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# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, DECEMBER 1, 1882.

No. 16

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

### GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

### MONTREAL FELT HAT WORKS.

1878; Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

### FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

### JAMES CRISTINE & CO.

Warehouse; 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

### JOHN MACDONALD & CO.

BRITISH & AMERICAN MANUFACTURED GOODS.

JUST RECEIVED & READY FOR INSPECTION.

Ladies' Goswamer Circulars, all qualities.  
Ladies' Reversible Rubber Cloaks, new, in Navy, Seal and Black.

Gent's Tweed Waterproof Coats, in all the leading and popular leather tints, also Greys, Drabs and Clerical mixtures. THESE GOODS ARE INDISPENSIBLE FOR WEAR IN ALL CLIMATES—HAVE ALL THE APPEARANCE OF AN ORDINARY DRESS OVERCOAT—RESIST THE WIND, AND ARE IMPERVIOUS TO WATER.

Gent's Reversible Shooting Rubber Coats,  
German Railway and Carriage Wraps, in variety.

Rubber Carriage Aprons; also VERY SPECIAL VALUE IN BLACK WORSTED COATINGS.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,  
32, 34 and 36 Front street east,

AND

30 Faulkner St., Manchester England.

### WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

### DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

Mr JAMES MCGILLIVRAY,

210 St. James Street

Leading Wholesale Houses of Montreal

### HOLIDAY GOODS.

WHOLESALE

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

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

### H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST

Toronto.

### SKELTON

BROS.

& CO.,

MANUFACTURERS OF

### SHIRTS & COLLARS

Wholesale Importers

MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818. CAPITAL AUTHORIZED, - - \$12,000,000 CAPITAL PAID-UP, - - - 11,999,900 RECEIVED FUND, - - - 5,500,000

Head Office, - - - Montreal. Board of Directors.

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

W. J. Buchanan, General Manager.

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

A. B. Buchanan, Secretary.

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

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

Agents in Great Britain.—London, Bank of Montreal, 2 Bireh'n Lane, Lombard Street, C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., G.C.M.G.

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

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

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

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

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP - \$500,000 REST, - - - - - 300,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

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

Alex. Buntin, E. K. Greene.

THOMAS CRAIG, - Managing Director.

BRANCHES.

Hamilton, Ont. - - C. M. Counsell, Manager. Aylmer, " - - J. G. Billeit, do Bedford, P.Q. - - E. W. Morgan, do

FOREIGN AGENTS.

LONDON.—The Alliance Bank (Limited). NEW YORK.—The Howard National Bank. GOSFORD.—Mavarek National Bank. Sterling and American Exchange bought and sold. Interest allowed on Deposits. Collections made promptly and remitted for at current 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.

J. H. Brodie, H. J. B. Kendall, John James Cater, J. J. Kingsford, Henry R. Farrer, Frederic Lubbock, Richard H. Glyn, A. H. Phillips, Edward Arthur Hoare, J. Murray Robertson. Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager. W. H. Nowells, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

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

CHICAGO.—R. Steven, Agent.

SAN FRANCISCO.—A. McKinlay, 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; Agria Bank, Limited. West Indies, Colonial Bank. Paris—Messrs. Marcuard, Andre & Co. Lyons—Credit Lyonnais.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

DIRECTORS.

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

Branches of the Molsons Bank.

Brookville, Meaford, Toronto, Clinton, Morrisburg, St. Thomas, Exeter, Owen Sound, Sorol, P. Q. Ingersoll, Bidgeton, Trenton, London, Smith's Falls, Waterloo, Ont.

AGENTS IN THE DOMINION.

Quebec—Merchants Bank and Eastern Townships Bank.

Ontario and Manitoba—Dominion Bank and 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 and 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, Rose & Co. Liverpool—The National Bank of Liverpool. Antwerp, Belgium—La Banque d'Anvers. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - \$5,700,000.

Reserve Fund, - - 750,000.

HEAD OFFICE - - MONTREAL

BOARD OF DIRECTORS.

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

GEORGE HAGUE, - - - General Manager

J. H. PLUMMER, Assistant General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kingston, Kennew. Berlin, London, Stratford. Brantford, Montreal, St. Johns, Que. Cutham, Napawa, St. Thomas. Galt, Ottawa, Toronto. Gananoque, Owen Sound, Walkerton. Hamilton, Perth, Windsor. Ingersoll, Prescott. Kincairdine, Quebec.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon, Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.

Agency in New York.—48 Exchange Place. Messrs. Henry Hague and John B. Harris, jr., Agents.

Bankers in New York.—The Bank of New York, N.B.A.

A general banking business transacted.

Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada.

Sterling Exchange and drafts on New York bought and sold.

Letters of credit issued, available in China, Japan and other foreign countries.

Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - - MONTREAL.

C. S. CHERRIER, Esq., President.

GEO. S. BRUSE, 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.

The Ontario Bank.

CAPITAL . \$1,500,000.

HEAD OFFICE, - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lt.-Col. C. S. GZOWSKI, President. Vice-President.

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

C. A. Massey, Esq.

C. HOLLAND, General Manager.

BRANCHES.

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

AGENTS.

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

The Chartered Banks.

**THE CANADIAN**  
**Bank of Commerce.**

**DIVIDEND No. 31.**

NOTICE IS HEREBY GIVEN  
that a DIVIDEND of

**FOUR PER CENT.**

upon the Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

**Tuesday, the 2nd day of  
January next.**

The Transfer Books will be closed from the 16th of December to the 31st of December, both days inclusive.

**W. N. ANDERSON,**  
General Manager.

Toronto, 29th Nov., 1881.

**IMPERIAL BANK  
OF CANADA.**

**DIVIDEND NO. 15.**

NOTICE is hereby given that a dividend at the rate of

**Eight per cent. per annum**

upon the capital stock of this Institution has been declared for the current half year, and that the same will be payable at the Bank and at the branches on and after

**Tuesday, the 2nd day of January  
next.**

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

By order of the Board.

**D. R. WILKIE,**  
Cashier.

Toronto, 23rd November, 1882.

**EASTERN TOWNSHIPS BANK.**

AUTHORISED CAPITAL..... \$1,500,000  
CAPITAL PAID IN May 16, 1880..... 1,297,650  
RESERVE FUND..... 270,000

**Board of Directors.**

**R. W. HENKNER,** President.

**A. A. ADAMS,** Vice-President.

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

**WM. FARWELL,** General Manager.

**Head Office—Sherbrooke, Que.**

**Branches.**

Waterloo, Richmond,  
Oatfield, Stanstead,  
Cowansville, Granby.

**Farnham.**

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

The Chartered Banks.

**THE BANK OF TORONTO,**  
CANADA.

Incorporated 1855.

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

**DIRECTORS:**

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

**HEAD OFFICE, TORONTO.**

**DUNCAN COULSON,** Cashier.  
**HUGH LEACH,** Assistant Cashier.  
**J. T. M. BURNSIDE,** Inspector.

**BRANCHES.**

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

**BANKERS.**

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

**LA BANQUE NATIONALE.**

**HEAD OFFICE, QUEBEC.**

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

**DIRECTORS.**

**HON. ISIDORE THIBAUDEAU,** President.  
**JOSEPH HAMEL,** Esq., Vice-President.  
**Chevalier Ol. Robitaille, M.D. E. Baudet,** Esq. M.P.P.  
**T. LeDroit,** Esq. **J. B. Z. Dubeau,** Esq.  
**U. Tossier jr.,** Esq. **P. LAFRANCOE,** Cashier.  
**HONORARY DIRECTOR**—**Hon. J. R. Thibaudau,**  
**Montreal.**

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

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

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

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

**THE**

**JACQUES CARTIER BANK.**

**NOTICE OF DIVIDEND.**

NOTICE is hereby given that a Dividend of

**THREE and ONE-HALF PER CENT.**

on the paid-up Capital of this Bank has been declared for the current half year, and that the same will be payable at the Bank, in this City, on and after

**The fourth day of DECEMBER next.**

The Transfer Books will be closed from November 17th to 30th, both days inclusive.

By order of the Board,

**A. DEMARTIGNY,** Cashier.

Montreal, October 28th, 1882.

**THE MARITIME BANK**

—OF THE—

**DOMINION OF CANADA.**

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

**Board of Directors.**

**THOS. MACLELLAN,** President.  
**LEB. BOTSFORD, M.D.,** Vice-President.  
**ROBT. CRUIKSHANK** (of Jardine & Co., Grocers).  
**JER. HARRISON** (of J. & W. F. Harrison, Flour Merchants).  
**JOHN H. PARKS** (of Wm. Parks & Son, Cotton Manufacturers).

**JOHN TAPLEY** (of Tapley Bros., Indiantown).  
**HOW. D. TROOP** (of Troop & Son, Shipowners).

**CASHIER, - ALFRED RAY.**

**AGENCY—FREDERICTON: A. S. Murray, Agent.**

" - WOODSTOCK: G. W. Vanwart, "

The Chartered Banks.

**The Western Bank of Canada.**

**HEAD OFFICE, OSHAWA, ONT.**

**CAPITAL AUTHORIZED**..... \$1,000,000  
**CAPITAL SUBSCRIBED**..... 500,000  
**CAPITAL PAID-UP**..... 150,000

**BOARD OF DIRECTORS.**

**JOHN COWAN,** Esq., President.  
**REUBEN S. HAMLIN,** Esq., Vice-President.  
**W. F. Cowan,** Esq. **W. F. Allen,** Esq.  
**Robert McIntosh, M.D.** **J. A. Gibson,** Esq.  
**Thomas Paterson,** Esq.

**T. H. McMILLAN,** Cashier.

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

**Loan Societies.**

**MONTREAL**

**LOAN & MORTGAGE CO.**

AND

**TRUST COMPANY.**

Incorporated 1858.

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

**LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.**

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

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.  
Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

**INTEREST ALLOWED ON DEPOSITS.**

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

**BOARD OF DIRECTORS.**

**M. H. GAULL,** Esq., M.P., President, President Exchange Bank of Canada.  
**Hon. A. W. OGILVIE,** Vice-President, Senator.  
**ROBT. ESDAILE,** Esq., of Messrs. J. & R. Esdaile.

**G. W. CAMPBELL,** Esq., M.D., Vice-President Bank of Montreal.  
**THEODORE HART,** Esq., Director Liverpool & London & Globe Insurance Company.  
**A. F. GAULL,** Esq., of Messrs. Gaull Bros. & Co.  
**THOMAS CRAIG,** Esq., Managing Director Exchange Bank.

**GEORGE W. CRAIG,**

Manager.

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

**THE HAMILTON**

**Provident and Loan Society.**

**President.**

**W. E. SANFORD,** Esq., Vice-President.  
**Subscribed Capital**..... \$1,000,000 00  
**Paid-up Capital**..... 1,100,000 00  
**Reserve and Surplus Profits**..... 74,000 00

**Total Assets**..... 2,600,000 00  
**MONEY ADVANCED** on Real Estate on favorable terms of Repayments.

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

**OFFICE,**

**Corner of King and Hughson Streets,  
HAMILTON, CANADA.**

**H. D. CAMERON,**

Sept., 1882. Treasurer

**ARCH. CAMPBELL,**

**STOCK and SHARE BROKER,**  
(Member of the Stock Exchange)

**MERCHANTS EXCHANGE BUILDINGS,  
Hospital and St. Sacrament Streets  
MONTREAL.**

Oceanic Steamships.

Allan Line.



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

1882. Summer Arrangements. 1882.

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

Vessels.	Tonnage.	Commanders.
Nunidian	6,100	Building.
Hanoverian	4,000	Capt. J. G. Stephen.
Parisian	5,400	" James Wylie.
Sardinian	4,650	" J. E. Dutton.
Polyesian	4,100	" R. Brown.
Sarmatian	3,000	" John Graham.
Circassian	4,000	Lt. W. H. Smith, R.N.R.
Moravian	3,670	Lieut. F. Archer, R.N.R.
Peruvian	3,400	Capt. Jos. Ritchie.
Nova Scotian	3,200	" W. Richardson.
Hibernian	3,451	" Hugh Wylie.
Caspian	3,201	Lt. B. Thomson, R.N.R.
Austrian	2,700	Lieut. R. Barrett, R.N.R.
Nestorian	1,700	Capt. D. J. James.
Prussian	3,000	" Alex. McDougall.
Scandinavian	3,000	" John Parks.
Buenos Ayrean	3,800	" Jas. Scott.
Corean	4,000	" Barclay.
Creolian	3,600	" C. E. LeGallais.
Manitoban	3,150	" McNeiel.
Canadian	2,600	" C. J. Menzies.
Phœnician	2,800	" J. Brown.
Waldensian	2,600	" R. P. Moore.
Lucerne	2,200	" John Kerr.
Newfoundland	1,500	" Mylins.
Acadian	1,850	" F. McGrath.

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

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

FROM QUEBEC:

Sarmatian	Saturday, Sept. 4
Polyesian	Saturday, " 16
Sardinian	Saturday, " 23
Circassian	Saturday, " 30
Peruvian	Saturday, Oct. 7
Parisian	Saturday, " 14

THE STEAMERS OF THE

LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE

are intended to be despatched as follows:

FROM HALIFAX:

Nova Scotian	Monday, Sept. 11
Hibernian	" 25
Austrian	" Oct. 9
Nova Scotian	" 23

Rates of Passage between Halifax and St. John's:

Cabin	\$20.00	Intermediate	\$15.00
Steerage	\$6.00		

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

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

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

H. & A. ALLAN,

State St., Boston, and 25 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Tons.	Tons.		
Montreal	3,284	Toronto	3,284
Dominion	3,176	Ontario	3,176
Texas	2,700	Sarnia	3,852
Quebec	2,700	Oregon	3,852
Mis-sis-ippi	2,680	Vancouver	5,700
Brooklyn	3,900		

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC. DOMINION...16th Dec. | BROOKLYN...13th Jan. \*SARNIA...30th Dec. | DOMINION...27th Jan.

RATES OF PASSAGE.

CABIN—Portland to Liverpool, \$50 and \$60; Return, \$90 and \$110. Rates per steamer Sarnia, Cabin, Portland to Liverpool, \$60 and \$80, return, \$110; Intermediate, \$40; Steerage, \$25. \*Sarnia carries neither cattle or sheep.

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

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

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

ACCOUNTANTS, AGENTS, &c. (For Legal Cards see other page.)

Barrie, Ont.

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

Brantford, Ont.

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

Montreal.

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

Montreal.

JOHN FULTON, ACCOUNTANT, 242 St. James Street, Montreal.

Owen Sound, Ont.

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

Uxbridge, Ont.

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

Agents' Directory.

OWEN MURPHY, Insurance Agent, Official Assignee and Commission Merchant—No. 85 St. Peter Street, Quebec.

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

Legal.

Amherst, N. S.

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

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, Ont. [Established 1868.]

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

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

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

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

Brampton, Ont.

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

Carleton Place, Ont.

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

Guelp, Ont.

JOHN SMITH, REAL ESTATE AND LOAN AGENT, ACCOUNTANT, &c., 32 ST. GEORGE'S SQUARE, GUELPH, ONT. Assignments taken and Estates managed.

Belleville, Ont.

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

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

Brantford, Ont.

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

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

Clifton, Ont.

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

Clinton, Ont.

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

Cayuga, Ont.

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

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

Fredericton, N.B.

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

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

Leading Wholesale Trade of Montreal.

**STANDLY PENTLAND,**  
MANUFACTURERS' AGENT,  
19 ST. PETER ST., MONTREAL,  
AGENT FOR  
THE THREE RIVERS PAPER COMPANY,  
Manufacturers of all kinds of  
WRAPPING PAPER, ROOFING, &c.,  
ALSO  
The Canada Extract of Dye Wood Works.  
Manufacturers of Sedimentless Extract of Hemlock  
Bark, Tamarack, &c.

**DOMINION PAPER CO'Y.**

100 Grey Nun street, Montreal,  
(MILLS AT KINGSEY FALLS, P.Q.)  
MANUFACTURERS OF  
The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned; & White,  
" 3 News and Printing, " "  
White Tea and Bag,  
Bleached Manilla Envelope, Bag and Wrapping.  
White Manilla Tea and Wrapping.  
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**Blotting Paper.**  
First Prize Dominion Exhibition 1880.  
**JOHN CRILLY & CO.,**  
MANUFACTURERS OF,  
Blotting Paper, Flour Sack Paper,  
Music Paper, Fine Manilla Paper,  
Colored and Brown & Grey Wrapping  
White Printing Paper,  
Paper, Roofing Felt and Match  
Flour Sack Paper Brgs. &c., &c. Paper.  
Special Sizes and Weights made to order  
389 ST. PAUL ST., MONTREAL.

**W. McLAREN & CO.,**  
WHOLESALE  
**BOOT & SHOE Manufacturers,**  
**VICTORIA SQUARE,**  
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While maintaining a complete stock of staple goods of superior makes, special attention is devoted to filling orders for any class of goods required on the shortest notice.

**TEAS, SUGARS, COFFEES,**  
SPICES, FRUITS  
AND A FULL ASSORTMENT OF  
**GENERAL GROCERIES,**  
Maintained from best Markets.  
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Law, Solicitors in Chancery, etc., 10 King St. W.  
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**H. J. FISK & CO.**  
Offer to the Wholesale Trade  
their specialties,  
**SHEEPSKINS**  
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**GOATSKINS.**

**ROBT. MCCREADY,**  
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**BOOT & SHOE**  
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**J. RATTRAY & CO.,**  
Manufacturers, Importers and Wholesale Dealers  
IN  
**TOBACCO, SNUFF, CIGARS,**  
AND GENERAL  
**TOBACCONISTS' GOODS.**  
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MANUFACTURERS OF  
PORTABLE AND STATIONARY  
**ENGINES,**  
Steam Pumps, Shafting, Pulleys, &c.  
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100 GREY NUN ST., Montreal,  
MANUFACTURERS OF  
**SOFA, CHAIR & BED SPRINGS.**  
A large Stock always on hand.

Roman Cement, Portland Cement  
Water Lime,  
Drain Pipes, Vent Linings,  
Flue Covers, Fire Bricks, Fire Clay,  
Whiting,  
Plaster of Paris,  
Borax,  
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**COCHRANE, CASSILS & CO.**  
MANUFACTURERS OF  
**Boots and Shoes, Wholesale**  
CORNER OF  
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Chas. Cassils, }

**JAMES MCCREADY & CO.**  
WHOLESALE  
**BOOT AND SHOE**  
MANUFACTURERS,  
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**J. & T. BELL,**  
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**Fine Boots and Shoes**  
WHOLESALE,  
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Fine made goods, latest styles, equal in finish  
the best American makes, and specially adapted  
to our custom.

**SHAW BROS. & CASSILS,**  
**TANNERS,**  
And dealers in  
**HIDES AND LEATHER,**  
426 & 428 NOTRE DAME ST.  
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**ALEXANDER SEATH,**  
IMPORTER OF  
**British & Foreign**  
**LEATHERS**  
AND  
Shoe Manufacturers' Goods,  
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**FOREIGN LEATHERS**  
**PRUNELLAS & SHOE FINDING**  
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BARRISTERS, &c. Hamilton, Ont.  
**OSLER & GWYN,** Barristers, &c. Dundas, Ont.  
B. B. OSLER, Q. C., (County Attorney.)  
H. C. GWYN, J. V. TEEZEL.

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MONTREAL and TORONTO.

