 0 00	Do B Super	0 32 0 33	Olive eating	2 06 2 20	" " 78 in.	0 14 0 15
Siemens	4 25 4 50	Do C	0 25 0 27	Olive qt. per case	2 60 2 76	" " 81 in.	0 14 0 15
Sweden	0 25 2 50	Australian	0 30 0 33	" pts. per case	3 25 3 30	" " 84 in.	0 14 0 15
Sheet Iron to No. 20.	2 50 2 75	Cape	0 18 0 19	Olive pts. per case	5 00 0 00	" " 87 in.	0 14 0 15
Boiler Plates	2 50 3 00	Leather (at 6 mths):		Olive Lucca, Flask	4 00 2 20	" " 90 in.	0 14 0 15
Hoops and Bands	2 50 3 00	No. 1 R. A. Sole	3 26 0 27	Antonini's Qts, case 1 doz.	7 25 0 00	" " 93 in.	0 14 0 15
Canada Plates: Hatton	3 25 3 50	No. 2 " "	0 24 0 25	" " 2 "	8 25 0 10	" " 96 in.	0 14 0 15
Penn.	3 50 4 00	No. 3 " "	0 24 0 25	" " 3 "	5 38 0 00	" " 99 in.	0 14 0 15
Garth	3 60 4 00	No. 4 " "	0 24 0 25	" " 4 "	0 72 0 75	" " 102 in.	0 14 0 15
Iron Wire: No. 6, p. bde.	1 87 2 00	No. 5 " "	0 24 0 25	Spirits Turpentine, brl	0 00 0 00	" " 105 in.	0 14 0 15
" " 9	2 10 2 30	No. 6 " "	0 24 0 25	Whale, refined	0 00 0 00	" " 108 in.	0 14 0 15
" " 12	2 50 2 63	Buffalo Sole No. 1	0 20 0 21	Cant Oil:		" " 111 in.	0 14 0 15
No 16, per bundle	3 30 0 00	Do. do. 2	0 20 0 21	Imp. Gals. f.o.b. (Petrolia)	0 25 0 00	" " 114 in.	0 14 0 15
Steel cast, per lb	0 12 0 00	China Sole No. 1	0 24 0 25	Car lots	0 26 0 00	" " 117 in.	0 14 0 15
" Spring 100 "	3 75 0 00	" " No. 2	0 22 0 23	Small lots	0 27 0 27	" " 120 in.	0 14 0 15

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

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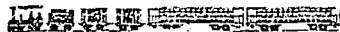
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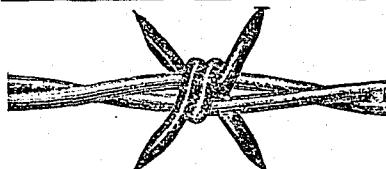
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THE ABOVE HOTEL WAS OPENED on the First of May by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely re-furnishing the whole House; also adding ALL MODERN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

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**S. MONTGOMERY, Manager.**

**Goderich, Ont.**

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192 Ontario Street, Kingston, Ont.  
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**G. CAMPAIGNE,**  
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**Lindsay, Ont.**

**WM. McDONNELL Jr.,**  
Barrister, Attorney, Solicitor in Chancery and Insolvency, Notary Public. Office: Kent Street.

SECURITIES.

	Montreal Nov. 13.
Can. Government Debentures, 6 p. ct. 1877-80	
Do. do. 5 per ct.	104 1/2
Do. do. 6 per ct., 1885	103
Dominion 6 per ct. stock	157 1/2
Dominion 5 per cent. Stock. 1903.	105 1/2
Montreal Harbor Bonds 6 p. c.	106
Do. Corporation 6 per ct. Bonds	108
Do. 7 per ct. Stock	104
Toronto City 6 per ct. 1898.	
Co. Debentures, (Ont.) 20 years 6 per ct.	
Township Debentures, (Ont.) 6 per ct.	