**HOCHELAGA COTTONS.**

Brown Cottons, & Shoelings, Yarns and Bags.

**STORMONT COTTON CO.**

Ducks, Tickings, Checks, &c. Colored Cotton  
Yarns.

**VALLEYFIELD COTTONS.**

Bleached Shirting, Wigans, Silesias, Shoe  
Drills, Corset Jeans, &c.

**ST. CROIX COTTON MILL.**

Fancy Checks, Gingham, Yarns, Bleached  
Shirtings, &c.

**WINDSOR COTTON MILL.**

Brown Cottons and Yarns.

Tweeds, Etottes, Knitted Goods,  
Flannels, Shawls, Woollen  
Yarns, Blankets, &c.

The Wholesale Trade only supplied.

**DOMINION BOLT CO.,**

Front and Sherbourne Sts., Toronto.

FIRST PRIZE DOMINION EXHIBITION, 1893.

**CARRIAGE BOLTS:**

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

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

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

**Railway Track Bolts.****Railway Track Spikes.**

Quality not exceeded by any, native or foreign.

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

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

**Plough Bolts. Roller Rivets.**

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

**Fancy Head Bolts,**

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

**Machine Bolts. Coach Screws.**

**Bridge Bolts. Tire Bolts and Rivets.**

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

**Stove Bolts. Stove Rods. Rivets.****CANADA MARBLE**

AND

**International Granite Works,**

**R. FORSYTH, Proprietor,**  
Manufacturer of

**MARBLE & POLISHED GRANITE WORK.**

Mill, St. Gabriel Locks, 522 William St.  
Office, 130 Bleury St., - MONTREAL.

**QUARRIES,**

NEAR CANAQUO, ONT. AND CLAYTON, N.Y.

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

## Leading Wholesale Trade of Montreal.

**CANTLIE, EWAN & CO.**

GENERAL MERCHANTS  
AND MANUFACTURERS' AGENTS,  
MONTREAL AND TORONTO.

Merchants Manufacturing Co.,  
BLEACHED SHIRTING.

Cornwall Manufacturing Co.,  
WHITE & COLORED BLANKETS.

A. Lomas & Son (Sherbrooke),  
PLAIN AND FANCY FLANNEL.

Almoute Knitting Co.,  
SHIRTS AND DRAWERS.

Thorold Knitting Co.,  
SHIRTS AND DRAWERS.

Canadian Tweed & Etottes,  
Cotton and Wool Hosiery, &c., &c.

38 St. Joseph Street, Montreal  
13 Wellington Street, East, TORONTO.

**WM. PARKS & SON,****NEW BRUNSWICK COTTON MILLS****ST. JOHN, N.B.**

Awarded the only Medal given at the CENTEN-  
NIAL EXHIBITION of Cotton Yarns of Canadian  
Manufacture. Gold Medal at Montreal Exhibition.  
Two Silver and Two Bronze Medals at Toronto In-  
dustrial Exhibition. Diploma and Seven First-Class  
Prizes at Hamilton, London, and St. John Exhibi-  
tions for their

**COTTON YARNS,  
CARPET WARPS,  
BEAM WARPS,  
HOSIERY YARNS,  
BALL KNITTING COTTONS,**

Which, for Quality and Brilliance of Color, cannot  
be excelled.

ALEX. SPENCE, WM. HEWETT,  
21 Lemoine St., Montreal. 11 Colborne St., Toronto.

## Agents in Canada for

**The CALLI-GRAPHIC PEN,**

No. 4 Stubor Legal Nibs.	No. 1. Coarse pointed Nibs.
No. 2 Medium pointed Nibs.	No. 3 Fine pointed Nibs.

## AGENTS IN THE DOMINION FOR

The "Thin Buff" Copying Paper, and  
The "Stout Buff" Copying Paper  
In Sheets or Books of all Sizes.

Will Copy any kind of Ink, doing away with the  
Use of Copying Ink.

Price Lists on application.

**Morton, Phillips & Bulmer,**  
Stationers, Blank Book Makers and  
Printers,

375 Notre Dame St., Montreal.

**Hodgson, Sumner & Co.,**

## IMPORTERS OF

**DRY GOODS,**

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

## Leading Manufacturing Firms.

**E. B. EDDY'S**

UNMATCHABLE

**MATCHES**

IN BOTH

**BRIMSTONE AND PARLORS.**

Brimstone Matches put up, viz :

{ Telegraph and Telephone.  
{ Rubys in 100s, 200s and 300s.

Parlor Matches without Sulphur.

Lion Parlor also in 200s and 300s, put  
up expressly for family consumption.  
Warranted the finest match in the  
known world.

**SPECIAL LINES.**

## FOLLOWING DEPARTMENTS:

*MILLINERY and MANTLES,*

*HOSIERY AND LACES,*

*Small Wares and Notions*

*Dress Goods and Silks,*

*Merchant Tailors' Goods,*

*CARPETS AND*

*HOUSEFURNISHING,*

*STAPLES.*

**HUCHES BROTHERS,**

WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

112 St. Peter Street, Montreal,

Mr. E. O'BRIEN, Representative

**BOWN & WOODS,**

ST. JOHN'S,

NEWFOUNDLAND,

GENERAL

**COMMISSION MERCHANTS.**

Respectfully solicit consignments. Returns  
promptly made.  
Good references on application.

**Robt. Miller, Son & Co.,**

156 and 158 MCGILL STREET.

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

**Papers, Stationery,**

**Blank Books,**

**Miscellaneous Books,**

**Paper Hangings**

**and Window Shades.**

Silk and Cotton Manufactories, &c.

**BELDING, PAUL & CO.**

MONTREAL,

—MANUFACTURERS OF—

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

OFFICES.

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

MILLS.

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

1882. SPRING, 1882.

**FOSTER, BAILLIE & CO.,**

14 ST. HELEN ST., MONTREAL.



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

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

J. T. RAWORTH, Lelcester.

SPECIALTIES:

LINEN GOODS of every description. Sewing Silks  
and Ribbons (home made).  
BLACK CASHMERE, COBOURGS and ITA-  
LIANS. RAWORTH'S SEWING COTONS, on  
account of Manufacturers.

Prices cannot be equalled. Examine  
values and be convinced.

ESTABLISHED 1848.

**OWEN MCGARVEY & SON,**

7, 9 and 11 St. Joseph Street, (cor. McGill Street)  
MONTREAL.

The oldest FURNITURE HOUSE in the city ;  
Wholesale and Retail.

Parlor Suits, 7 pieces, from - - - \$ 45 to \$500  
Chamber Sets, from - - - - - 22 to 760  
Full Dining Room Suits, 9 pcs., from 50 to 675  
Library Suits, from - - - - - 100 to 500

All other portions of stock equally varied in prices  
and styles of design of finish. Our recent Exhibits  
were taken from stock.

Constantly on hand the largest, best assorted, and  
acknowledged by all the Cheapest Stock of general  
HOUSEHOLD FURNITURE in the Dominion.

**" PRACTICAL SANITARIANS. "**

**HUGHES & STEPHENSON,**

(LATE R. FATTON.)

ESTABLISHED 1860.

Plumbers, Gas Fitters, Metal Workers,  
HOT WATER & STEAM HEATING.

Drainage and Ventilating a Specialty.

745 CRAIG ST., MONTREAL.

Leading Wholesale Trade of Montreal.

**WM. BARBOUR & SONS,  
IRISH FLAX THREAD  
LISBURN.**

Received  
Gold Medal  
THE  
Grand Prix  
Paris Ex-  
hibition,  
1878.



Received  
Gold Medal  
THE  
Grand Prix  
Paris Ex-  
hibition,  
1878.

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

**WALTER WILSON & CO.,**  
Sole Agents for the Dominion,  
1 & 3 ST. HELEN STREET, MONTREAL.

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

M. E. Q. M. E. Q.

**SPOOL COTTON.**  
Recommended by the prin-  
cipal SEWING MACHINE  
Co's as the BEST for  
Hand and Machine  
Sewing.

**M. E. Q.**

ESTABLISHED 1860. 1860.

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

Wholesale Trade supplied by  
**WALTER WILSON & CO.,**  
1 & 3 St. Helen Street,  
MONTREAL.

AGENCY FOR THE



KID



GLOVES

(PATENTED JUNE 13TH, 1876.)

THE BEST IMPORTED GLOVE

in the market. A full assortment always in Stock.

**Walter Wilson & Co.,**

Sole Agents for the Dominion of Canada,  
1 & 3 ST. HELEN ST., MONTREAL.

Leading Wholesale Trade of Montreal.



**NEW FRUIT.**

C. Morand's Valencias.  
" Extra Selected.  
Currants, barrels and half barrels.  
Choice Vostizza Currants in cases.  
Malaga Figs, mats and boxes.  
Fine Eleme Figs, 1, 12 & 20 lb. boxes.  
Boxes London & Black Basket Layers  
Boxes & quarter boxes Finest Dehesa  
Layers.  
Boxes Leghorn Peel, Lemon, Orange  
and Citron.

**TURNER, ROSE & CO.**  
Cor. St. John & Hospital Sts.,  
MONTREAL.

Commercial Summary.

A LEASE of water-power has been granted by  
the Minister of Railways and Canals to the  
Toronto Paper Co., for their new mill at Corn-  
wall, Ont.

The Directors of the Napanee, Tamworth &  
Quebec Railway Company have issued a fourth  
call of 10 per cent. on the subscribed stock,  
payable 6th January, 1883.

A. E. JACOBS, a small general dealer at St.  
Pierre les Bequets, Que., held a meeting of his  
creditors in this city on Wednesday last; he  
offered 50c on the dollar, secured, on liabilities  
amounting to about \$2,000, which will probably  
be accepted. Mr. S. C. Fatt was appointed to  
investigate the estate and report at a future  
meeting.

AT the recent meeting of creditors in this  
city of D. A. Bullock, general dealer at George-  
ville, Que., previously referred to, a compromise  
at 60c on the dollar, secured, was effected, pro-  
vided the security be satisfactory. The liabili-  
ties amount to \$3,975, with assets \$3,211. Mr.  
Bullock, who is reputed to be honest and up-  
right, but rather too easy-going, secured an  
extension some time since but was unable to  
carry it out on account of some few creditors  
pressing him, hence the assignment for the  
general benefit. The terms of settlement are 3,  
6 and 9 months.

The *Nail* says: The Secretary of the Com-  
mercial Travellers' Association (of Toronto)  
when in Winnipeg recently formed a branch of  
the society in that city. The officers appointed  
were as follows:—Vice-President, Mr. J. B.  
Stevenson; secretary, Mr. Bull; directors,  
Messrs. George McLean and T. Dorrity.

THE sheriff has taken possession of the dry  
goods stores of R. Miller at Berlin and Elmira,  
Ont. Miller is young and inexperienced; he  
succeeded to his father's business at Linwood,  
but sold out there on 1st August last, and com-  
menced in Berlin, with a branch store at El-  
mira, about the 1st October. A writ having  
been issued against him for \$3,500, the sheriff  
got possession. It is stated that some of the  
creditors are quite dissatisfied.

## WULFF &amp; CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

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

OF

W<sup>m</sup> PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

Leading Wholesale Trade of Montreal.

## GREENE &amp; SONS COMPANY

MONTREAL,

WHOLESALE



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

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

A. EMERY & Co., grocers, St. John, N.B., have assigned, owing \$3,800, with assets, in stock and book-debts, valued at \$1,500.

THE recent advance in values for real estate has stimulated the demand in this city, and over \$60,000 worth found new owners in one day last week at a public sale. The house lately occupied by Mr. J. S. Hunter, the notary, and held in his wife's name, was withdrawn at \$14,000, the amount not meeting the mortgage it is said.

THE Ingersoll (Ont.) cheese market was closed for the season on Tuesday, 21st inst. The total quantity of offerings for the season opening on the 16th May last was 157,627 boxes, and the total quantity sold 33,765 boxes, at prices ranging from 9½c to 11c during May, June and July, and at from 10½c to 12c during Aug., Sept., Oct. and Nov.

THE quantity and value of sawn lumber exported to the United States from Ottawa and vicinity during the September and October just past was as follows: September, 17,692,000 feet, valued at \$27,267; October, 21,480,000 feet, valued at \$510,873. The estimated total cut of the saw mills in the Ottawa Valley is 800,000,000 feet.

THOMAS PORTER, a small grocer in Ottawa, doing business under the name of Porter & McLeod, recently assigned to Edward McGillivray of that city. Liabilities, about \$6,000, due chiefly in this city.—The estate of J. B. Mc-Kercher, shoemaker, this city, who failed recently, shows liabilities of \$12,380, with nominal assets \$11,304. The business will be wound up.

THE North Shore Railway Company have given notice of application to the next session of Parliament for amendments to their charter and for power to augment the capital to

\$5,000,000.—The Waterloo and Magog Railway Company are asking for tenders for the construction of the line from Magog to Sherbrooke, as well as for rebuilding the line from Magog to Waterloo, and relaying the whole line with steel rails, the whole work to be completed in less than a year.

MR. H. D. LAROCQUE, general storekeeper, Valleyfield, Que., has assigned in trust to Messrs. McLaughlin Bros. & Mr. J. H. Wilson, of this city. His liabilities foot up \$6,885, of which sum \$4,600 represent mortgages on real estate in the village valued at about \$2,400; there is therefore a large proportion unsecured. The stock-in-trade and book-debts are valued nominally at \$2,895.62, of which the bad and doubtful debts amount to about \$1,350. He is offering to compromise at 25c on the dollar, cash, which some of the creditors seem unwilling to accept, but judging from the statement this is about as much as can be expected. The estate if wound up would not likely realize 25c. Mr. Larocque has been in business several years, but seems to have given too little attention to his trade, and perhaps too much to real estate, for which he is said to have paid excessive prices and realized much less than nothing on his investments; his expenses also appear to have exceeded the receipts.

IT is stated that a joint stock company will probably be formed to carry on the extensive tannery of Mr. R. Campbell, of Pictou, N.S., recently failed. The Standard of that place says the liabilities amount to about \$185,000. "The tannery is in partial operation under the management of Mr. John Sutherland. The causes of the failure are varied, but the direct one is very heavy losses in England (the chief market of this tannery) of late; \$22,000 were lost there

within the past year through a fall in prices. The failure of the business was only a question of time, however, the capital of the proprietor was exhausted long ago, and a very large sum of money had to be borrowed annually. For interest, commission, payments for endorsing, etc., Mr. Campbell spent of late \$30,000 a year. Jay Gould himself could hardly stand such a drain. The assets of the estate are said to be in the neighborhood of \$100,000."

LUCIUS C. BENTON, the St. Thomas hardware dealer referred to last week, has assigned in trust, with liabilities estimated at about \$63,000, and assets, consisting in stock-in-trade and real estate, valued at about \$70,000. He is trying to arrange to pay in full, in 3, 6, and 9 months, with \$28,000 secured by bills of lading on stock, customers' paper, chattel mortgage on stock and collateral on real estate, which latter is valued at \$5,000; balance unsecured. The stock is being taken, and the assignee will shortly call another meeting of creditors to arrange for a settlement. At the meeting on the 17th inst. the creditors appeared satisfied that he would pull through, and were willing to grant an extension or any other reasonable terms. Mr. Benton commenced business a little over two years ago with a cash capital of some \$2,000, and being steady, honest and industrious was believed to be making money; he had supplied the Canada Southern Railway with iron and metals for a considerable time, but the Co. suddenly ceased buying from him, thus leaving about \$8,000 worth of stock, unsalable for any other purpose, on his hands. Several suits were also brought against him, and carrying such a disproportionate stock he had no alternative but to assign. His real estate is mortgaged to its full value.

Leading Wholesale Trade of Montreal

**JOHN TAYLOR & CO.**

WHOLESALE

**HAT AND FUR HOUSE;****PULLOVER & SILK HAT**

MANUFACTURERS,

**537 ST. PAUL STREET,  
MONTREAL.****McARTHUR, CORNELLE & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

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

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Storos, &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.****KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUGGISTS.****HAVE REMOVED TO THEIR NEW  
AND COMMODIOUS PREMISES,****603 CRAIG STREET.**MESSRS. AMOS C. VANBUSKIRK and J. N.  
Whitman, doing business at Kingston, Kings  
Co., N.S., under the name of A. C. Vanbuskirk  
& Co., have assigned to Mr. James Hahman.At a special meeting of the shareholders of  
the Canadian Pacific Railway held in this city  
last Tuesday, it was resolved to increase the  
capital from twenty-five millions to one hun-  
dred millions of dollars.A SMALL general storekeeper, of Stanfold,  
Que., becoming temporarily involved, has com-  
promised with some of his creditors in this city,  
and having got an extension from others, is  
continuing his business, with fair prospects of  
success.The following recent communication from a  
customer at the seat of government was a  
genuine surprise to the recipient:—Oct.  
3rd, 1882.—Mr. —, Montreal; Dear Sir,—  
Enclosed you will find notes in settlement of  
my account, according to deed of composition  
which you signed. I am very thankful

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,****5 & 7 RECOLLET STREET**

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF EVERY DESCRIPTION OF

**WOOLLENS, ETC.****The Dominion Tweed & Wool Co.**

9 and 11 RECOLLET STREET, MONTREAL,

**MANUFACTURERS' AGENTS.***Cash Advances made on Consignments of every description of Canadian  
Woolleens.*

IMPORTERS AND DEALERS IN FOREIGN &amp; DOMESTIC

**Wools and Wool Extract.****DOMINION GLUE DEPOT.**

Established 1872.

**EMIL POLIWKA & CO.,**Awarded First Prizes at Dominion Exhibitions, Ot-  
tawa, 1879; Montreal, 1880. Diploma Provincial  
Exhibition, Montreal, 1881.Largest Stock and best assortment of GLUES in  
the Dominion.**32, 34 & 36 St. Sacrament St.,  
MONTREAL.**

Correspondence solicited.

**S. H. MAY & CO.,****474 AND 476 ST. PAUL STREET,**

Importers and Dealers in

Paints, Bolved and Raw Linseed Oil, Pale Seal and  
Refined and God Oil, Rangoon Oil, the very best Oil in  
the market for Machinery, with a full supply of Car-  
riage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.;  
Smethwick, German Star, Diamond Star and Double,  
Enamelled and Colored, Rough, Rolled and Fluted  
Glass, Varnish, Japans, Spirits Turpentine, Shellac  
Varnish, Mirror Glass, and White.for the help you have given me, and sincerely  
hope that a future day I can return said favor.  
Financially, yours truly, —THE trouble, expense and persecution to  
which some of our leading manufacturers are  
subjected because of petty annoyance from the  
smoke of a neighboring chimney on a still,  
damp day, is enough to disgust them with our  
laws, and make them think of removing their  
works elsewhere. The authorities should con-  
sider that for one man inconvenienced occa-  
sionally in this way, there are hundreds of  
families who depend upon the employment there  
given them for the means of existence, and  
every dealer is more or less indirectly benefited  
by the wages expended by these people.ELIJAH ROBINSON began business as a grain  
and produce dealer in Mount Forest, Ont.,  
about four years ago. He was successful to a  
certain extent, but last season his business ap-  
pears to have got beyond his ability; he also  
commenced dealing in pork, a large quantity  
of which he cured and converted into hams  
and bacon. This he shipped this fall to  
Winnipeg, and arrived there in a condition  
almost worthless. The loss on this was very  
heavy, and will fall chiefly on the banks who  
hold his paper. It is understood that he is  
arranging with them in order to start business  
again. His liabilities amount to about \$12,000.

Batty's Nabob Pickles.

**C. H. BINKS & CO.,  
MONTREAL.***Forbes, Roberts & Co.,*

WHOLESALE

**GENTS' FURNISHINGS**

AND

**TAILORS' TRIMMINGS,****53 Yonge Street, TORONTO.**The decision of the court below in the case  
of the South Eastern Railway against the  
Municipality of Roxton, to compel payment of  
interest on bonds formerly issued as a bonus  
to the railway, has been confirmed by the Court  
of Appeals in favor of the company. Payment  
was resisted on the ground that there were  
some flaws in the agreement as prepared by the  
municipality. The bonds were in custody of  
the Eastern Townships Bank, and had been  
drawn against as to the amount of their face  
by the contractors.Mr. O. N. FRECHETTE, general storekeeper  
of Batiscan, Que., is again in trouble. He  
assigned in Aug., 1881, and at a meeting of  
his creditors in this city last Monday offered to  
compromise at 40c on the dollar, at 4, 3, and  
12 months,—30c secured and the balance un-  
secured. The offer being refused by some  
present, he again assigned in trust to Mr. S.  
C. Fatt of this city. According to this own  
statement the liabilities foot up \$13,000, with  
assets of about \$10,000. A number of seizures  
have been taken out against him. At the time  
of the former failure, from which Mr. Frechette  
has never obtained a discharge, Mr. P. E. Nor-  
mand, of Three Rivers, bought up the claims  
against Frechette, and it is understood secured  
a transfer of the business from the latter; and  
now Mr. Normand is said to have presented a  
claim on the estate for \$9,000.

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS

MONTREAL,

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

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



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

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

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

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

CHEWING

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

A. D. PORCHERON, . . . . . Proprietor,  
MONTREAL.

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS  
FOR SALE BY THE

HUDSON'S BAY COMPANY.

Under agreement with the Crown, the Hudson's Bay Company are entitled to one-twentieth of the Lands in the fertile belt, estimated at about seven millions of acres, and they are prepared to offer for sale land in the Townships already surveyed by the Government of Canada.

Pamphlets and full information in regard to these Lands will be given by the undersigned at the offices of the Company in Montreal and Winnipeg.

C. J. BRYDGES,

Land Commissioner.

Mr. ALPHONSE LEDOUX, general dealer at St. Johns, Que., attended a meeting of his creditors at the office of F. & J. Leclair, in this city, on Friday last. About 4.30 p.m. he went out to keep an appointment, promising to return, but, instead, took the 6.30 train for St. Johns. On Saturday he was arrested on a *capias* obtained by Messrs. P. M. Galarneau & Co., this city, who are creditors for \$1,578, and was released on Monday, when security was furnished. Messrs. Leclair have seized the defendant's goods for a debt of \$2,336.24, and have also seized the goods of Messrs. A. Carlier & Co., of St. John's, in which firm the defendant was a partner, for \$400.83. Ledoux has only been in business some nine months, but his liabilities amount to nearly \$10,000. The creditors are not disposed to accept his offer of 60 cents in the dollar.

J. H. CAMPBELL, who removed from Barrie to Mount Forest, Ont., about three years ago, and commenced business as an hotelkeeper, recently got into trouble through endorsing for a friend, one Elijah Robinson, a grain and produce dealer in that town. Being steady and industrious, Campbell has succeeded in his own business, but having endorsed notes for some \$2,900 in the Ontario Bank and \$2,600 in Messrs. Robinson & Robertson's Private Bank, and Robinson being unsuccessful, Campbell was called upon to pay these notes as they matured. His own direct liabilities were only some \$1,700, part of which was due. Being sued by the Bank, he deemed it advisable to call his creditors together and secure their advice. At the meeting, however, the Banks offered to accept \$1,000 each, payable \$500 in cash and \$500 in notes at 6, 9, 12 and 15 months, with an endorser, and so release him from their claims.

HODGSON & CO.,

BOOTS and SHOES, WHOLESALE,  
765 & 767 CRAIG ST., MONTREAL.

Spring samples are now ready, and will be found very complete—having made several important changes in lasts and patterns to keep up with the times. One of our travellers will call on you shortly, wait for him, and examine our samples before ordering.

This has been fully carried out, and Mr. Campbell continues his business as usual.

At a meeting of the creditors last Saturday of Messrs. A. & C. J. Hope, this city, a conditional settlement was finally agreed upon. The firm repeated their former offer of 35c. cash without the seized goods, and 45c. if the seizures were withdrawn. At the suggestion of creditors 2½c. at six months and 2½c. at twelve months were added, making a total of 50c., with seizures withdrawn. As several of the creditors were present who had seized the goods they agreed to submit their right to the goods to a board of three lawyers, who shall give a decision. If the seizures are valid the firm pays 40c., thirty-five in cash, and if not the goods are to return to the firm, who shall pay 50c., five of which is on their own note and the remainder cash. Mr. C. J. Hope, of Hamilton, asked to be discharged by the creditors, a request, however, which the latter could not see their way clear to accede to, and he will have to await the decision of the board of lawyers. Those concerned in this matter feel strongly the necessity for a law that would enable creditors to rate proportionately, and compel an assignment when insolvency overtakes a firm.

Security against Errors.

The Rate-Inlaid Interest Tables

AND

Account Averager.

1 to 10 PER CENT.

\$100 to \$10,000.

One DAY to One YEAR.

Free by Mail. \$5 Each.

WILLING & WILLIAMSON,  
TORONTO,

AND ALL BOOKSELLERS.

The Messrs. Hope were not compelled to assign, and had they been so disposed, could have fought the seizures in law for an indefinite period.

The statement of affairs of "W. J. Pope & Co.," lumber merchant and general storekeeper, etc., at Charlemagne, Que., shows the total liabilities to be about \$10,000, with assets of \$160,000,—much larger sums than were at first supposed. Mr. Pope failed in April, 1881, showing a deficit of \$37,311; he assigned to a committee of creditors who took charge of his business, and afterwards accepted a compromise of 25c in the dollar in following June, when he regained possession of the estate. The compromise extended over a period of twelve months, during which time it is stated the business has been badly managed financially, and recently the Exchange Bank, who had rendered him valuable assistance, secured a transfer of the real estate. This aroused the indignation of some other creditors who have taken action to

Leading Wholesale Trade of Montreal.

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

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

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

Extra Swedes Iron Tacks, Upholsters' Tacks, B. B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Gigar Box, Hame, Chair and Finishing Nails, Pressed and and Clutch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.  
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

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

**Porter & Savage**  
**TANNERS,**

AND MANUFACTURERS OF  
**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINS  
LACE, RUSSET and  
**OAK SOLE LEATHERS,**  
OFFICE AND MANUFACTORY:  
436 VISITATION STREET, MONTREAL.

annul the deed, while, as previously stated, a seizure before judgment has been placed on his property by a Montreal wholesale firm. The affairs are therefore somewhat mixed, and though there has been considerable leakage in various ways it is thought the estate would show a surplus of about \$50,000, and efforts are being made to effect an agreement between the creditors before the surplus is absorbed in litigation. The actions will probably be withdrawn, and an extension granted, as it is claimed that with time he can pay in full. The timber limits and mill are said to be good property, but Mr. Pope's difficulty appears to have arisen from trying to conduct too many kinds of business for the amount of his capital, which was never large.

JOSEPH BERGÉVIN, of St. Martin, Que., general trader; G. H. Singleton, saloon dealer, this city; F. W. Thompson & Co., dry goods dealers; Orillia, Edward McKenzie & Co., general dealers, Pictou, N.S., and J. O. Richardson, general store, Woodslee, Ont., have assigned in trust. Campbell & Co., grocers, Strathroy, are said to have yielded possession to the sheriff, and H. E. Wood, grocer and dealer in lins Dunham, Que., is reported to have failed.

THE FREE CANAL QUESTION.—The Montreal Corn Exchange Association, than whom no body of men in the Dominion are more directly interested in the whole question of the St. Lawrence route and of the navigation of the lakes and canals, have taken action on the free canal question. At a meeting of the Com-

Leading Wholesale Trade of Montreal.

Lyman's Standard

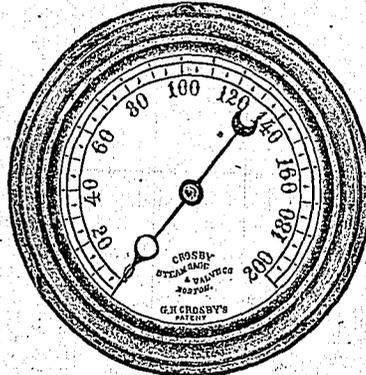
Blue Black  
Writing Fluid



—AND—  
**COPYING INK.**

Are warranted to retain their fluidity, and do not corrode the pen.  
—Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.  
Prepared only by  
**LYMAN, SONS & CO.,**  
MONTREAL.

**CROSBY**  
**STEAM GAUGE & VALVE CO.,**  
**SAFETY VALVES,**  
**STEAM & HYDRAULIC GAUGES, &c.**



We have received a large assortment of the instruments made by the above celebrated firm, which we offer at moderate prices.  
Catalogues supplied on application.  
**AGENCY, 16 ST. JOHN STREET,**  
**MONTREAL,**  
**JOHN TAYLOR & BRO.**

**JOHN S. SHEARER & CO.,**  
533 St. Paul Street,  
MONTREAL.

**CANADIAN AND EUROPEAN**  
**MANUFACTURES.**  
THE WHOLESALE TRADE ONLY SUPPLIED.  
Agents in Canada for  
**Messrs. Wm. Lindsay & Co.,**  
Ship-brokers, Insurance and Forwarding Agts.,  
Liverpool, London and Glasgow.

mittee of Management on Tuesday last it was resolved, in view of the importance of the action of the State of New York, to lay before the Dominion Government a petition dealing thoroughly with the whole question of the carrying trade. The general opinion of the Association, which will probably be embodied in the petition, is that all the hindering charges and inconveniences upon navigation of the river, canals and the lakes that can be removed

Leading Wholesale Trade of Montreal

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

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

AGENT FOR  
Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie. [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.  
Jules Regnier, Dijon, Burgundies and Chablis.  
L. M. Cauneaux et Fils, Château de Dizy, près Epernay, Champagnes.  
Renaudin, Bollinger & Co., Ay, Champagnes.  
Seigort & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Roig Ponsati & Co., Barcelona and Tarragona Spanish Ports.  
J. H. Henkes Delftshaven, 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 Looch Katrina, Scotch Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

**CANNED PEACHES.**  
Madison Packing Co.'s.

"STANDARDS," in 3 lb. tins. Good quality selected fruit in good syrups.  
"EXTRAS," in 2 lb. tins.  
" " " in 3 " "  
" " " in 6 " "  
The Extras are all large Peaches of the finest quality in a very heavy syrup.  
"PIE PEACHES," in 3 lb. tins.  
" " " in 6 " "  
In packing our Peaches, we have a great many perfectly ripe that are rather too soft to use for Table Fruit, which we pack as above without sugar expressly for Pies. As they are pared they make very nice Pie Peaches.  
Quotations to the wholesale trade supplied by the Madison Packing Co.'s Agents,

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

should be removed at once. Referring to the petition of the Montreal Board of Trade and the probability of its being granted by the Government the *St. Louis Grocer* remarks: This act will put New York in a most embarrassing position, and it is more than likely that free canals will be an elephant that will be found hard to keep. It will take nearly \$1,000,000 a year to keep the canals of New York in order, and this must be raised by direct taxation. The amendment was carried by the cities of New York and Brooklyn, for whose benefit only was it advocated. It will not be many months before the rural districts of the State will grow restless under a burden of taxation whose only object is to assist New York City. If New York wishes to compete against the Mississippi or the Canadian routes her only way is to enlarge the Erie into a ship canal. Railroads are more than a match for any ordinary canal. New Yorkers will find that the Erie Canal will have to be abandoned or else enlarged,

# H. R. BEVERIDGE & CO

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

## WOOLLENS

AND

### FINE TAILORS' TRIMMINGS.

# CANADIAN PACIFIC RAILWAY CO.'Y

## IMPORTANT NOTICE.

**Sale of Lands in Southern Manitoba,**  
2,500,000 ACRES.

**Without Conditions of Settlement or Cultivation.**

The Company will offer for sale, commencing 20th November instant, at the office of the Land Department, Winnipeg, all the odd numbered sections owned by the Company in

### SOUTHERN MANITOBA,

west of the Red River, between the 24 mile belt, on the main line, and the International Boundary, as far as Range 13; and, west of Range 13, between the main line belt and the line between the north and south halves of Township four, extending west to the longitude of Moose Jaw, comprising about 2,500,000 acres.

Valuable sections will be offered for sale in the *Memnonite Reserves, Pembina Mountain* and along the *South-Western Branch of the Canadian Pacific Railway*. Also in the well settled and attractive districts of the

**Souris, Pelican & Whitewater Lakes, & the Moose Mountain.**

These lands will be sold at moderate prices, based on the valuations made by the Company's examiners, who are now in the field.

**No Settlement or Cultivation Duties** will be exacted. Terms of payment: **One-Sixth** in cash on the execution of the contract; balance payable in **Five annual instalments** with interest at 6 per cent. per annum. A deed will be granted on payment being made in full. Payments may be made in

## LAND GRANT BONDS

which will be accepted at 10 per cent. premium on their par value, and accrued interest. Bonds can be obtained on application at the Bank of Montreal here, or at any of its Agencies.

For further particulars, apply to JOHN H. McFAVISH, Land Commissioner, Winnipeg.

By order of the Board,

CHARLES DRINKWATER, Secretary.

MONTREAL, November, 1882.

**Tees, Costigan & Wilson,**

(Successors to James Jack & Co.,)

IMPORTERS of TEAS

AND GENERAL GROCERIES

66 ST. PETER STREET, MONTREAL

**Brown, Balfour & Co.,**

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,

HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

# CANADA LIFE ASSURANCE CO'Y.

**RESULTS.**—At the last three divisions of Profits, viz., in 1870, 1875 and 1880, ADDITIONS were made to full payment Life Policies of 2½ per cent. per annum of the sum assured, in addition to bonuses previous declared.

FOR EXAMPLE.—A \$5000 Policy taken out in year ending 30th April,

1866,	was increased by	\$1875
1871,	"	\$1250
1876,	"	\$ 625
1877,	"	\$ 500
1878,	"	\$ 375
1879,	"	\$ 250
1880,	"	\$ 125

J. W. MARLING, Manager, Province of Quebec.

JAMES AKIN, Montreal District Agent.

P. LAFERRIERE, Inspector.

Office: 180 St. James Street, Montreal.

# WILLIAM DARLING & CO

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates,

Hair Seating, Carriage

Makers' Trimmings and Curled Hair.

Agents for Messrs. Chas. Ebbinghaus & Sons, Manufacturers of Window Cornices.

No. 30 St. Sulpice & No. 379 St. Paul Street,

MONTREAL.

A. & T. J. DARLING & CO.

BAR IRON, TIN, &c.,

AND SHELF HARDWARE.

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

# BRIOMIS

R  
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S

FINE GREEN

PARLOR.

Send for Sample Lot.

WALTER WOODS,

HAMILTON, or to

H. W. WADSWORTH,

MONTREAL.

J. J. Duffy & Co.

CANADA

COFFEE & SPICE

STEAM MILLS,

73 ST. JAMES ST., MONTREAL.

Diploma awarded for Duffy's Mustard

at Exhibition, 1881.

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, DECEMBER 1, 1882.

### BANKRUPTCY LEGISLATION.

At a time when there is an almost universal feeling prevalent among the commercial classes of the Dominion that Parliament should provide some means for the equitable distribution of insolvent estates, and when the Government seems reluctant to grapple with a question, which, it must be admitted, is surrounded with difficulties, it cannot be otherwise than beneficial to examine what is being proposed elsewhere. The New York Chamber of Commerce has recently had printed for distribution a report on the present condition of Bankruptcy Legislation in Great Britain, France and the United States by Mr. D. C. Robbins, which was prepared expressly for the information of the Chamber. Mr. Robbins has

performed the important work which he undertook with great ability, his object having been, while stating his own views frankly and firmly, to afford a summary of the information required to enable the mercantile public to decide on the best plan to be adopted in the coming session. It is in our opinion to be regretted that the publication of this report should have been delayed until within about a month of the session of Congress, but late as has been its appearance it must have a beneficial influence. We shall attempt to give our readers some idea of the scope of the work.

Mr. Robbins is of opinion that one great source of the mistakes made in the United States has been their "too servile imitation of English laws." "Instead (he says) "of attempting to develop a system "of liquidation, suited to this country, we "have adopted English precedents at "second hand. Nearly all our measures "have been little more than copies from "the Statute Book of Great Britain." On the other hand it is said that "English jurists have turned their attention to the "French laws, and their most recent proposals are framed on the French "Regime," and a quotation is given from the London *Economist* as follows: "The "winding up of estates has been so carefully conducted in France, as compared "with our own slovenly proceedings in "bankruptcy, that we shall watch with "interest whatever changes are made in "the law in that country." It is however remarked that the success of a system of bankruptcy administration in one country is no criterion of its fitness for another, and in support of this opinion reference is made to the Act of 1869, which was founded on what was called the Scotch system, which had worked so well in Scotland that it was thought expedient to introduce it into England. Its failure in the south was as marked as its success north of the Tweed. It may be well to give in the author's own words the cause of this: "The Scotch differ from the "English, and still more from ourselves, "in two important points. They possess a "higher standard of commercial morality. "Men are more scrupulous in the performance of obligations and the payment of debts than they are in England. There "is also a greater tenacity in the Scotch "in pursuing their remedies even in small "matters than is to be found south of the "Tweed. In England there is the same "or a similar rush and hurry in business "that we find in our own States, which "indisposes men to give the requisite "time to adjusting small matters. Their "excuse is that it pays better to write off

"a bad debt and go into new business "than to lose time over the collection. "This is not so in Scotland, where a more "methodical and precise method of conducting business prevails. For this "reason an unofficial system which has "succeeded in Scotland has failed in "England."

Our author holds strongly that the unofficial system is even less suited to the United States than to England; and, holding that creditors cannot be trusted with the administration of insolvent estates, he thinks that the only course open is to put the whole matter in the hands of the Court. This is what is provided by the bill introduced in the Senate, while that of Mr. Lowell in the House of Representatives is more in accordance with the English Act of 1869, which has been very generally condemned, and which is likely to be superseded by a new law. The author cites approvingly the comments of the London *Daily News* on the report of Mr. Mansfield Parkyns, the Comptroller in Bankruptcy, who in that document points out what a complete failure the Act is, and most of all in respect to those provisions which leave the creditors to act in their own protection. One remarkable instance is given: The Act provides that when the creditors appoint a trustee they shall by resolution declare what security is to be given, and to whom, by the person so appointed, before he enters on the office of trustee. In the last 2500 bankruptcies security was required to be given by six trustees in one county court, twice by one person in another court, and in only six other cases in all the rest of England and Wales. The opinion of the *Daily News* was: "Nothing more profoundly demoralizing can be conceived "than the state of things this document "describes. A system of trade in which "liquidation by arrangement" is deliberately reckoned on as a ready resource, as "an item on the credit side of the ledger "is almost enough to ruin a commercial "country. This new way to pay old debts "is as fatal to justice and fairness as the "Fleet and the King's Bench Prison used "to be. The trustee appointed by creditors in liquidation proceedings is almost "wholly irresponsible, and has every "temptation to commit fraud. In the "face of this unlimited power it is scarcely "credible, but it is nevertheless true, "that creditors hardly ever require from "their trustee the security which the "law permits them to demand of him; "and what is urgently wanted in cases of "bankruptcy is greater publicity, and "more official control. A composition "with creditors is not a right to be

"claimed, nor a privilege to be reckoned "upon. A release from the payment of a "debt, though it be only a partial one, "is granted, or is meant to be granted, "only when full payment is impossible. "The fullest investigation should be made "before it is granted. Many high "authorities hold that the depression of "trade from which we are hardly now "emerging was greatly intensified by the "shock given to credit by the discovery "of commercial frauds."