Shrs.	Railway and other Stocks.	Po	Quotations, London, Nov. 16.
100	Atlantic & St. Lawrence 6 p. c.	all	122
100	Do. 8 p. c. Ster. Mt. Bonds	100	104
100	Do. do. 2nd Mort. 1891	100	125
110	Buffalord Lake Huron 6 p. c. 1st Mt	all	116
100	Do. do. 5 1/2 p. c. 2nd Mort.	100	92
100	Do. Preference	100	100
100	Can Central 5 p. c. 1st M. Bds	100	100
100	Canada Southern 1st Mort. 3 p. c.	all	103
100	Grand Trunk of Canada	100	237
100	Do. Eq. Mort. Bds. 1st charge, 6 p. c.	all	102 1/2
100	Do. do. 2nd do.	all	118
100	Do. do. 1st Prof. Stock	all	91
100	Do. do. 2nd Prof. Stock	all	85
100	Do. do. 3rd Prof. Stock	all	80 1/2
100	Do. 5 p. c. Prop. Deb. Stock	100	104
300	Great Western of Canada	all	153
100	Do. 6 do. dn 1890	all	111
100	Do. 5 p. c. prof conv 1st Jan 1st, 1890	all	97
100	Do. Perpetual 5 p. c. Debenture Stock	all	94
100	Hamilton and N. W.	100	100
100	M. of Canada 2 1/2 p. c. 1st Mort.	all	57
100	N. of Canada 6 p. c. 1st Prof. Bonds	100	102
100	Do. do. 2nd do.	100	94 1/2
100	Do. do. 3rd do.	all	100
100	Northern Extension, 6 p. c.	100	108
100	Do. do. 5 p. c. Imp. Mort.	all	109
100	Well, Grey & Bruce, 7 p. c. Bds. 1st Mort.	100	87
100	T. G. & B. 6 p. c. Bds. 1st mort.	100	60
100	St. Law. & Ont. 6 p. c. Bds.	100	100
100	British Columbia, July, 1901	100	100
100	Can Gov 1879-81	100	100
100	Can Gov at 6 p. c. Jan and July 1879-81	100	103
100	Do 6 p. c. 1884-4, Jan and July	100	104
100	Do 5 p. c. 1885, Jan and July	100	106
100	Do 5 p. c. Ins Stock	100	108
100	Do Dom Stock of 1903, April and Oct.	100	108 1/2
100	Do Dominion Stock of 1904, 4 p. c.	100	108 1/2
100	Do Do 1904 Ins Stock 4 p. c.	100	101
100	New Brunswick 6 p. c. Jan and July	100	109
100	Sava Scotia 6 p. c. 1888	100	110

THE  
**METROPOLITAN MUTUAL BENEFIT**  
**SOCIETY.**

Head Office, . . . . . Montreal, P.Q.

President: WM. DONAHUE, Merchant. Vice-President: ROBT. EVANS (of Evans Bros.) General Manager: F. B. WELLS.

Directors: JOHN WANLESS, M.D. EDWARD HOLTON, Advocate. ALBERT D. NELSON, (of H. A. Nelson & Sons.) FRANC O. WOOD, B.A., B.C.L., RICHARD BULL. District Directors: W. H. VAN VLIET, Mayor of Lacolle. E. DONAHUE, Mayor of Farnham. Medical Director: DR. JOHN WANLESS. Solicitor: EDWARD HOLTON. Chief Inspector: RICHARD BULL.

H. E. IRVINE, Secretary-Treasurer.

Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal.

Agents wanted in Every City, Town, Village, and County in the Dominion.

THE  
**Mutual Fire Insurance Company**  
OF THE  
**COUNTY OF JOLIETTE.**

HEAD OFFICE:

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JOHN GRILLY, Esq., FRANC O. WOOD, Esq., B.A., B.C.L.,  
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A. A. DICKSON, Secretary.

This Company insures all classes of Property in the Province of Quebec at equitable rates (the large cities excluded). Agents wanted in all unoccupied Territory in the Province.

THE STANDARD  
Fire Insurance Company.

Head Office, . . . Hamilton, Ont.

GOVERNMENT DEPOSIT, \$25,000.

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

It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First Class Risk to \$3,000.