Another opinion of great weight is cited, the London *Times*: "The trustee is "free and almost encouraged to defraud "the creditors for his own exclusive "benefit, or in partnership with the insolvent. The post of trustee is, as Mr. Chamberlain said, an enviable one, provided he be not troubled with moral scruples. The Act of 1869 especially "arranged that trustees in bankruptcy "proper should give security, yet creditors, under cover of a provision intended "to apply to casual omissions, scarcely "ever exact it. In 2,500 cases security "was taken only in 14. The aim of the "Act of 1869, which seems to have no "friend but the Attorney General, "was intended to reform the law as it "stood, by abolishing officialism in connection with bankruptcy proceedings, "and by placing the management of the "bankrupt's estate in the hands of the "creditors. Under the older bankruptcy "legislation the primary view of an insolvency was that a crime had been committed. The state entered into possession of the offender's effects, as in the "instance of a felony, and distributed "them as it thought justice demanded. "The Act of 1869 was the culmination of "a long series of legislative changes in "the way of looking at such questions, by "which opinion had gradually veered "round, until insolvency had come to be "regarded principally as the concern of "the debtor and his creditors. The evil "could not be denied, nor the danger to "commercial honor by connivance at "fraudulent bankruptcies." It is clear from what we have cited that the tendency of public opinion is towards greater stringency in the administration of an insolvent law, and while which has been termed the unofficial system has not been deemed successful.

It may now be desirable to notice the French system, which has been much more severe on the insolvent than either the British or American. Our author describes it as being more complete and more disciplinary: "A trader in France "who stops payment must file with the "clerk of the Tribunal of Commerce of

"the district where he carries on business, within three days, a declaration of insolvency. He is termed a *faillite* or failed person, and if his conduct is free from fraud his affairs may be wound up without bankruptcy. At the same time he files a schedule of his creditors and a balance sheet. Should he fail to comply with these conditions any creditor may apply to the Court and obtain a decree pronouncing the failure. The Court also fixes the time at which he stopped payment, and from that moment the law draws a line. The decree is advertised. It prevents the debtor from exercising electoral functions or acting as broker or *agent de charge*. The administration of the assets passes entirely to the syndic or trustee for the creditors. No action can be brought against the debtor, nor any judgment obtained against him. To all actions the syndic must be a party. All interest ceases against the estate. On the declaration of the failure the case is assigned to a *juge commissaire* or referee. Immediately on the failure the books are sealed up, the debtor is arrested, and kept in duration. The court nominates a temporary receiver. The referee calls a meeting, consults with the creditors as to the appointment of the syndic and other matters. He then transmits his report to the Court, which appoints the syndic. The Court is not bound by the vote of the creditors, but in practice consults their opinion. The general powers of the Syndic are similar to those of a trustee in bankruptcy. He takes charge of the assets, opens letters, receives debts, verifies balances, collects the estate, invests the proceeds pending division, and disposes of the property. In some instances he must consult the referee or even the Court. As soon as the position of the estate is ascertained the debtor may be released, either on the report of the referee, or the debtor may himself apply for a release from custody. The debtor is entitled to a maintenance for himself and family. The syndic must call the debtor to be present to close up and balance the books. If still in prison he may appear by attorney. The referee is authorized to hear the debtor on all questions affecting the balance sheet and the failure. Within three days from his appointment the syndic breaks the seals of the books, and takes an inventory of everything. Within 15 days he must file with the referee a summary of the estate and the causes of failure. The goods are then sold and the assets collected. With the consent

"of the referee the syndic can settle all disputed accounts. All monies received are to be paid into the bank, and can only be drawn out with the referee's permission. Creditors must send in their proofs, and, if disputed, the same are heard before the referee. When the list of creditors is settled, a meeting is called by the Clerk of the Court. The referee presides. The syndic presents a report and resolutions are adopted. These are binding on all if passed by a majority in number and three-fourths in value of all the creditors duly admitted. At this meeting the debtor may make a proposition to his creditors which, if accepted, is called a concordat. There can be no concordat with a fraudulent bankrupt; but if the insolvent is only a simple bankrupt the concordat may be made. The concordat is heard before the Court within a fortnight, and either confirmed or annulled. There are three causes for refusing to confirm; 1st, irregularity in obtaining the concordat; 2nd, public interest; 3rd, private interest of creditors. When confirmed the concordat is binding on every one, but it does not affect secured creditors. There are two kinds of bankruptcy, simple and fraudulent. A debtor is declared a simple bankrupt when, 1st, his personal expenses have been excessive; 2nd, he has gambled in stocks or merchandize; 3rd, he buys goods and re-sells below market value to raise funds, or sells his paper at a ruinous sacrifice; 4th, if after stopping payment he pays any one creditor, also if he involves himself for another unreasonably; 5th, or fails a second time without fulfilling the concordat on the first failure, or marries under *separation des biens* without giving due notice; 6th, or fails to make a proper declaration of his stoppage. For any one of the above offences the penalty is two years' imprisonment. Fraudulent bankruptcy is when the insolvent has removed his books, secreted his goods or admitted debts he does not owe. In all cases of prosecution the cost is defrayed from public funds and not from the estate."

The author calls attention to the severity of the French law as compared with ours in the following respects: the arrest of the debtor, his incarceration until his innocence of mercantile irregularity has been proved by a close examination of the books, the severe penalties for extravagant living or for gambling in stocks. It is truly said that to inaugurate such a law in the United States the jails would have to be enlarged, and it is then asked if they are the better for loose legis-

lation. The Chamber is asked, "Are there not men holding prominent mercantile positions in New York who under the French law would have been sent to the seclusion of a prison cell?" We fear that we may have wearied our readers, but we have, we think, given a fair idea of the general views of Mr. Robins, which at least merit consideration.

#### THE DOMINION NOTE RESERVE.

The *Montreal Gazette* seems very reluctant to abandon his notable suggestion, that, in order to suit the convenience of the Banks, the Government of the Dominion should obtain a loan in London, for which it would have to pay interest. He assures us that "the Government deposits have a very near connection with the note reserve." If so, what would be the consequence if the Government had no deposits? We readily admit that a case might arise in which, when the deposits, happened to be, as they are at present, abnormally large, and if the gold reserve were reduced so low as to render it expedient, to convert a portion of the debentures into gold, the Government might be justified, in the public interest, in temporarily making a loan out of its deposits in exchange for the debentures so as to avoid the payment of interest. That would be utilizing the deposits, and doing so in a perfectly legitimate way, but there has never yet been a time when such a course would have been necessary or even expedient. The *Gazette* states that we are inaccurate in thinking that a call for gold would not lead to a withdrawal of deposits under ordinary circumstances. He asks, "If the Bank of Montreal to-morrow asked the Government for one million of dollars in gold, does the *JOURNAL* imagine that the Government would pay over that amount at once and replace it by the sale of debentures?" We certainly never intimated that such a demand would lead to a sale of debentures. We shall, however, ask the *Gazette's* consideration of facts that are before his eyes. On the 30th September the Bank of Montreal held as its reserve in Dominion notes \$5,082,295, and on 31st October, \$3,234,403—a very considerable reduction. On the other hand the gold reserve for redemption of Dominion notes was on 30th Sept., \$4,215,943, and on 31st Oct., \$3,364,093, shewing that some of the Banks must have been drawing gold pretty largely, and this while the Government had large deposits on call. This is a confirmation of what we ventured to think probable, that a call for gold would not lead to a

withdrawal of deposits. There is another point to be considered. On the 31st October, the Dominion note reserve in the Bank of Montreal was rather less than \$600,000 in excess of the amount that it was bound by law to maintain, so that if it sent every note for gold that was available, the gold reserve of the Government would not have been materially reduced. On the 31st October, the total amount of Government deposits on call in all the Banks of Ontario and Quebec, exclusive of the Bank of Montreal, were under a million of dollars, and as the aggregate bank reserves are by no means excessive, having been reduced by nearly two millions in the month of October, it is not likely that any demand could be made on the Government that would induce it to call for the small deposits held outside of the Bank of Montreal. The truth is that there is no cause whatever for uneasiness. The large note circulation of the Government has been reduced by some \$800,000 and gold withdrawn, but the small notes have increased, and the Government could, if necessary, spare another million or two. When the *Gazette* refers to our remark, that the reserve is not in excess of what is prudent, he assumes that we refer exclusively to the gold reserve. We are aware that the guaranteed debentures can be made available on the shortest notice, and we certainly cannot admit that with over three millions of gold, and a very limited possible demand, it would be justifiable for the Government to pay interest on a loan which should only be made when absolutely necessary.

#### THE GRAND TRUNK AND THE CITY.

It was by no means our intention when stating in our last issue the original agreement made by the city to take stock in the St. Lawrence and Atlantic Railway Co., and to give bonds in payment thereof, to convey the idea that there had been no further agreement. On the contrary we suggested that the city might have a legal claim, though its rank may be doubtful. It is manifest that inasmuch as eminent lawyers have given conflicting opinions on the case that there must be some grounds for the city's claim. It has been suggested to us that the receipt given by the Grand Trunk Co. for the bonds would give valuable information. Of course we should not have withheld such information had it been in our possession, and we have no idea whatever as to its nature or as to the ground on which it is deemed inadmissible by the Grand Trunk Co. It has been suggested by the mayor that the

difficulty may be got over by the Grand Trunk Co. undertaking to enlarge very much the space on which the station is to be erected; chiefly, as we understand, with the view of having freight sheds there instead of at St. Charles. This would doubtless involve a much larger expenditure, and the Grand Trunk Co. may not be in a position to add to its engagements. We still think that Mr. Hickson's proposition is not only a fair but a liberal one, and that it is a fatal mistake to postpone the settlement of the point in dispute, and thereby subject the citizens to the inconvenience of the present station. The new arrangement in regard to trains to and from Ottawa will increase the demand for space at the Bonaventure station. The subject is one of such importance to the citizens of Montreal that we are surprised at the indifference with which it is treated by the members of the Corporation.

#### THE FINANCIAL SITUATION.

The verdict of the best informed of our United States contemporaries seems to be that there has been no adequate cause for what is termed the recent severe panic in stocks. It may largely be ascribed to the railroad war in the North-West, which has raged with extraordinary fierceness and bitterness. As usual on such occasions, there is much speculation as to the cause, and many do not hesitate to impute to some leading officials that they are waging the war for personal objects—that, having sold out their holdings, they are trying to get them back at a decline of 15 to 20 per cent.; of course these rumors are positively denied by the accused officials, who maintain that they are working for the interests of their respective roads. Whatever the cause, there is no doubt that the New York stock market has been considerably demoralized, and that the burden of carrying the principal stocks must be borne by those chiefly interested in them. These leaders are said to be exercising all the influence at their command to bring about an arrangement of the differences in the North-West. The banks are said to be very reluctant, and indeed not to be in a condition to meet the demands for accommodation, and the rates of interest have accordingly been very high. After a good deal of pressure the secretary of the Treasury, at the solicitation of several leading bankers, gave instructions to redeem ten millions of bonds weekly. The rates for mercantile paper are nominally 7 to 8 per cent., but the banks are many of them too low

in reserves to be anxious to increase their lines.

While the stock market is in an unsettled state, business generally is on the whole satisfactory. There has been a steady increase in railroad earnings, and as the Trunk lines are crowded with business it is anticipated that there will be a larger traffic and at advanced rates. There has been not a little alarm as to the immediate future of the iron trade, owing to the completion of enterprises commenced some time ago, and also to the prevailing impression that there has been a good deal of improvidence in the railroad extensions. It is hardly likely that the future demand for iron and steel for new works will be as great as it has been; but the vastness of the railroad system on this continent is such that there will assuredly be a steady demand for renewals and new works sufficient to give steady employment to the numerous manufacturers. There is however no branch of business which seems to be so uncertain as that of iron and steel. On the whole, so far as we can gather, trade in the United States is generally in a healthy condition, and the prevailing uneasiness is due to the state of the stock market, and consequent shrinkage in the value of share property. The description of the United States market might be applied in many respects to our own. There has been a good deal of stock speculation of late, caused, in a great measure, by the low rates of interest which tempted speculators to buy on margin, stocks yielding certain dividends. The increased value of money has made a complete change, and the speculators, now finding that the dividends will not meet their interest, are anxious to find others to take their place. Stocks generally have fallen, and there is an unwillingness to deal in them. On the other hand it is believed that business is on the whole in a sound state and that payments are likely to be made in a satisfactory manner.

#### INSURANCE COMMISSIONS.

At the annual meeting of the five underwriters of New York, held recently in that city, the subject of commissions to agents was made a prominent topic of discussion. A resolution fixing the rate of commission having been put, it was remarked by one speaker that the meeting was the result of several "experience meetings" that had been held throughout the country at which the sins of commission had been confessed. There were also many sins of omission to be confessed, and it was hoped

an earnest effort would be made to correct at least some of the more manifest evils. Commissions to agents and rebates to the insured were like twin brothers. If the custom of giving presents to agents and their wives were to prevail, then it made no difference what figure the rate of commission was put at. The whole system was wrong, as the experience of every insurance man would prove. Of the companies doing business 12 years ago, 355 had been wiped out of existence. In the Chicago and Boston fires 100 of these companies perished, but the remaining 255 were forced to retire from the field altogether, because of the improvidence of their management.

The custodians of stockholders' money should go to work and stop the demoralization, and if they failed to do this it might soon be demonstrated that none of them would survive. Referring to the rates as fixed by the Tariff Association in the dry goods district, it was said that for five years, until within a few months, the losses in that locality over the receipts exceeded \$4,000,000. In other words, the companies had been paying the property-owners \$2.10 for every dollar they had paid the companies. The rates in that district were not one-half what they should be. Besides, no system of rating had been adopted for risks outside the dry goods district, which represented only 15 per cent. of the business of the entire city. Care was taken to have districts rated where companies had big lines, \$100,000 and upward, but there was no rating for small stores or dwellings. "There is," said the speaker, "less co-operation in the management of this business than in any other. Why, Mr. Chairman, I was about to request that all the officers of all the companies resign, and the stockholders be requested fill our places with 'longshoremen.'" Mention was made of a hospital that was recently insured for three years at 15 cents, with 25 per cent. off, and it was asked if it were possible for companies to live with such rates, no matter what might be the rate of the commissions. This plain speech was closed with the remark that "their duty was two fold—they were bound to protect stockholders and policyholders, and the protection of one meant the protection of the other."

These remarks were severely criticised by subsequent speakers, who repudiated having done anything to encourage such a state of affairs. After considerable discussion the following resolutions were read and adopted:

*Resolved*, That in the judgment of this body the insurance business of this

country, in the aggregate, ought not to pay a higher commission than 15 per cent. *Resolved*, That we now reconsider the action taken last year by which a rate of commission to local agents exceeding 15 per cent. was permitted, and that we now adopt 15 per cent. as the maximum rate of commission to be paid to local agents on all classes of property, except in such cities and districts as may be designated by the Advisory Committee. *Resolved*, That means should be provided whereby all companies having the same agent in any place may show whether any one of such companies is directly or indirectly giving to such agent, by way of gift, gratuity, or otherwise, any sum beyond the rate of commission agreed upon.

*Resolved*, That these resolutions be furnished to the various district organizations as expressive of the sense of this association. *Resolved*, That the date at which these resolutions shall go into effect shall be the 1st of January, 1883, and that they be referred to the Advisory Committee to carry out in co-operation with the National Board if that body accepts the work before that date, or otherwise if not accepted.

The vote showed 38 in the affirmative and eight in the negative. Several company representatives failed to vote, notably the president of the Continental, and others who were out of the room when the vote was being taken such as the manager of the Metropole, Re-assurance Générale, City of London. The last named, however, subsequently declared in favor of the resolutions. It was a notable fact that all the foreign companies present voted in the affirmative. As a declaration of sound principles, a manager offered the following resolution, which was passed unanimously:

*Resolved*, That the question of the quality of the business transacted by any agent, as determined by its results, should form an important element in determining the commission to be paid to such agent, to the end that over-insurance may be more carefully guarded against, and the moral hazards more carefully considered.

The steps recently taken by the fire insurance companies doing business in Canada as regards rates in hazardous districts argue a disposition towards a closer mutuality, and we trust that further reforms will result ere long. An instance of the manner in which companies are made to pay double commissions came to our notice recently. An agent was given a risk, with instructions to keep a fraction of it for his own company, and divide the remainder between certain other offices. Instead of going direct, he approached the city agent of each company, and gave it to him, getting a commission from him, and he in turn got his commission from the company. It was no case of a division of profits. Both came out of the company, and what is still worse the owner of the property was

a stockholder in at least one of the companies concerned. That the rates in Quebec were not prematurely advanced receives almost daily confirmation.

#### VALUATION OF GINGER ALES AND SODA WATERS.

Some differences appear to have arisen latterly between the Customs Department at Ottawa and the importers of ginger ale and soda water regarding the price at which these articles shall be rated for duty. The Government is said to have issued an order that a uniform price shall be fixed for all qualities of these goods, namely 3s 6d sterling per dozen. As there are degrees of quality and price in ginger ale and soda water as well as in brandy and wine, this decision would seem rather arbitrary. It is well known that some of these goods imported to Canada can be purchased at and under 3s sterling per dozen; while Montreal manufacturers sell their preparations as low as 30 cents a dozen, not including bottles. However, the readiest way towards repealing an objectionable enactment or ruling is to strongly enforce it, and importers of ginger ales and soda waters must probably meantime content themselves with this consideration. While on this subject we may say that there is much room for improvement in the preparation of some of our domestic ginger ales, which, through the too free use of cream of tartar, tend to promote discomforts in the season when they are most in demand. There should be little difficulty and no hesitation in making the necessary change in this respect; and if we have not the requisite skill in this country it can doubtless be imported at reasonable cost.

#### OUTSIDE INVESTMENTS AND SPECULATION.

Editor of JOURNAL OF COMMERCE:

Sir,—Perhaps it may not be out of place for one who has fair opportunities of judging of the condition of affairs throughout the country to give a note of warning, in view of what is now taking place all over the Dominion. In the first place my business brings me into contact with merchants and manufacturers, and I find that very many of them have invested more or less freely in Colonization and Land Companies, whose object is to "open up" the boundless prairies of the North-West. Others again are interested in town lots in the neighborhood of Winnipeg, Portage La Prairie, &c., &c. Quite recently I have been surprised, in places and by people whom I could not imagine as speculating in this manner, to hear of the extent of their investments in Manitoba. For instance, a few weeks ago, in the company of four or five people in a small country town, one man

merchant, introduced the subject by saying: "I see such and such shares are rather depressed to-day." "How much have you, Mac., in that Company?" "Well, let me see, I bought 100 shares when it started, and a friend who knew the Secretary intimately advised me to go in for 50 more, but I only bought 25. The first cost me about 50, and the rest a little more. But I have a Half-breed allotment of 240 acres also." "Have you ever seen it?" "No, I don't know anything about it."

This man's investments amounted to rather more than \$6000. Another man in the Company was interested in a 100-acre spec. near Winnipeg, which cost the syndicate of which he was a member \$100,000. This merchant had already put \$10,000 in cash into the venture, and is anxiously waiting for another, "boom" before further payments fall due. He had also "gone in" for an allotment of shares in a Land Company, investing therein some \$3,000 more. Enquiry led to the revelation that very many merchants and business men in the same town were more or less interested, and had become so during the few months of the "boom" and Manitoba fever. Now that speculation has given way to sober, steady business, all such investments must wait for their interest to be developed out of earnings instead of speculation; and it is not assuring to be able to state that in almost every town and village, business men are to be found who have made investments of this kind, and are finding themselves cramped to carry on their legitimate trade. I know men, of by no means great wealth, who to-day are holding lots in Rapid City, one-mile-and-a-half from what is called the business centre, which stand them \$70 per lot, and the ground is on the slope of a hill where there is little or no probability that houses will ever be required. Still their investment figures up to the handsome sum of \$14,000 or thereabouts. There are many men of my acquaintance who have large stakes in Brandon, Portage La Prairie and Winnipeg, who heartily wish they had been content to plod along in the old-fashioned way, which had at least yielded them a fair return, without the uncertainties and anxieties which have worried them since they were induced to speculate in the North-West. If there be a tightness in money matters, and not a few failures in the near future among the business men of Ontario, the cause will not be difficult to search for and find.

There is another serious phase to the madness which the revival of the past year or two and the plentifulness of money has brought about, it is the rage for forming joint-stock companies of the limited liability stamp. I find in all parts of the country a desire to form companies to manufacture all sorts of goods. Business men, who have accumulated a few thousands, mechanics who have saved a few hundreds, even farmers whose agricultural operations have been more than ordinarily productive this year and last, are possessed with a consuming ambition to be owners of stock in some manufacturing enterprise. Everyone seems to think cotton has really and truly become king, and cotton stocks are prized above all things earthly. What real foundation there is for this it is difficult to see. I can name half-a-dozen places where large

establishments are now in way of preparation for manufacturing waggons and ploughs by hundreds each year for the North-west. Within two years thousands of waggons will be made for this trade in Ontario where there were fifties before January, 1880. On every hand mills have been started to manufacture woollen underclothing; and I am informed by a gentleman intimately acquainted with this business, that while three years ago the output of the mills in knitted goods was about 60,000 dozen per annum, all told, of Canadian manufacture, the quantity now produced cannot be far short of 300,000 dozen or over the enormous number of 3,500,000 shirts and drawers produced annually; and notwithstanding this fact staring us in the face, and the absolute certainty of a glut in the market ere many months pass by, particularly as the past two seasons have been unusually mild, another mill is being started whose stock-holders are nearly all farmers, who have put up their little stake of \$500 each. But any wild-cat scheme will now meet with favor, and in the haste to become rich men seem willing to take any chance.

A mammoth scheme is now in course of preparation, the capital shares of which are expected to run away up to half-a-million or over, for the purpose of manufacturing specialties in iron. The originator is to be presented with one thousand shares, and the profits are to be immense, of course. The scene of operations is a western city, and, according to the programme, the establishment will cover many acres. Now will it be believed that this same industry has been tried before in several places in Canada. Establishments have been erected and equipped with the latest and most perfect machinery, but all to no avail. In every case loss and ruin was the result. For a time when railroad construction and business generally was booming goods could be sold, but, on the first approach of depression, no industry was so speedily and effectually squeezed out of existence. And yet another is to be tried which, in extent and capital invested, would be sufficient to supply a country with ten times the population of Canada.

It is not my purpose to do more than point out the dangers which threaten us. In a general way this has been done by speakers and writers more experienced and competent than I; but somehow it seems as if this craze for investment has become infectious. Much good can be done were bankers to use caution in giving credit, and were Journals such as yours to continue the good work of warning the public against all schemes which can only bring distress and financial difficulty to those who invest in them. Hoping I have not wearied you,

I am, Yours very truly,

TRAVELLER.

Galt, Ont., Nov. 25th, 1882.

#### A PECULIAR ENTERPRISE.

Several subscribers east and west have mailed us during the week copies of printed documents issued by some person or persons in this city calling himself or themselves "The Universal Mercantile Association." The object of

the concern, which appears to be a new kind of "Mercantile Agency," is to ascertain from every merchant, manufacturer, trader, etc., confidential information on the following among other heads: "Average amount of stock carried; Amount owing on same; Have you any borrowed capital? If so state amount; Insurance on stock; Have you mortgages on stock? If so state amount; Value of homestead; In whose name standing? Have you any Real Estate? If so state amount; Also if in, (sic) or unincumbered."

The following modest and oddly constructed circular accompanies the list of questions proposed:

DEAR SIR,—Enclose (sic) we send you a form which we hope you will kindly fill up and return to our Home Office by return of post. We guarantee that the report which we ask you to give will not be put in print, nor given to the public, but will only be furnished to subscribers of the above Association with whom you have or may want to have dealings. You will find it of more benefit and a more just way of informing your creditors of your own standing by answering the enclosed question, as if the same have (sic) to be asked from your fellow townsman, and in cases of an unforeseen (sic) mishap, this Association will provide, such means to secure you the good will of your creditors, provisions for the above has (sic) been made by its members. We are satisfied that this will meet with the approbation of any respectable trader. Should you refuse to fill up the enclosed blank, we shall then be obliged (sic) to inform our members, and we have to obtain a report about you the best way we can.

We remain, dear Sir, yours respectfully,

THE MANAGERS.

P. S.—Parties answering the within blank and overrating himself (sic) are liable to be prosecuted if goods are procured under false pretence. We, the undersigned, guarantee that the within report shall not be put in print nor given to any party except to members of the Association on enquiry.—MANAGERS U. M. A.

We can readily fancy the amused expressions on the faces of our mercantile friends on perusing this document. The man who has come to the end of his tether will generally take his creditors into his confidence, but those who are able and ready to pay at least 100 cents in the dollar are not more likely to make a statement of their affairs to some person or persons unknown, than was a recent boot and shoe firm in giving a statement to their creditors as long as they (the firm) could claim a surplus. The circular, which we give *verbatim et literatim* is evidently the production of somebody no well acquainted with the Queen's English; and he seems to have completely lost his thread of thought in the third sentence. The threat implied in case the required information be not given, would argue little knowledge of the law. By the way, we have not observed that the Provincial Treasurer has included the "Universal Mercantile Association" in the recent heavy list of taxable corporations.

THE LATE JUDGE DRUMMOND.—We learned with much regret on the day of our last issue, of the death of the Hon. Lewis T. Drummond formerly Judge of the Court of Queen's Bench, from which he was compelled to retire in 1873. Mr. Drummond in his earlier years took a prominent part in public affairs. In the year 1843, on the occasion of the resignation by the Hon. George Moffatt of his seat for Montreal, owing to a difference of opinion with his constituents on the removal of the seat of Government from

Kingston to this city, Mr. Drummond was a candidate in the Liberal interest against the late Mr. William Molson on the Conservative side. Mr. Drummond was successful, but never took his seat, as the Parliament was dissolved in the following year by Sir Charles Metcalfe. On that occasion Messrs. Moffatt and DeBlieux defeated Messrs. Drummond and Beaubien, owing to the impossibility of polling the votes in the suburb wards, in which the Liberals had a large majority. There was at that time only one polling place in each ward. Mr. Drummond was elected by acclamation for the County of Portneuf. On the elevation of Mr. Aylwin to the Bench, in 1853, Mr. Lafontaine, then Prime Minister, appointed him Solicitor General; and after Mr. Lafontaine's own retirement from public life, in 1851, Mr. Drummond became Attorney General in the Hincks-Morin Cabinet. When the Coalition Government was formed, in 1854, Mr. Drummond continued to retain office, and was several years afterwards in public life prior to his appointment to the Bench. His funeral was largely attended, and due respect was paid to his memory by the members of the bar. Mr. Drummond was a native of the North of Ireland, but emigrated when a boy to Canada. He was educated at the college of Nicolet, and studied law with Judge Day. He took a leading place at the bar almost immediately after being called.

**THE RAILWAY DISALLOWANCE.**—The following letter, in reply to a communication from a number of residents of West Lynne, Manitoba, is published in the *Times* of that place—

OTTAWA, 9th Nov., 1882.

DEAR SIR,—I have to acknowledge the receipt of a letter signed by yourself and a number of residents of West Lynne, objecting to the disallowance of the Emerson and North-Western Railway Company's Act. You will have observed that since you wrote, the Canadian Government have felt it their duty to the Dominion to disallow the charter of that railway. No other course was open to them. With great difficulty we secured the aid of energetic capitalists to construct the Canadian Pacific railway through Canadian territory, connecting the two oceans. This stupendous undertaking was entered into by the syndicate on the distinct pledge being given that the trade of the North-West should not be diverted from their line into American channels. The contract was hailed by all the people of Manitoba and the North-West as a great boon, and the one thing essential to its prosperity. It would be in the highest degree unfair, now that the syndicate have embarked their vast fortunes in the Canadian Pacific railway, that either in letter or in spirit the contract should be broken, and doing so would give them a fair claim for the abandonment of that portion of their line which is the most difficult and most expensive, extending from Thunder Bay to Lake Nipissing. The Dominion Parliament would never have consented to vote the large sum of money and quantity of lands they did except on the assurance that the line should be constructed from end to end through Canada.

I have no reason to doubt that the Manitoba and South-Western Colonization Railway Company's line will be built in due time, and that the arrangements between the C. P. R. and the town of Emerson will be fulfilled. On the contrary, I believe that both these enterprises will ultimately be completed. Everything cannot be done in one year. All that is required is a little patience, and I am satisfied that Manitoba and the North-West generally will obtain railway facilities equal to those enjoyed by the older provinces.

I am, dear sir, your obedient servant,  
(Signed,) JOHN A. MACDONALD.

**EXPORTS AND IMPORTS.**—The *Ottawa Free Press* publishes the following statement of exports and imports of Canada (exclusive of

British Columbia) for the fiscal year ending June 30:

The exports for the year are as follows:	
Product of the mine.....	\$1,762,084
Product of the Fisheries.....	6,661,202
Product of the Forest.....	24,614,533
Animals and their products.....	21,153,612
Agricultural products.....	35,530,128
Manufactures.....	4,194,734
Miscellaneous articles.....	633,546
Total.....	\$93,558,739

Coin and Bullion..... \$372,057

Grand total..... \$93,930,896  
Of these products \$89,420,558 are Canadian products, and \$7,638,181 are the produce of other countries.

The goods entered for consumption for the fiscal year (exclusive of British Columbia) are as follows:—

Total dutiable goods.....	\$ 83,034,891
Coin and bullion (exclusive of United States silver coin).....	1,477,770
Free goods, all other.....	24,635,549
Grand total.....	\$109,148,210

The Duryee furnace at Hochelaga is said to be nearly ready for operation. Certain unconsidered preliminaries are necessary to that unqualified success aimed at, claimed and awaited by the promoters, and it is determined to risk no hasty experiment before everything is perfectly ready. The lining of the furnace which threatened at one time to be troublesome is said to be now rendered quite safe by a fused coating of the titanite ore from Baie St. Paul. The failure to convert and smelt this ore economically by means of upright, charcoal furnaces some years ago has been already referred to. The country will hail with delight any success in the direction indicated by the new system, by which our abundant ores may be economically treated in a country where coal is so expensive, and, moreover, if direct conversion to malleable iron and steel is to be accomplished.

At the meeting of creditors on Wednesday last of Messrs. Clark & Denault, grocers, St. Gabriel Village, a statement was submitted showing liabilities of about \$1,400 and assets about \$700. One of the partners offered 30c on the dollar, secured, which was accepted by those present. The firm have been in business about 18 months, and were burnt out in September last, losing considerably. It is stated that there has been some disagreement between the partners.

#### FIRE RECORD—INSURANCE.

##### ONTARIO.

**Belleville, Nov. 27.**—A frame building in rear of Front street seriously damaged, with a quantity of iron. Damage to building \$150; no insurance. **Teeswater, 27.**—R. Douglas's tannery, with a quantity of finished and three vats of unfinished leather, burnt. Loss \$2,000; insurance \$600. **Chippewa, 29.**—A frame building, occupied as a tailor shop, barber shop and dwelling, burnt. Loss not known.

##### QUEBEC.

**Quebec, Nov. 24.**—Four storey brick shoe factory of Jas. Ross and Grant & Co., formerly occupied by J. & J. E. Woodley, St. John suburbs, with adjoining 2½ storey brick dwelling, destroyed. Insurances on stock: City of London, \$3,000; Royal, \$4,000; Commercial Union, \$4,000; North British \$4,000; Citizens, \$8,000. Building: City of London, \$5,000; Canada Fire (Citizens), \$3,000. Machinery: Commercial Union, \$2,000; North

British, \$6,000. The last named company has half its total risk (\$5,000) reinsured in the Northern; the Citizens has two-thirds of its risk on stock equally divided among the Manhattan of New York and the Standard of Hamilton, \$2,666 in each; the Canada Fire risk is one half reinsured in the Citizens of New York. The dwelling, owned by Jas. Ross, was insured in Citizens for \$3,000, of which \$1,000 is reinsured in Manhattan of N. Y. The Royal had \$500 on stable. The contents, owned by Mrs. de St. Maurice and Métiévier, were insured in the Royal for \$3,500; loss probably \$1,000; and in Canada Fire (Citizens) for \$700. **Quebec, 30.**—Hossack, Woods & Co., wholesale grocers and confectioners, probably total loss; insurances: Phoenix, \$10,000 on stock, reinsured for \$6,600 equally in Northern and Royal Canadian; Royal, \$7,500 on building; Imperial, \$7,500 on building, of which last \$750 is reinsured in Liverpool and London and Globe. The Abestos Manufacturing Co. (what might be termed a fire-proof risk), probably total loss; insurances: City of London, \$2,500 on stock; Citizens, \$2,500 on machinery. A. Joseph & Sons, wholesale grocers, etc.; heavy loss; insurances: Liverpool and London and Globe, \$10,000; Queen, \$6,000, and Lancashire \$5,000, all on stock; Commercial Union, \$2,500 on building. Renard; insurance: City of London \$3,000, besides \$400 on dwelling. Estate late A. Laurie damaged; insurances: North British, \$12,000 on building; Imperial, \$6,000 on stock. Estate P. Patterson; shoe store; insured in Commercial Union for \$300. The Royal Canadian and the Citizens are interested in risks on furniture of \$1,000 each. The fire spread to the third block, that in which the Bank of Montreal is situated. There could have been no lack of water, as it was on the bank of the river. The buildings were chiefly of a good class, and in a part of the town not usually deemed unsafe. Insurances not included above are: Liverpool & London & Globe \$10,400; Western \$9,000; Quebec \$7,000; Royal Canadian \$800. **St. Johns, 27.**—The St. Johns Stone Chinaware Company's works slightly damaged. **Varenes, 28.**—J. B. Renaud's house, occupied by three lodgers, burnt, building insured. **Deschambault, 28.**—A barn containing 4000 bundles of hay and a quantity of other grains burnt; no insurance.

#### Financial and Commercial.

##### MONTREAL WHOLESALE MARKETS.

THURSDAY, 30th Nov., 1882.

Trade in most departments is naturally quiet, but in the aggregate a fair volume of business has been done for the week, and changes in values are few and comparatively unimportant. Much activity is not anticipated until after the holidays, but a good fall of snow and hard weather would materially improve general business throughout the country. Remittances are generally reported fair, but in some departments do not equal expectations. The money market still inclines to stringency, and there is an advance in the rates for discounts, good paper being taken at not less than 7, while ordinary paper must pay from 7½ to 8 per cent. and upwards. A few call loans have been placed at 6½, but these were obtained from an institution which seems to be bidding for business in this city. Sterling Exchange quiet at 108½ for sixty-day bills, 108½ over the counter, and 109½ for demand. Drafts on New York firm at ½ to ½ prem. The Directors of the Canadian Bank of Commerce at their meeting in Toronto yesterday declared a semi-annual dividend of 4 per cent. The stock market has

been irregular and generally weak. On Tuesday prices generally receded  $\frac{1}{2}$  to 1 per cent. throughout the list, but yesterday and to-day a firmer tone characterized the market. It closes weak, however, with a decline at the afternoon Board meeting of 1 per cent. for Montreal and Mercants' Banks,  $\frac{1}{2}$  per cent. for Commerce. Richelieu is offering at 72  $\frac{1}{2}$  x.d., with 71  $\frac{1}{2}$  bid. City Passenger dropped  $\frac{1}{2}$  per cent. and City Gas fell 1 per cent. to 181 bid. Our table of quotations will be found on another page.

**ASHES.**—Receipts very light. Sales early, in the week at \$5 to \$5.05 for First Pots, steadily advancing to \$5.15 to \$5.20, one lot at \$5.25. A few Seconds sold at \$4.75 to \$4.80 for choice tines. Pearls—sold at \$9 to \$9.20. 5 brls said to have brought 5c more. Market closes strong. Receipts since 1st January, 7171 brls Pots, 524 brls Pearls. Deliveries 7680 brls Pots, 79 brls Pearls. Stock in store at six o'clock p. m. on Wednesday, 29th Nov., 230 brls Pots, 32 brls Pearls.

**BOOTS AND SHOES.**—As is generally known, all the leading manufacturers in this city discharged their "lasters" on Saturday last, in accordance with their resolution, given in our last report, informing them that when the lasters in Messrs. Cochran, Cassis & Co.'s factory, who "struck" because the firm refused to discharge two non-union men, returned to work the other factories would be opened to all the lasters. Nearly a week has passed and no settlement of the difficulty has been reached, and until to-day no communication had been received from the Lasters' Union, and the lock-out continues, to the disadvantage more of the shoe operatives than the manufacturers, who will have to close down altogether shortly unless the lasters return to work, irrespective of union or non-union men being employed. The majority of manufacturers are commencing to take stock, and little new business will be done for the next few weeks, so that this struggle could not have occurred at a better time of the year, and they maintain that so long as the union men in their factories agree to subscribe funds towards the support of the "strikers" in any one factory, so long will they combine to discontinue operations. The question, it appears, is not one of wages, but of authority, as to who shall "run" the factories, the men or their employers. A few months ago, when a similar strike occurred in Mr. Robt. McCready's factory, the Lasters' Union met and repudiated the action of the "strikers," refusing then to prohibit non-union men from working, but this decision does not seem to have acted as a precedent, and there is a rumor to the effect that the Union is about to be limited in its membership, with a view to controlling the work and wages for the same. The manufacturers claim that the more they concede, the more they will be asked to concede. A meeting of the Union was held last evening, and another of the manufacturers this afternoon, but no important decision has been reached.