PRESIDENT

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

SECRETARY-TREASURER.

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District

**CANADA LIFE ASSURANCE COMPANY.**

HEAD OFFICE, . . . HAMILTON, Ont.  
MONTREAL BRANCH, . . . 80 ST. JAMES STREET.

- ABSTRACT OF 33rd ANNUAL REPORT TO 30th APRIL, 1889.
1. Assets 30th April, 1889. (exclusive of Capital).....\$4,297,852
  2. Income for the year.....\$35,856
  3. Claims by death during the year.....192,948
  4. Do as estimated and provided by Co.'s tables.....296,875
  5. Policies issued during the year, 2107, for.....3,965,062
  6. Policies in force 30th April, 1889, 12,586, upon 10,540 lives, for.....21,547,759
  7. Ratio of expenses to income — per cent.....14 27

Business and Position from its foundation in 1847 to 1880:—

Period.	Assets in force.	Annual Revenue.	Claims paid.	Total Funds.
1850	\$ 814,992	\$ 27,883	\$ 1,200	\$ 41,873
1860	3,375,407	133,446	236,773	64,920
1870	6,404,437	273,728	680,154	1,090,093
1880	21,547,759	835,856	1,345,862	4,297,852

1880 versus 1850.—The assurances now (1880) in force are twenty-five times greater. The annual revenue thirty times, and the total funds one hundred times greater than in 1850.

**The MUTUAL LIFE ASSOCIATION OF CANADA.**

The Board of Directors of the Mutual Life Association of Canada announce that they have increased the Deposit of Securities in the hands of the Dominion Government for the protection of Policy-holders to over \$90,000.00 (par value) or nearly 80 per cent. of the Reserve.

The Directors further announce that they propose to increase such Government Deposit from time to time to the full amount of Reserve required to cover policies in force, thereby giving absolute security to the Policy-holders.

The investments of the Company are all held within the Dominion of Canada.

The Mutual Life Offices, Hamilton, Ont., 25th Nov., 1879. } **DAVID BURKE, Manager.**

**THE ROYAL CANADIAN**

*Fire and Marine Ins. Co.,*

President, . ANDREW ROBERTSON, Esq.

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

ARTHUR GAGNON, *Secretary-Treas.*

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

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

**UNION FIRE INSURANCE CO'Y.**

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

HEAD OFFICE: 28 Toronto Street, TORONTO.

DIRECTORS:

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W. E. CORNELL, Toronto.

SAML. McBRIDE, London, Ont.

W. T. EDGE, London, Ont.

R. H. BOWES, of Smith, Wood & Bowes, Toronto.

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*Manager.*

*Risks taken at Equitable Rates, and Losses settled promptly.*

Incorporated A.D. 1874.

**CANADA**

Charter Perpetual.

**FIRE & MARINE Insurance Company.**

HEAD

OFFICE,

HAMILTON.



ONTARIO.

Capital, \$1,000,000 fully Subscribed.

Deposited with Dominion Government, \$50,000.

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VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor, City of Hamilton.  
D. THOMPSON, Esq., M. P., Co. of Haldimand.  
MANAGER AND SECRETARY—CHAS. CAMERON.

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- Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.
- Halifax, N. S.—No. 22 Prince Street.—CAPT. O. J. P. CLARKSON, General Agent.
- St John, N. B.—No. 103 Prince William Street, M. & T. B. Robinson, General Agents.
- Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

**WESTERN**

**ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,637,553 00  
Income for Year ending 31st Dec., 1879.....\$1,001,052 00

HEAD OFFICE: TORONTO, ONT.

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JAS. BOOMER, Secretary.

A. R. BETHUNE, Manager, Montreal Branch.

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JOURNAL OF COMMERCE, Montreal.

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**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

CAPITAL, \$1,88,000.

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HEAD OFFICE, 179 St. James Street,  
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*Fire Insurance Company*

OF CANADA.

CAPITAL, \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

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

G. BANKS, Assistant Manager.

Insurance effected at reasonable rates.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, November 18, 1880.