**CATTLE, ETC.**—The supply of shipping cattle was moderate last Monday, and sales were reported at from 54c to 52c; extra grades bringing higher prices. The offerings of butchers' cattle comprised about 350 head, and under a fair demand several sales were effected at improved prices; fine steers being quoted at 52c per lb. The majority of sales, however, were made at from 44c to 5c per lb., live weight for fair to good qualities; medium at from 34c to 4c, and inferior stock at from 24c to 3c. About 700 Sheep and Lambs were offered, but the majority were of poor quality. Good Sheep were scarce, and ranged from \$7.50 to \$8.50 each, and smaller grades brought \$4.50 to \$5.50 each. Lambs sold at from \$2.50 to \$3 each, and choice ranged at from \$4 to \$4.50. Live Hogs are in good demand, with prices

advancing, sales having been made at from \$7.25 to \$7.50 per 100 lbs. Shipments of live stock from Canada to Great Britain, for week ending December 2nd, 1882, as reported by C. H. Chandler, insurance and shipping agent, are as follows:—Via Portland, SS. "Toronto," to Liverpool, 192 cattle, 1,033 sheep. Via Boston, SS. "Bulgarian" to Liverpool, 300 sheep; SS. "Nestorian," Glasgow, 50 cattle; SS. "Iowa" to Liverpool, 500 sheep. Total this week, 242 cattle, 1,833 sheep. Total last week, 231 cattle, 1,410 sheep. Total to date, 42,635 cattle, 77,836 sheep.

**COAL.**—The demand for anthracite coal this season is reported larger than at the like period last year, and dealers have made the usual advance in prices at the close of navigation. Stove and Chestnut sizes are now selling at \$7.50, and furnace and egg coal at \$7.25 per ton. As is not infrequently the case the demand has increased since the advance in values. Stocks are generally large, and are expected to prove quite ample for the wants of consumers. Scotch Steam is quoted ex-yard at \$6.75 to \$7, and Newcastle smiths' at \$6.75 to \$7.25.

**DRY GOODS.**—This being the "between seasons" period, the volume of wholesale business for the week is naturally small. Travellers for most houses are at home, while for some others they are on the road again, with sorting and Spring samples; and when a customer won't look at winter goods while his shelves are crowded with the early fall purchases, he is often coaxed into placing an order to be dated 1st March next, a policy which, as we have frequently remarked, is greatly to be deprecated, but is nevertheless quite general. There have been very few customers in the market during the week, and city retailers, while getting busier as the weather becomes more severe, have not, as a rule, done as large a business thus far this season as for like period last year. The leading wholesale houses are commencing to take stock and balance the books for the year. Payments, as a rule, are fairly good, though complaints are heard in one or two quarters. As reported last week the manufacturers have reduced prices for grey cottons  $\frac{1}{2}$  to 5 per cent. all round.

**DRUGS AND CHEMICALS.**—There is no change to report in the aspect of business in this line. There is little doing now, and nothing in a large way. Late advices from England relative to heavy chemicals state: "There is no improvement in the market to note during the week, but prices have not further given way; most makers are ready sellers, and can give comparatively early delivery. None are willing to contract for forward delivery at present prices, all looking for higher figures, especially when at the time of the year the cost of raw material will be considerably enhanced." By way of comment on the above it may be added that *Bicarb Soda* is offered by agents here for Spring delivery at £7.10, the lowest price reached for a long time.

**DAIRY PRODUCE.**—Latest English mail advices are much more encouraging than for some time concerning the butter and cheese markets of Great Britain. Large quantities of common and inferior grades have been worked off, and *Cork Butter* has advanced 10s on firsts, 7s on seconds, and 6s on thirds. This, it is thought, accounts for the cable orders recently received here from England, and which were filled in the country sections at good prices. In this market there has been little movement during the week, shipments now being chiefly on consignment, and values rule about steady and unchanged. In New York and Chicago an improved demand for fine to choice grades at an advance of 1c per lb is reported, while medium and poor grades rule dull. In *Cheese* a better business has been done here during the week; sales are reported here of about 6,000 boxes September and October at from 12c to 12 $\frac{1}{2}$ c,

and in Liverpool at 62s to 63s. Stocks here are rapidly decreasing, and are considered much lighter than at the like period last year.

**FRUITS.**—Trade quiet. As usual at the close of navigation, the demand for *Apples* has fallen off somewhat; a fair business is being done, however, in supplying the local trade, at from \$3.50 to \$4.50 per brl. Sales of *Russets* have transpired at \$4.25 to \$4.50; of *Baldwins* at \$3.65 to \$4; *Spits* and *Greenings* at \$3.50 to \$4. Cans of mixed fruit are selling at \$3 to \$3.50. The above prices would probably be shaded for large lots. Cable advices received from Liverpool this week report late sales of Canadian apples at from 20s. to 24s. per brl. *Almeria Grapes* are becoming scarce, and prices advancing, now quoted firm at \$6 per brl; demand is good. *Lemons* are in lighter supply, and quoted at \$3 to \$4 per box. Large Shipments of *Valencia Oranges* are due here this week, and dealers are offering to arrive at \$5.50 per case. *Cranberries* very scarce, and held at \$13 to \$14 for Cape Cod, and \$10 to \$11 per brl. for ordinary country berries.

**FURS.**—A few lots of raw furs have been marketed this week, and the quality shows a decided improvement since the advent of colder weather. *Oter* is in good request, at \$8 to \$10; *Beaver* meets with a fair enquiry, at \$2 to \$2.50 per lb.; *Mink* at \$1. *Red Fox* at \$1.25. *Marten* at \$1, and *Skunk* at 50c to 60c each. *Bear* and *Lynx* are enquired for, the former at \$8 to \$10 for large and at \$4 to \$5 for small; while *Lynx* sells at \$2 to \$2.50.

**FISH.**—Stocks continue light and prices firm, but sales for the week have been generally small, and the market remains nominally unchanged for nearly all kinds. *Green Cod* being extremely scarce, prices are advancing, and are now quoted at \$6.75 to \$7.25, and draft fish at \$7.50. A round lot of No. 1 *Green Cod* is reported to have changed hands at \$6.75. *Dry Cod* steady at \$5.75 to \$6.50, and British Columbia and North Shore *Salmon* as quoted last week.

**FLOUR AND GRAIN.**—The British breadstuffs markets have assumed a quieter aspect since the recent advance in England for wheat. Imports in the United Kingdom for the week show an increase of 10,000 qrs. wheat, 15,000 qrs. corn, and 105,000 barrels of flour as compared with the week previous. Chicago wheat market has been weaker this week, and values there have receded, To-day being Thanksgiving Day in the States, no market reports have been received. In the local grain market there has been scarcely any business doing, and values are chiefly nominal. Peas have sold on the line at 78c per 60 lbs; and are quoted here at 90c per 66 lbs; other grains as last quoted. The *Flour* market remains in statu quo, and values are unchanged throughout. Business is restricted to very small limits, and daily receipts are limited to the consumptive demand. *Bran* is scarce, and has advanced \$1 per ton.

**GROCERIES.**—*Sugars.*—Granulated rather easier, but change in actual figures very slight and only on quite large lots, still nominally 83c to 92c in ordinary way. *Yellows* are about as last week. In West India *Sugars* little doing. *Teas.*—Fine to finest qualities in moderate request at about previous values. Ordinary and low class neglected. Cheap Young *Hysons* of high quality firm. Choice *Black Teas* steady. *Molasses.*—One sale reported at 50c for *Barbadoes*, nominally 52c to 55c. *Syrups* unchanged. *Rice* inactive. *Coffee* is quiet for all kinds. *Spices.*—Pepper still high. *White* is scarce. Other spices unchanged. *Fruits.*—*Valencias* sold in heavy lots not under 74c, held 78c to 82c. *Layers* in some request. Other *Malaga* fruit quiet. *Sultans* not much doing. *Currants* only in light request. *Prunes* and *figs* unchanged. *Almonds* offering rather lower,

**Hops.**—During the week the market has been quiet, the recent easy feeling in New York having caused buyers to hold off as much as possible, in the hope of lower prices. Holders, however, remain firm, and claim that stocks in Canada are insufficient to carry the requirements of the home trade over until next Fall. Latest advices from London state that English hops have nearly all been taken by consumers, and the few that remain are held for extreme prices.

**HARDWARE AND IRON.**—The Fall trade is about over, navigation being closed, still the leading houses are kept fairly busy executing late orders, and preparing for stock-taking next week. Sorting-up orders by letter are fairly numerous for the time of year. *Bar Iron* rules steady, at \$2.25 for Staffordshire bars, and equal brands. In *Tin Plates* there is not much movement, and to effect sales of round lots prices, which remain unchanged, would doubtless have to be shelved. *Canada Plates, Copper and Tin*, etc., quiet, steady and unchanged. In *Pig Iron* there has been scarcely any business doing here; small sales are occasionally reported, at full prices, viz. \$25 to \$26 for the leading brands, according to quantity. *Eginton* rules firm at \$22.50 to \$23, and *Siemens* has been so largely sold ahead as to render it very difficult to obtain from first hands. A weekly report from Glasgow, dated 14th November, says: "The pig iron markets have been steadier during the past week, and prices generally have a hardening appearance. As usual at the end of the season, business is quiet, but as next year's requirements promise to be heavy, buyers will probably anticipate part of these before long. *Scotch Iron.*—The market for warrants has shown an improved tone, but the business doing has not been extensive. Special brands have been in moderate request, and for America the demand has improved. Shipments continue satisfactory for the season. The wages question was discussed at a meeting of the iron masters last Wednesday; but in view of the low price of C.M.B's., it was decided that no advance could be given at present. As the coal masters have almost unanimously conceded an advance of 6d per day, and wages have been raised in nearly every district throughout the Kingdom, it is probable the iron masters will experience considerable difficulty in getting regular work out of their men."

**HIDES AND SKINS.**—The weekly receipts of native *Hides* now average from 1,200 to 1,500, and as the demand from tanners continues good all are wanted at firm but nominally unchanged quotations. Competition among buyers is reported keen, and one or two are said to have paid butchers 10c per lb for No. 1 this week, while heavy steers' hides readily command 11c. A fair inquiry continues to be experienced for Western States *Hides*, and sales of carlots have transpired at old prices, but, owing to a temporary "break" in the West, caused by scarcity of money, there has been a fractional decline in values here. No. 1 *Buff* now being offered at 10c to 10½c, and No. 2 do at 8c to 8½c. From 4,000 to 5,000 *Sleepskins* are now received weekly, this being the season for packing by butchers; and under a good steady demand prices remain firm at 95c to \$1 each, as to size, etc.

**LUMBER.**—Trade quiet, and will remain so until sleighing commences; however, very little will be done until after the holidays. Stocks of common lumber plentiful, clear and good merchantable lumber rather scarce. Hardwoods scarce, last winter's production has run out, so that there will be good demand for oak, ash, rock elm, birch and maple, also basswood and butternut. Should the weather and roads be favorable there will be considerable quantities manufactured this winter. Prices will be higher for good clean well manufactured hardwood and basswood, as the logs have to be brought from a great distance at enhanced cost. Stand-

ing timber sells for about double what it did five years ago. Considerable bass, ash and birch, &c., is now being got out along the Canada Atlantic road, where it is said to be plentiful and good quality.

**LEATHER.**—With one or two exceptions the leading houses have been doing nothing scarcely during the week. The lock-out of the shoe "lasters" by the manufacturers, fully referred to under heading "boots and shoes," together with the commencement of stock-taking by some of the manufacturers, has had a depressing influence on the leather market. Stocks will probably accumulate, but holders do not seem inclined to cut prices much, and transactions have been confined to small parcels at previous quotations. A lot of 300 sides heavy choice *Pebble* changed hands yesterday at 15½c. A steady demand for limited quantities of good plump *Sole* leather continues to be experienced, and values for this quality rule firm.

**OLS.**—Market is reported quiet, with few quotable transactions for the week, but values have been well sustained, and for fish oils especially are not likely to be lower this season. This is the dull period for *Linseed* and *Naval Stores*, and the only feature to note for the week is an advance for *Pine Tar*, which is now quoted at \$4. *Spirits of Turpentine* dull, in sympathy with New York market, at 90c per Imp. gal.

**PROVISIONS.**—In Liverpool yesterday lard advanced 9d. to 60s. 6d., and bacon declined 1s. to 63s. to 66s. The Chicago hog market advanced 5c. to 10c. on previous quotations; estimated receipts were 28,000, against 36,813 on Tuesday, and shipments were 3,239. Pork was unchanged for Nov., but Jan. and Feb. options were 2½c per 100 lbs. higher. Lard was irregular, Nov. sustaining a bid "break" of 5½c., while Jan. and Feb. closed 12½c. to 15c. higher. The local market has continued quiet, with *Western mess pork* closing at \$22 to \$22.50, and *lard* at 15c. for Fairbank's and 14½c. to 14¾c. for *Canada*, in pails. *Dressed hogs* are coming forward, and selling in jobbing lots at \$8.50 to \$9.50 per 100 lbs. as to quality. The *Egg* market rules firm, with receipts light; quoted at 27c. to 30c., as to freshness, and in New York Canadian eggs are worth 29c. per dozen.

**PETROLEUM.**—Another dull week has passed in this line, and prices are unchanged. Refined quoted at 19½c in car lots, and 21c to 22c for smaller quantities. Crude at *Petrolea* worth \$1.60 f.o.b.

**POULTRY.**—A few small consignments have been received by local dealers, and prices at the moment rule firm; for turkeys, 9c to 10½c; ducks, 7c to 9c; geese, 7c to 8c; chickens, 7c to 8c; partridges, 60c to 65c per brace; venison carcasses, 6c to 7c per lb; hindquarters, 8c to 10c.

**WOOL.**—Market remains *in statu quo*, and not much demand is expected until after the holidays. Manufacturers are running slow, closing out their winter orders, and taking stock, prior to commencing on Spring goods. No important transactions have transpired within the week in either domestic or foreign descriptions, and values are unchanged. In foreign descriptions sales are reported of 28,000 lbs *Greasy Cape* at 17½c to 18½c, and 22,000 lbs. low grade Australian at 22c to 23½c; also a small lot of Scotch wool at 27c, and a few small sample lots of *Cape* and *Australian* have been placed at within quotations.

#### AMERICAN MARKETS.

Boston, Nov. 30.—Flour, dull; prices easier; receipts large. Sales of Superfine at from \$3.25 to \$3.75; Extras from \$3.75 to \$4, including

choice Bakers' from \$4.75 to \$6.25. Winter Wheat steady and in moderate request, from \$5 to \$5.90. Spring Patents sold at from \$6.50 to \$7.75. *Cornmeal* in moderate demand at \$3.75. *Outmeal* sells at \$6 for common and \$6.75 for fancy. *Hay*, dull, and \$18 is all that can be obtained for choice; medium quoted at \$16. *Butter*, in moderate demand, market unchanged. Sales of choice at from 35c to 36c, and fair to good from 28c to 34c. *Cheese* firm, and continues in demand at from 12c to 13c for choice, and 10½c to 11½c fair to good. *Eggs* in fair demand at from 31c to 32c for Canada and Eastern. *Canada Peas* are selling at from \$1.20 to \$1.25 for choice and 90 to \$1 for common. Receipts of *Potatoes* moderate, and sales at from 73c to 80c per bush.

Chicago, 3 p.m.—Wheat, Nov., 94c; Dec., 94c; Jan., 95c. Corn, Nov., 65½c; year, 59½c; Jan., 53½c. Oats, Nov., 38½c; year, 35½c; May, 36c. Pork, Nov., \$16.90; Jan., \$17.07½; Feb., \$17.20. Lard, Nov., \$10.62½; Jan., \$10.57; Feb., \$10.65.

New York, 3.00 p.m.—Wheat, No. 2 Red, Dec., \$1.08½; Jan., \$1.11½; Feb., \$1.13½. March, \$1.15½. Corn, Nov., \$1.08½; Dec., 81½c; year, 81½c; Jan., 66½c; Feb., 63½c; May, 62c.

#### ENGLISH MARKETS.

LONDON, NOV. 29, 1882.

(Beerbohn's Advices.)—Cargoes off Coast—Wheat, firmly held. Corn nothing offering. Cargoes on passage—Wheat very little demand. Corn, firm. Mark lane Wheat, steady; Corn firm. English country markets firm. French country markets quiet. Quantity into United Kingdom, Flour 230,235,000. Wheat, 210,215,000. Maize, 3,549,000. Liverpool Wheat and Corn on spot, steady. Paris Wheat and Flour quiet.

#### MARITIME MARKETS.

HALIFAX, N.S., NOV. 29, 1882.

Arrivals fish plentiful, markets easier in consequence. Catch along Cape Breton, good. Fall mackerel fat and plentiful. Codfish cannot come to market till Spring; therefore effect not much felt. Spot deliveries quote: mackerel ones \$14, twos, large, \$12.50; herrings, split, ones \$8.70, twos \$4.70; table cod 56; West India \$8.50 to \$8.60. Flour, fair demand, but on declining market purchasers unwilling to pay first cost. Present arrivals superfine \$4.60; extra \$4.80; good to choice superiors \$5.20 to \$5.30; oatmeal \$5.60; Kd. Cornmeal \$4.15. Season open unusually mild. Steamer "Durlham City" nearly discharged, majority of cargo in good order, some very wet and sour.

The Price of the  
**EL PADRE**  
 is 10 Cents;  
 THE  
**SENECAL**  
 10 Cents;  
 THE  
**CABLE**  
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TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Nov. 30, 1882.

The result of a week's operations in this dull season should not be worth recording, but the condition of affairs is such that the past week does produce some results. The previous week was full of despondency about the state of trade, and about the circulation of money, and general unsatisfactory features of business. It is so much better, although far from being what it might be, that it is said to be better by almost everybody. The cold weather is the chief motive in this improvement, and now it is said that all will be well if only the frost should continue with sufficient power to freeze the bay and burst the water pipes. The only grumblers at present are the dry goods men and boot and shoe manufacturers, and the state of their business is such that an arctic winter would not completely disembarass them. They are overstocked with goods. Groceries are reported in fair distribution, and dealers say this half-year will be the best they have had for ten years. Hardware also has been moving to an extent greater than has ever been recorded previously in this city for a year past. Provisions are still brisk, and the trade has been quite profitable where the stocks were in moderate supply. There is a change impending with regard to bacon and cut meats. Prices are certain to go down. Dealers here who also do their own packing have not begun to cut yet, except for a hand-to-mouth trade. Hogs have been too dear so far, although those who have been making bacon, to fill orders, have made good profits. Nearly every where, however, is the same complaint about money being so slow coming from customers in the country. And the country dealers say again that one reason for that is that farmers are not selling their grain; another reason is that in many cases last winter's stocks of dry goods are yet in great part unsold.

The stock market has been exceedingly irregular during the past week. The sales of several of the bank stocks were larger than had been previously reported, and a general weakness with unlooked for fluctuations characterized the past few days.

The following table shows the closing bids on the Stock Exchange compared with last Thursday:—

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Nov. 23.	Nov. 30.		Nov. 23.	Nov. 30.
Montreal.	201 1/2	200 1/2	Can. Permanent	235	234
Toronto	178	171 1/2	Freehold.	194	194
Ontario	118	116 1/2	Western Can.	104	103
Merchants	122	121 1/2	Bldg. & Loan.	101	103
Commerce	134 1/2	135 1/2	Imp. Savings.	132 1/2	132 1/2
Dominion	198 1/2	196	Farmers' Loan	132 1/2	132 1/2
Hamilton	117	117	Loud. & Can'n	132 1/2	132 1/2
Standard.	117	117	Huron & Erie.	132 1/2	132 1/2
Federal	155	153 1/2	Dom. Savings	132 1/2	132 1/2
Imperial	183 1/2	140	Ontario Loan.	132 1/2	132 1/2
Molson	132 1/2	132 1/2	Hamilton Prov.	132 1/2	132 1/2

STORAGE.—The majority of the warehousemen along the esplanade say they will not make nearly so much this season as they did last year. They will charge 2 cents a bushel from the 1st December till the navigation opens next spring, and some of them think they will not carry full stocks, by any means, through the winter.