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	154½ 155½
Canada Life.....	2,500	7½-8mos.	400	50	316
Citizens, Fire, Life, Guarantee & Acct	11,880	.....	100	20	169
Confederation Life.....	5,000	5-6 mos.	100	10	100
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	96
Isolated Risk, Fire.....	.....	.....	100	10	100
Quebec Fire.....	5,000	.....	100	65	100
Queen City Fire.....	2,000	.....	50	10	100
Western Assurance.....	20,000	7½ 6 mos.	40	20	216 320
Royal Canadian Insurance.....	20,000	5	50	15	66½ 68
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	100
Canada Guarantee Co.....	2335	8 per ct.	50	20	102½
Merchants' Marine Insurance Co.....	5,000	5 per ct.	100	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 22, 1880.

Briton Medical Life.....	20,000	10	£10	2	.....
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	21½
Commercial Union Fire Life & Marine..	50,000	80	50	5	21 22
Edinburgh Life.....	5,000	10	100	15	38
Guardian Fire and Life.....	20,000	13	100	50	71½
Imperial Fire.....	12,000	27 p. sh.	100	25	151½
Lancashire Fire and Life.....	100,000	30	20	2	72 6½
Life Association of Scotland.....	10,000	15	40	3½	.....
London Assurance Corporation.....	35,802	48	25	12½	64 66
London & Lancashire Life.....	10,000	10	10	1 7-20	25s 30s
Liverpl' & London & Globe Fire & Life	£391,752	70	20	2	19 19½
Northern Fire & Life.....	30,000	70	100	5	46½
North British & Mercantile Fire & Life	40,000	55	50	6½	68 69
Phoenix Fire.....	6,722	£21 p. a.	.....	.....	300
Queen Fire & Life.....	200,000	30	10	1	78s 9d 80s
Royal Insurance Fire & Life.....	100,000	60	20	3	30
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life.....	50,000	5	10	1	32s 33s
Scottish Provincial Fire & Life.....	20,000	15	50	8	1½ 12½
Standard Life.....	10,000	68½	50	12	76

The liability on all Bank Stocks and the Canada Guarantee Co.'y is limited to double the Amount of the Subscribed Capital. On all other Stocks the liabilities of shareholders is strictly limited to the amount of Subscribed Capital.

THE  
**WATERTOWN AGRICULTURAL**  
INSURANCE COMPANY,

A Stock Company, Chartered in 1853.

J. A. SHERMAN, Pres. ISAAC MUNSON, Sec'y

DEPOSITED WITH CANADIAN GOVT. \$100,000.

Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, against Loss or Damage by Lightning as well as Fire.

CASH ASSETS, January 1, 1879.....\$1,150,063.99  
Claims for Losses, Dividends..... 51,440.75  
Capital (paid up in cash)..... 200,000.00  
Unearned Reserve Fund..... 681,977.62  
Net Surplus..... 216,645.62

CEO. H. PATTERSON, Montreal, Manager Pro. Quebec.  
J. FISHER, Cobourg, Chief Agent, Ontario.

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

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL \$10,000,000  
FUNDS INVESTED 21,000,000  
ANNUAL INCOME 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

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CAPITAL, \$500,000  
DEPOSITED WITH GOVERNMENT, 56,000

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VICE-PRESIDENT.—M. H. GAULT, Esq., M.P.

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E. J. BARBEAU, Esq.

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WARRING KENNEDY, Esq. JOHN FISKEN, Esq.  
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Issues Life and Endowment Policies combined with weekly allowances in case of injury—a deservedly popular form of assurance.

\$1.33 for EVERY DOLLAR of Liability to Policy-holders.

All Pure Insurance. No Tontine,—periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward

This Company issues Life and Accident Policies on all the most approved plans at the lowest possible rates.

HY. O'HARA, Toronto, Branch & Gen. Agt. Nor. West'n Ont.

R. MACAULAY, Sec'y.

**ACTIVE AGENTS WANTED.**

Insurance.

QUEEN INSURANCE CO. OF ENGLAND. FIRE AND LIFE.

Capital, £2,000,000 Stg. INVESTED FUNDS.....£660,818. FORBES & MUDGE.

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Chief Agents in Canada

Legal.

(See Accountants, &c., on other page.)

Toronto.

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

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All Trains Run by Montreal Time.

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Office 1 Court Street, Toronto. P. O. Box 1817.



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POST OFFICE TIME TABLE.

MONTREAL, August, 1880.

Large table showing post office delivery and closing times for various routes including Ontario, Quebec, and the United States.

Text block containing additional information, including a note about Postal Card Bags and Street Boxes, and a note about Registered Letters.



**Insurance.**

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### Fire Assurance Co'y.

OF LONDON.

ESTABLISHED IN 1782.

CANADA AGENCY  
ESTABLISHED IN 1804.

LOSSES PAID, since the establishment of the Company, have exceeded

**Twelve Millions Sterling.**

BALANCE HELD IN HAND, for payment of Fire Losses only,  
**Exceeds £600,000 Sterling.**

**LIABILITY of Shareholders UNLIMITED**

**GILLESPIE, MOFFATT & CO.**  
GENERAL AGENTS FOR THE  
DOMINION OF CANADA,  
CHIEF OFFICE,  
12 ST. SACRAMENT STREET.  
**R. W. TYRE,**  
Manager.

**Insurance.**

## DOMINION

### FIRE & MARINE INSURANCE CO.

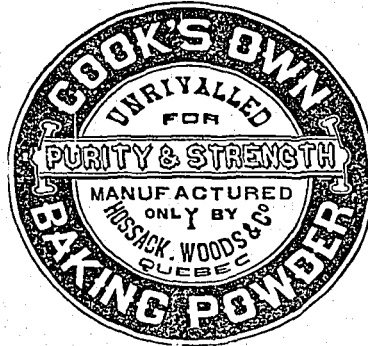
Head Office—HAMILTON, Can.  
Deposit with Dominion Gov't., \$50,000.

JOHN HARVEY, of J. Harvey & Co., *President.*  
F. R. DESPARD, *Manager.*

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LIFE AND FIRE.

Invested Funds - 30,500,000  
Funds Invested in Canada - 900,000

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THOMAS CRAMP, Esq., Dep.-Chairman,  
SIR ALEXANDER T. GALT, K.C.M.G.,  
THEODORE HART, Esq., GEORGE STEPHENS, Esq.,  
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*Standing Counsel*—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada  
HEAD OFFICE, CANADA BRANCH,  
MONTREAL

Established 1808.

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### Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA:  
Montreal, No. 6 HOSPITAL Street  
RINTOUL BROS., Agents.

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

**RATES REDUCED.**

## The STANDARD LIFE

ASSURANCE COMPANY.  
Established 1825.

Head Offices:—EDINBURGH, Scot., & MONTREAL, Can.

Total Risks . . . . . over \$10,000,000	Claims paid in Canada, over
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Annual Income . . . . . about 4,000,000	Investments in Canada, over
or over \$10,000 a day.	1,000,000

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

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The Profits which have arisen since 1875 will be divided among Policies in force at the close of the current year, and Assurances now effected will participate.

**W. M. RAMSAY, Manager, Can.**

THE

## FIRE INS. ASSOCIATION

(Limited), of London, England,

Will shortly be prepared to transact a general Fire Insurance business in the Dominion, and in the meantime invite APPLICATION FOR AGENCIES from gentlemen of influence and position in the leading Towns in Canada.

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ROBT BENNY, Esq. (Messrs. Benny, Macpherson & Co.) J. S. HUNTER, Esq., N.P.

Head Office for Canada: No. 42 ST. JOHN STREET, MONTREAL.

JAMES BOURNE, WILLIAM ROBERTSON,  
*Fire Superintendent.* *Gen. Manager for Canada.*

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ASSOCIATION.

Incorporated by Special Act of the Dominion Parliament.  
Guarantee Capital, \$500,000. Gov't Deposit, \$86,300.  
Capital and Assets, 31st Dec., 1879, \$906,337.

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