FREIGHTS.—Marine insurance expires at noon to-day, and carrying by water will close as far as possible at the same time. Railway rates from here to the east are certain to advance.

PETROLEUM.—The trade is still brisk and prices firm. A combination of oil men in the city has placed the trade in the hands of a single Company. Canadian refined is sold at 2 1/2c for single barrels and 2 1/4c for larger lots. Refined is reported at Petrolia to-day at 18 1/2c. American refined is steady, notwithstanding the break in crude; selling here at 26c for prime, and 32c for water white. There is no promise that prices will decline at present.

FUEL.—Prices have been advanced by some of the dealers. Hardwood is now quoted at \$5.50 to \$6 a cord; second class at \$4.50. Some dealers who are not in the "ring" are selling at \$6.25 to \$6.50; the others are selling at \$6.75 and \$7. The advance is not owing to any advance in first cost nor in scarcity, but because the cold season has set in.

FLOUR AND MEAL.—The market has been quiet but generally steady. There are pretty large stocks in Western Ontario. There are no stocks reported here. Sales have been recently of Superior Extra, of favorite brand at \$4.50, and choice brands of Superior Extra are held at \$4.60 and \$4.70. Sales have been more frequent of a choice Extra, that would not inspect Superior, at \$4.42 1/2 and \$4.55. Bags are offered at \$2.10. Buyers for the western markets do not rely to any great extent on Toronto market. They buy at points north and west of here, and save money on getting a through rate on the Grand Trunk. Bran is dearer, sales being made at \$12. Oatmeal has been offered at \$4.75 in car lots, but there is not much demand. Cornmeal nominal at \$3.60.

WHEAT.—Prices have been firm, but in some instances a little lower than during the previous week. The movement in this market has been very trifling, and prices have been merely quoted a part of the time. Shipping lots are purchased at points outside, and through rates made as easy as from Toronto. Car lots here sold at 94c for No. 2 Fall, f.o.c.; and the quotation for this grade is from 93c to 94c. Round lots for shipping would bring 94c; No. 1 is quoted at 96c, and No. 3 at 90c. Spring wheat is not in any demand except for local milling; quotations are: No. 1 at \$1.00; No. 2 at 98c; No. 3 at 94c and 95c. Wild goose is quoted at 82c. There is not much shipping done from this point, but stocks are not increasing. This shows how small the quantity is that is being brought to market. Stocks here on the 27th were 141,991 bushels against 138,418 the week previous, and 211,526 bushels on the 28th November of last year.

COARSE GRAIN AND SEEDS.—The market has been dull throughout for all kinds of grain and seeds. Barley has been depressed and declining for the week past. Stocks are low comparatively, and the shipments from this port during the season have been light compared with past years. The receipts generally consist of a large proportion of No. 2 and Extra No. 3, and there is a large proportion of the remainder that grades No. 3 and under. A good opinion is that the high-priced barley will not decline much; but low-priced barley will be lower before the Xmas holidays. Sales have been made to-day of No. 1 at 76c; No. 2 is quoted at 70c; No. 3 Extra is held at 60c; and No. 3 is worth 53c. The quantity in store on the 27th was 176,393 bushels, against 184,687 on the Monday previous, and 313,516 bushels on the 28th November last year. Peas are in fair demand for shipping, and bring 74c to 75c.

Oats are firmly held, with sales at 40c for Western Oats in car lots. Rye is dull and quoted at 60c. Beans quoted at \$1.50. There is nothing doing in clover seed, and it is thought it will be dear this season. Timothy seed also is expected to be higher than last year.

WOOL.—In Canadian Fleece there is really nothing doing. Last spring's clip is lying round in warehouses and country stores, almost unsaleable. A sale of 20,000 lbs of extra was made yesterday at 34c. There is a fair demand at the factories for medium and fine wools. Super and pulled wools sell at 27c to 28c. Fleece is quoted at 19c to 20c.

LIVE STOCK TRADE.—The live stock markets are declining in interest. Market days are Tuesday and Friday in each week. On the last two market days there were only a few good cattle offering, of which a few head were sent east, they were bought at 5c. Good butchers' cattle sold at 4 1/2c; second quality, 3 1/2c to 4c. A lot of inferior beasts were sold at 2 1/2c and 3c per lb. live weight. Sheep find a good market at \$4.50 to \$6. Lambs were in fair supply, selling well at \$3.50 to \$4.50. Calves are more difficult to quote at from \$4 to \$8. Fat Hogs are easier, selling at \$6 per 100 lbs., live weight. The expectation is that there will be an improvement in the cattle reaching here for the Xmas markets.

HIDES AND SKINS.—The market is slightly dull for hides, although there has been scarcely any change in quotations. It is thought that receipts from the West and Chicago are affecting prices slightly. Green hides bring 8 1/2c for cows and 9 1/2c for steers; cured, 9 1/2c for cows, which is 1/2c lower than last quoted, and 10 1/2c for steers. Sheepskins are bought at \$1.10 to \$1.20. This is the price for both sheep and lamb skins, and the number offered has caused a slight decline.

LEATHER.—The market is described this week as dull. Demand has fallen off. Manufacturers are not running full time with full lists of operatives. It was thought that an advance in some classes of leather would take place, but no advance has been noted. Quotations are: Spanish Sole, all weights, 26c to 27c; No. 2, 26c to 27c; Slaughter Sole, heavy, 28c to 30c; light, 27c to 29c; No. 1 Spanish, middle weights, 28c to 30c; Buffalo Sole, 21c to 23c; Hemlock Harness, 28c to 33c; Oak harness, 45c to 50c; hemlock felting, 32c to 34c; upper, heavy, 32c to 36c; upper, light, 34c to 43c, according to quality; French kips, 75c to 95c; English, 70c to 75c; Chicago, 65c to 75c; native kips, 50c to 65c; buff, 18c to 18c; pebble, 14c to 18c; hemlock, calf, 35 lb to 40 lb, per doz. 75c to 90c; light, 60c to 70c. French calf, \$1.10 to \$1.40. Splits large, 28c to 33c. Cod Oil, 65c to 70c; Strails Oil, 55c to 60c.

PROVISIONS.—The market is undergoing a change in some respects. Butter is unchanged literally, as large imports continue to be of poor character. Good to choice is 20c to 21c medium 18c; store-packed 16c to 17c; inferior 12c to 13c. Mess Pork is sold now for \$21, Chicago, and \$22.50 Canadian. Bacon, long clear, 12c to 12 1/2c; Cumberland cut 11 1/2c to 12c; rolls 14c; breakfast bacon 14 1/2c to 15c. Hams, smoked 14c to 15c, pickled 12 1/2c to 13c. Mess Beef is now listed, and quoted at \$14 for prime, \$15 to \$16 for mess, and \$18 for plate. Lard is still 15c for Canadian and 16c for American. Cheese unchanged, 11c to 11 1/2c for common, 12c to 12 1/2c for fine. Dried Apples are sold at 8c to 8 1/2c.

OTHER PRODUCE.—Poultry is in good supply and selling at 5c to 6c for geese and fowls; and 8c to 9c for ducks and turkeys. Hogs on the street sell at \$7.25 to \$7.50; railroad lot

sells at \$7 to \$7.25. Hay is easier at \$12 to \$15.50; Straw, \$7 for loose, 12c to 13c for bundles. Apples \$2.50 to \$3 a barrel. Potatoes 65c in car lots and 80c a bag delivered. Onions are cheap, \$2 a barrel, or \$1.10 a bag. Beans \$1.50 a bushel. Tallow 12c per lb. Eggs 25c a dozen in box lots.

**DRUGS AND CHEMICALS.**—Business is reported satisfactory, with small orders multiplying. Quotations are: Hops 80c to \$1; Chamomile Flowers, 40c; Colomby Root, 35c; Gentian Root, 10c to 12c; Quassia, 12c; Aloes, Cape, 20c to 25c. Borax, 20c; Fresh Ergot, 55c to 60; Opium, firm, \$5 to \$5.10; Castor Oil, 10 1/2c to 11c; Sweet Almonds, 60c per lb; Juniper Berries, 65c per oz. Oil Lemon, \$3.50 per lb; Peppermint, \$3.75 to \$4.50; Quinine, no advance is expected to present prices; Howard's, \$2.60; German, \$2.25; Alcohol, \$2.95 cash; Morphine, \$3 to \$3.20 per oz; Cream of Tartar, 36c; Turpentine, higher, 90c; Linseed Oil, 70c for raw, 73c for boiled; dye stuffs are quiet; Nfld. Cod Liver Oil, \$1.75 per gal; Norwegian higher at \$4.00; Santonine, \$6 per lb. Turpentine, 77c to 80c; Hemp Seed, 6 1/2c to 7c per lb. Glycerine, 35c to 40c. Madder, best Dutch, 13c to 14c; second quality, 11c to 12c. Cochineal 50c per lb.; ash bark, prickly, powd., 90c per lb.

**GROCERIES.**—Business during the past few days has been quite brisk, owing to the bright crisp weather. Quotations are:—Raisins.—Loose Muscatels, \$2.65 to \$2.80; Layers, boxes, \$2.90 to \$3; Sultanas, 10 1/2c to 11c; Seedless, 11c to 12 1/2c; Valentias, 7 1/2c to 8 1/2c. Currants, 7c to 7 1/2c; Prunes, 7 1/2c to 8c; Almonds, 18c to 19c; Filberts 9 1/2c to 10c. Sugars are unchanged; Scotch refined, 7 1/2c to 8c; Paris lump, 10 1/2c to 10 3/4c; standard Granulated, 9 1/2c to 9 3/4c; Canadian refined, 7 1/2c to 8 1/2c; Porto Riccos, 7 1/2c to 7 3/4c for dark to fair, and 8c to 8 1/2c for bright to choice. Tobaccos, dark, 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. Dry Cod, \$6.50 to \$7 per 112 lbs.; Herrings, sealed, 32c to 35c; Sardines, 12c to 13c; Trout, \$4.25 to \$4.50; Whitefish, \$5 to \$5.25. Fish are scarce, and are certain to be dearer.

**HARDWARE.**—The general report is that trade continues satisfactory, and the result of the season will be a good showing. Quotations are: Rabbit Metal, 7 1/2c, 12c, 16c, and 20c. Steel, cast,

12 1/2c to 13 1/2c; boiler plate, 3 1/2c to 4c; sleigh shoe, 2 1/2c per lb. Iron boiler plate, P. G., 2 1/2c to 3c; best, 3 1/2c to 4c; Bradley, 4 1/2c to 5c. Cut nails per keg of 100 lbs, 10d to 60d, \$3.05 to \$3.20; 8d and 9d, \$3.20 to \$3.40; 6d and 7d, \$3.55 to \$3.65; 4d and 5d, \$3.75 to \$3.85; 3d, \$4.10 to \$4.20. Canada Plates—Hutton, \$3.10 to \$3.15; Bow's Head, \$3.35; Pontypool, \$3.35; W. F. G., \$3.15 to \$3.25; Sagemay, \$3.35. Bar Iron, \$2.20 to \$2.35; Hoops, \$2.65 to \$2.75; Band, \$2.65 to \$2.80. Tin Plates are in good demand and prices firm. Barbed Fencing Wire, galvanized, 8 1/2c to 9c; pointed, 7c to 7 1/2c. Manila rope 13c to 14c. Russian deep sea 14c to 16c.

#### SPECIAL NOTICES.

The Fire Insurance Association was among the first of the English companies to pay the amount of their losses on the late fire in Mr. E. B. Eddy's large manufactory at Hull, Que. The policy was for \$22,000; the amount settled by the general adjuster was \$11,500. Mr. Henry Lye appears to have given general satisfaction in the adjustment committed to his charge.

### Banque D'Hochelaga.

#### DIVIDEND No. 13.

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 of this Bank, has this day been declared, and that the same will be payable at its office in Montreal and at its branches on and after TUESDAY, the second day of JANUARY next.

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

THE GENERAL ANNUAL MEETING of the shareholders of the Bank will be held at its Banking House in Montreal on Monday, the 15th day of January next, at three o'clock P.M.

By order of the Board.

J. E. BRAIS,  
Cashier

Montreal, 22nd November, 1882.

### The Dominion Bolt and Iron Co. OF TORONTO (Limited.)

To be Incorporated under the Joint Stock Companies' Act.

CAPITAL, \$500,000.

**DIRECTORS.**—Thos. Craig, Esq., Managing Director Exchange Bank of Canada, President; Hon. P. Mitchell, Geo. W. Craig, Esq., Montreal, R. B. Moodie, Esq., Toronto; Geo. C. Gibbons, London; James P. Cox, Esq., Merchant, Montreal; John Livingstone, Esq., Proprietor Dominion Bolt Co. Toronto. \*This gentleman will join the Board as Managing Director after the formation of the Co.

Five per cent on Applicant on five per cent on Allotment. Balance as required; but calls will not be made at less intervals than one month, or for more than ten per cent. It is not anticipated that it will be necessary to call up more than \$60 per share.

This Company is to be organized for the purpose of acquiring working, and increasing the business of the Dominion Bolt Company; to establish a Rolling Mill and Furnaces for the manufacture of Iron from scrap and iron ore; to acquire land for such purposes and for the employes of such a business, and to sell to, aid, or guarantee such employes as may acquire and build on the lands of said Company.

Capital \$500,000, in 5,000 shares of \$100 each. Of this amount already nearly 3,000 shares have been applied for.

It is proposed to pay dividends half-yearly, at the rate of 8 per cent per annum—the excess of profits therefor, to be paid to the Shareholders by way of bonus, or otherwise applied as the Directors may determine.

Prospectuses and forms of application may be had in Toronto, at the office of A. J. Close & Co., the Company's brokers, or at the office of Mr. Geo. W. Craig, 181 St. James Street, Montreal, by whom subscriptions for stock will be received.

**A. J. Close & Co., Brokers, & Co.**  
32 King Street East, Toronto.

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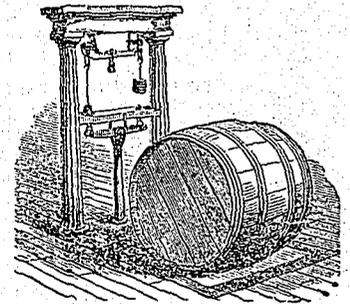
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Montreal, 15th Sept. 1882.

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As I give you permission to publish this certificate, I reserve  
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I am, Gentlemen

Yours truly,

G. P. Goodwood, M.D., M.R.C.E.P.  
 Prof. of Practical Chemistry, McGill College,  
 Montreal

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

One-half p. Cent per Annum is reached.

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

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices, Nov. 30.
British North America	£50	\$ 4,866,666	\$ 4,866,666	\$ 1,215,000	3	168 112
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	134 1/2 135
Dominion Bank	50	1,000,000	1,500,000	461,000	4	195 1/2 196 1/2
Du Peuple	50	1,800,000	1,800,000	240,800	1/2	85 86
Eastern Townships	50	1,500,000	1,381,568	220,000	3/4	121 1/2
Exchange Bank	50	500,000	500,000	276,000	4	17 1/2
Federal Bank	100	1,500,000	1,500,000	320,000	8 1/2	166 159
Hamilton	100	1,000,000	751,554	107,000	4	120
Hochelaga	100	670,220	687,080	.....	2 1/2	95 1/2 96
Imperial Bank	100	1,000,000	996,000	175,000	3 1/2	198 1/2 199 1/2
Jacques Cartier	25	500,000	500,000	.....	3	119 123
Maritime	100	693,000	697,803	.....	3 1/2	115 120
Merchants' Bank of Canada	100	5,748,267	5,615,973	710,000	3 1/2	124 1/2 125
Mercantile Bank	50	2,000,000	2,400,000	250,000	3	124 1/2 125
Montreal	200	12,000,000	11,989,206	6,500,000	5	199 199 1/2
Nationale	50	2,000,000	2,000,000	150,000	3 1/2	70 1/2
Ontario Bank	100	1,500,000	1,500,000	.....	8	116 116 1/2
Quebec Bank	100	2,600,000	2,600,000	375,000	3 1/2	117
Standard	50	764,500	781,355	80,000	3	117 118
Toronto	100	2,000,000	2,000,000	1,000,000	8 1/2	171 1/2 172
Union Bank	100	2,000,000	2,000,000	13,000	2	92 1/2
Ville Marie	100	500,000	461,993	.....	2 1/2	102 110
Building and Loan Association	25	750,000	743,255	.....	3 1/2	102 103
Canada Lottou Co.	100	.....	.....	.....	4	140
Canada Catted Credit Co.	50	1,500,000	663,990	120,000	4 1/2	123 1/2 124 1/2
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	960,000	6	233 235
Dominion Savings & Inv. Co.	50	800,000	717,250	80,000	4	122
Dominion Telegraph Co.	50	711,709	1,000,000	.....	2 1/2	94 95 1/2
Dundas Cotton Co.	.....	.....	.....	.....	5	100 116
English Loan Co.	100	2,044,100	295,847	5,503.	4	127 128
Farmers' Loan and Savings Co.	50	1,067,250	611,430	83,000	4	126
Freehold Loan & Savings Co.	100	1,050,440	690,080	284,024	6	174
Hamilton Provident & Loan Society	100	1,500,000	1,100,000	74,000	4	123
Hudon Cotton Co.	.....	.....	.....	.....	.....	161 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	293,150	245,000	4	160
Imperial Savings and Investment Soc.	50	600,000	563,950	89,000	4	110
London & Can. Loan & Agency Co.	50	4,000,000	560,000	143,000	3 1/2	132 134
London Loan Co. of Canada	50	484,700	300,950	17,432	4	114
Manitoba Loan	100	618,900	.....	.....	5	120 1/2
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	125 125 1/2
Montreal City Gas Co.	40	2,000,000	1,000,000	.....	5	131 131 1/2
Montreal City Passenger Ry Co.	50	500,000	600,000	.....	5	126 127
Montreal Cotton Co.	.....	.....	.....	.....	10	160
Montreal Investment and Building Co.	50	500,000	401,027	.....	6	61 1/2
Montreal Loan & Mortgage S'y.	50	1,000,000	612,632	64,000	3 1/2	107
National Investment Co.	100	1,460,000	280,000	11,500	8 1/2	105 1/2 110
Ontario Saving and Investment S'oy.	50	1,000,000	998,000	168,000	4	130
Rochelleu & Ontario Nav. Co.	100	1,565,000	1,565,000	.....	2	71 1/2 72 1/2
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	132 133 1/2
Union Loan and Savings Co.	50	630,000	575,000	150,000	4	131 132 1/2
Western Canada Loan & Savings Co	50	1,000,000	1,000,000	390,000	5	194

WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 30, 1962

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.		Soda Ash	\$ 1 75	Japan, fine to choice lb.	\$ 0 38	Spices: Cassia..... per lb.	\$ 0 33
Men's Thick Boots Wax.	2 25	Soda Bicarb.	2 90	Japan Nagasaki.....	0 19	Mace..... per lb.	0 80
" Split	1 50	Salt Soda.....	0 68	Y. Mysen common to pd	0 20	Cloves.....	0 26
" Kip Boots.....	2 50	Farlic Acid.....	0 60	Y. Mysen fine to finest, lb	0 38	Nutmegs.....	0 60
" Calf Boots, pegged.	3 00	Bleaching Powder	1 10	Y. Mysen fair to med.	0 30	Jamaica Ginger Bl.	0 22
" Kip Broguans.....	1 35	Citric Acid.....	0 75	" Good to fine	0 46	Jamaica " Unbl.	0 10
" Split do	0 90	Camphor Eng. Ref.	0 46	Gunpd. Finest.....	0 60	African.....	0 12
" Buff Congress.....	1 50	Am. Ref.....	0 38	Imper'l. med. to gd	0 40	Pimento.....	0 12
" Buff & Pebbled Bals.	1 75	Gum Arabic, per lb.	0 20	" Fine to finest.	0 27	Popper.....	0 15
" Split do	1 35	" Traj.....	0 45	Twankay, com. to gd.	0 15	Mustard, 4 lb. Jars.	0 19
Shoe Packs.....	1 00	Copperas per 100 lbs.	0 95	Oolong.....	0 30	" 1 lb.	0 24
Wom'n's Pebbled & Buff Bals	1 00	Blue Vitrol.....	0 50	Cougou common.....	0 18	Rice: Arracan, & p. 100 lb.	3 40
" Split Bals.....	0 90			" med. to good.	0 20	Sago..... per lb	0 05
" Prunella do.....	0 50			" fine to finest.	0 33	Tapioca, Pearl.	0 54
" Inferior do.....	0 45			Souchong common.....	0 18	" Flake.	0 05
" Cong. do.....	0 50			" med. to good	0 27		
" Buskina. do.....	0 00			Fine to choice.....	0 38		
Misess' Pebbled & Buff Bals	0 85			Offees, green Mocha per lb.	0 29		
" Split Bals.....	0 75			Java.....	0 18		
" Prunell do.....	0 30			Maracabo.....	0 13		
" Cong. do.....	0 40			Cape.....	0 12		
Childs' pebbled Buff B's	0 60			Jamaica.....	0 12		
" Split Bals.....	0 50			Rio.....	0 10		
" Prunella do.....	0 50			Singapore & Ceylon	0 20		
Infants' Cacks, r doz.	3 75			Chicoory.....	0 12		
Dairy Products.				Sugars, (Csk. & Bris.)			
Creamery, choice selectns.	0 00			Porto Rico..... per lb	0 71	Tin: Block, per lb.....	0 26
Townships, fine to finest.	0 22			Cuba.....	0 71	Grain.....	0 23
" choice H. es dairies	0 19			Barbados..... per lb.	0 71	Copper: Ingot.....	0 19
Brockville, finest	0 20			Yellow Refined.....	0 71	Sheet.....	0 24
" fair to good.....	0 17			Cubes.....	0 99	Cut Nails: 8 in. to 6 in.	
Morrisburg, finest.....	0 21			Granulated.....	0 83	Nett, 30 days, or f p.c. added	
" fair to good.....	0 18			Syrups—Extra. imp. gal.	0 64	Hot Cut Am. or Can. Pat'n	
Western Dairy finest.....	0 18			Good.....	0 69	2 1/2 & 2 1/2 ins.	
" low grades per lb	0 15			Pair.....	0 59	2 & 2 1/2 ins. Am.	
hamouraska.....	0 18			Molasses (Barbados) "	0 57	1 1/2 & 1 1/2 ins. Cold Cut, Can.	
Cheese, fair to choice.....	0 11 1/2			Trinidad.....	0 52	1 1/2 ins. "	
				Fruit: Loose Muscatel.	2 25		
				Layers in boxes.....	2 20		
				Sultanas.....	0 10 1/2		
				Seedless.....	0 19		
				Curants..... per lb.	0 07 1/2		
				Prunes.....	0 07 1/2		
				Figs.....	0 06		
				H. S. Almonds.....	0 06		
				S. S. Tarragona.....	0 13 1/2		
				Walnuts.....	0 09		
				Filberts.....	0 08		
				Brazils, new Pickles.....	0 08		
				Baty's Nabob Pickles, doz	4 00		
				" Mixed do	2 90		
				" Nabob Sauce, pts	8 60		

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WHOLESALE PRICES CURRENT, THURSDAY NOVEMBER 30, 1882.

Table with 8 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Tin Plate, Zinc, Iron, Hides and Skins, Wool, Leather, Oils, and Meats.

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SECURITIES.
Montreal Nov. 30
Can. Government Debentures, 6 p. ct., 1882-84. 1034
Do. do. 1855 op. of Gov. 1024
Do. do. Inscribed stock. 104
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Montreal 5 per cent Stock. 1064
Montreal Harbor Bonds 6 p. c. 106
Do. Corporation 6 per ct. Bonds. 106
Do. 7 per ct. Stock. 106
Toronto City 6 per ct. 1904. 1154
Co. Debentures, (Ont.) 20 years 6 per ct. 110
Township Debentures, (Ont.) 6 per ct. 108

Shrs. Railway and other Stocks. Pd. Nov. 31.
100 Atlantic & St. Lawrence Shs 6 p. c. all 132
100 Do. 6 p. c. Star. Mt. Bonds. 100
100 Do. do. 3rd Mort. 1891. 100
100 Buffalo and Lake Huron. all 115
100 Do. do. 3d p. c. 1st Mort. 100
100 Do. do. 2nd Mort. 100
100 Can. Central 5 p. c. 1st Mt. Bds int. guar. by Gov. 100
100 Canada Southern 1st Mort. 3 p. c. all 97
100 Chic. & G. T. H. 6 p. c. Com. 1,900. 100
100 Grand Trunk of Canada Consol. 100
100 Do. Eq. Mort Bds, 1st charge 6 p. c. all 112
100 Do do 2nd do do all 124
100 Do do 1st Prof Stock. all 105
100 Do do 2nd Prof Stock. all 94
100 Do do 3rd Prof Stock. all 61
100 Do 5 p. c. Perp. Deb. Stock. 100
100 Great Western of Canada. all 16
100 Do do do 1880. 5 p. c. 100
100 Do 5 p. c. pref. conv. 118
100 Do Perpetual 5 p. c. Debenture Stock. all 112
100 Hamilton and N. W. 111
100 Mt. of Canada 2d p. c. Stg. 1st Mort. all 98
100 N. of Canada 5 p. c. 1st Prof. Bonds. 100
100 Do do 2nd do. 100
100 Do 5 p. c. 1st Mort. 100
100 Northern Extension, 6 p. c. guar. 102
100 Do do do 5 p. c. 100
100 W. & G. B. 6 p. c. units 1st mort. 72
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Do Do 1904 1st Stock 4 p. c. 105
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Do Nova Scotia 6 p. c. 108
Do Quebec Prov. 6 p. c. 108
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THE PALACE HOTEL OF CANADA.

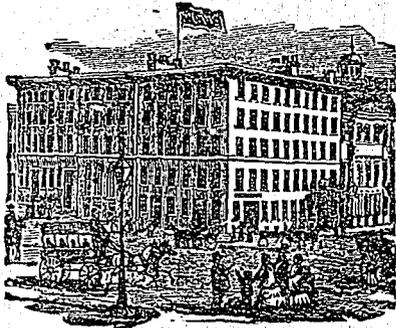
This magnificent new Hotel, fitted up in the most modern style, is now Re-opened. The Russell contains accommodation for over FOUR HUNDRED GUESTS, with passenger and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

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REAL ESTATE BOUGHT AND SOLD.

WHOLESALE PRICES CURRENT. —THURSDAY, NOVEMBER 30, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 0 07 00	AA 33 in.....	\$ 0 23 00	Basswood, f.....	\$ 0 00 00	Brandy: Hennessy's...gal	4 50 5 00
" A 27 in.....	0 06 00	36 in.....	0 24 00	Basswood.....	18 00 20 00	" case	11 00 15 00
" B 27 in.....	0 06 00	Check, 33 in.....	0 22 00	Black Walnut, culls.....	60 00 65 00	Bisquit, Dubouché & Co.gal	3 50 3 60
" H33 in.....	0 08 00	Detins Blue; or Brown AA	0 21 00	Do do 1st & 2nd.....	100 90 110 00	" case	8 00 0 00
" H1136 in.....	0 08 00	" A.....	0 19 00	Do do 1st quality.....	110 00 120 00	Jules Duret & Co..... } gal	4 00 4 50
" DD.....	0 09 00	" B.....	0 17 00	Cedar, round, lineal foot.....	00 06 00 06	" } gal	9 00 9 50
" H11136 in.....	0 09 00	" C.....	0 14 00	Cedar, flat, lineal foot.....	00 04 00 06	Pinet, Castillon & Co.....gal	3 50 3 60
" XX36 full.....	0 10 00	" D.....	0 12 00	Cedar, square, lineal foot.....	00 07 00 09	" case	8 00 8 50
" XX36 in. full(Std'd)	0 11 00	Shirtings.....		Edm, soft, 1st.....	16 00 18 00	Cheaper shippers..... case	2 50 2 75
" M drilling.....	0 07 00	Oxford striped BX.....	0 11 00	Elm, Rock.....	25 00 30 00	" case-qts	6 00 6 50
R.R. Sheeting 3/4 plain	0 27 00	" check B.....	0 10 00	Hemlock, 1 to 3 in, M.....	14 00 15 00	Irish Whiskey—Koe's case	7 75 9 75
" 3/4 twil'd	0 30 00	" O.....	0 10 00	Hemlock, timber, M.....	14 00 15 00	Dunville..... case	5 50 7 00
Stormont (Brown) A 30 in.	0 07 00	Galatea Stripes.....	0 16 00	Maple, hard, M.....	21 00 22 00	Mitchells..... imp.gal.	2 40 2 50
" A A39 in.....	0 07 00	Regattas, Check A.....	0 16 00	Soft, do.....	16 00 00 00	" case-qts	5 00 5 50
" B B36 in.....	0 08 00	Check Solids A.....	0 15 00	Oak, M.....	40 00 45 00	Scotch Whiskey. case-qts	5 50 7 50
" C C36 in.....	0 09 00	Bags: 3-ply 16oz. B. per ble	26 00 00	Pine, clear, M.....	35 00 40 00	Encore..... case	5 50 6 00
Canada (Grey) A W 30 in.	0 07 00	Park's Yarn, White.....	0 26 00	2nd quality, Jo.....	22 00 25 00	Hay, Fairman & Co.'s case	6 00 0 00
" A D 32 in.....	0 07 00	" Colored.....	0 28 00	Shipping Culls.....	14 00 15 00	" gal.	2 40 2 75
" A H 35 in.....	0 08 00	Warp White.....	0 23 00	Mill do.....	7 00 10 00	Sheriff's Islay..... imp. gal.	2 90 3 00
" A C 35 in.....	0 09 00	" Colored.....	0 40 00	Lath, M.....	1 40 0 00	" cases	0 00 0 00
" A B 35 in.....	0 09 00	Do. Knitting Cotton Balls:-		Spruce, 1 to 2 in., M.....	11 00 12 00	Jamaica Rum per imp. gal.	3 20 3 40
" A E 36 in.....	0 10 00	No. 8 Unbleached.....	0 49 00	Tobacco.....		Geneva Spirits...imp.gal	2 10 2 15
" A A 36 in.....	0 10 00	" Bleached.....	0 51 00	Tobacco Bond—Duty 20c per lb.		" Green c'ses	4 15 4 50
Yarns:—White per lb.....	0 26 00	" Colored.....	0 56 00	Black, Chewing in boxes.....	0 14 0 17	" Red cases.....	8 00 8 10
Tickings:—12 30 in.....	0 12 00	Paints, &c.....		" in caddies.....	0 14 0 18	Champagne.....	
" BB 30 in.....	0 15 00	White Lead, gen, 100lbkgs	7 00 0 00	Mahoganies, Smoking bxs.....	0 19 0 25	G. H. Munro, Dry Verzon'y	25 50 28 00
" AA 32 in.....	0 20 00	No. 1.....	6 00 6 50	" caddies.....	0 21 0 27	Pommery.....	23 00 22 00
Fancy Shirtings:—		White Lead No. 2.....	5 00 5 50	Brights.....	0 25 0 45	J. Munn Extra Dry.....	31 50 23 00
" Clyde Checks.....	0 15 0 00	in Oil, per 25 lbs.....	1 90 2 00	" Tobacco Duty paid.....	0 26 0 38	Bollinger.....qts.	25 00 27 50
" Canada.....	0 14 0 00	Do., No. 1.....	1 60 1 80	Prince of Wales, brand.....	0 36 0 40	Piper Heidsieck.....	25 00 26 00
Lybster No. 3, 30 in.....	0 06 0 00	" 2.....	1 40 1 50	Nelson's Navy 3's 6's & 1's.	0 39 0 40	Sherris—Pomartin's.....	1 60 5 60
" No. 2, 32 in.....	0 07 0 00	" 3.....	1 30 0 00	Black, Twist 12's.....	0 39 0 42	Ports—Cockburn, Smiths	
" No. 2, 35 in.....	0 08 0 00	White Lead, dry.....	0 06 0 06 1/2	Mahogany Chewing.....	0 43 0 50	& Co.'s.....	1 90 5 00
Colored Goods:—		Red Lead.....	0 05 0 06	Solace, Common.....	0 40 0 44	G. B. Sanderlan, Sons & Co	1 80 5 00
Dunins, blue & brown.....	0 18 0 00	Venetian Red, Eng'h.....	1 75 2 00	Solace Fair.....	0 45 0 47	Graham's.....	2 14 4 80
Checks, blue, brown, foy.	0 15 0 00	Yel. Ochre, French.....	1 75 2 00	" Good.....	0 60 0 65	Claret, (cases).....	3 50 4 50
Checks, Prince Victor.....	0 15 0 00	Whiting.....	0 55 0 60	Rough and Ready, in 1/2 bxs.	0 55 0 60	Tarragona Ports, Imp.gal.	1 10 1 30
Tickings, 25 in. No. IX.....	0 14 0 00	Salt.....		Navy, 6's & 8's & 10's.....	0 47 0 55	Native Wines.....	1 00 1 50
" 30 in. No. CI.....	0 16 0 00	Liverpool Coarse, per bag	0 64 0 65	Gold Bars, 6 and 12 inch.....	0 55 0 55	Can. Spirits, Imp. gallon.	Duty In
" 30 in. No. BI.....	0 17 0 00	Canadian per brl do	0 00 0 09	Mahogany Navy, 3s.....	0 45 0 50	Paid Bond	
Dundas (Grey) D 30 in.....	0 07 0 00	Eureka factory filled, do	1 25 1 45	Bright Navy, 3s.....	0 55 0 62	Alcohol— 65 O. P.	2 71 1 04
" C 33 in.....	0 07 0 00	Timber, Lumber, &c.....		Wines, Liqueurs etc.....		" Pure Spritte.....	2 72 1 05
" B 36 in.....	0 09 0 00	Ash, 1 to 4 in, M.....	18 00 19 00	Ale English..... qts	2 40 2 60	" 50.....	2 47 0 55
" A 36 in.....	0 10 0 00	Ash, timber, M.....	25 00 00 00	Domestic..... pts	1 60 1 65	" 25 U. P.....	1 29 0 58
" AX 36 in full.....	0 10 0 00	Birch, 1 to 4 in., M.....	20 00 00 00	Domestic..... qts	0 80 3 25	Whiskeys:—Family Proof.	1 39 0 58
" E. 30 in.....	0 08 0 00	Retailers will please bear in mind that above quotations apply only to large lots.		Stout: Guinness..... qts	0 80 0 75	Old Bourbon.....	1 39 0 58
Tickings:—C 30 in.....	0 15 0 00			"..... pts	2 35 2 45	Rye, Toddy, Malt.....	1 31 0 55
D 30 in.....	0 13 0 00			"..... qts	1 50 1 55	Rye, 4 years old.....	1 60 0 75
B 33 in.....	0 18 0 00			Domestic..... qts	1 48 1 50	" 5.....	1 70 0 35
A 33 in.....	0 20 0 00			"..... pts	0 70 0 00	" 6.....	1 80 1 95
						" 7.....	1 90 1 68

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IMPORTERS OF  
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The only exclusively Meat Packing  
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**CASH ASSETS, 1st January, 1881,**  
per Government Blue-Book 352,101.20  
**Deposit with Dominion Govt. - 142,000**  
**Losses Paid to 1st Jan, 1880. 1,618,176**

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AGENT for the CITY OF MONTREAL.

**STOCKS AND BONDS.**

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, November 30, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	130
Canada Life .....	2,500	7½-8mos.	400	50	409
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	360
Sun Life and Accident.....	5,000	4-6 mos.	100	12½	200
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	163 165
Royal Canadian Insurance.....	20,000	5	100	15	.....
Accident Ins. Co. of North America...	2500	per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	per ct.	50	20	.....

BRITISH AND FOREIGN.—(Quotations on the London Market, Nov. 13, 1882)

				Market value p. d up share
Briton Life Association.....	50,000	10	1	.....
British & Foreign Marine.....	50,000	50	20	£21½ £22
Commercial Union Fire & Marine..	50,000	30	50	£20½ £21½
Edinburgh Life.....	5,000	10	100	15 42s
Fire Insurance Association .....	100,000	5	£10	£2 6s 6d
Guardian Fire and Life.....	20,000	13	100	£65 £67
Imperial Fire.....	100,000	£7 p. sh.	20	£140 £143
Lancashire Fire and Life.....	100,000	30	20	£7½ £7½
Life Association of Scotland.....	10,000	15	40	12s 6d
Lion Fire.....	500,000	.....	10	13s 9d
Lion Life.....	92,000	.....	10	10s 20s
London Assurance Corporation.....	35,822	45	25	£55 £60
London & Lancashire Life.....	10,000	10	10	32s 6d 35s
Liverpl' & London & Globe Fire & Life	£391,752	70	20	£30s
Northern Fire & Life.....	30,000	70	100	£10½ £50½
North British & Mercantile Fire & Life	40,000	55	50	£31 £32
Phoenix Fire.....	6,722	£21 p. s.	.....	£275 £285
Queen Fire & Life.....	200,000	30	10	62s 6d
Royal Insurance Fire & Life.....	100,000	60	20	£29½ £29½
Scottish Commercial Fire & Life.....	125,000	22½	10	24s 24s 6d
Scottish Imperial Fire and Life.....	50,000	6	10	20s 6d 21s
Scottish Provincial Fire & Life.....	20,000	15	50	£14½ £14½
Standard Life.....	10,000	53½	10	£60 £62
Star Life.....	4,000	5	25	1½ 2½

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

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Assurance Co.'y. Estab. 1825.

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Total Risks .....over \$90,000,000  
Invested Funds....." 26,000,000  
Annual Income.....about 4,000,000  
or over \$10,000 a day.  
Claims paid in Canada.....over \$1,200,000  
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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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ASSETS, . . . . . \$2 222,562 Btg.

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*Fire Insurance Company*

OF CANADA.

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Deposit with the Dominion Government, \$100,000

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Insurance effected at reasonable rates.

**TIME-TRIED AND FIRE-TESTED.**

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We do not undertake to return unused manuscripts.



**North Shore Railway.**

COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows :

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

Trains leave Mile-End Station Ten Minutes Later than Hochelaga.

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.  
Sunday Trains leave Montreal and Quebec at 4 p.m.  
All Trains run by Montreal Time.

Sure connections with the Canadian Pacific Railway to and from Ottawa.

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202 St. James Street, }  
Opposite St. Louis Hotel, QUEBEC.  
Canadian Pacific Railway, OTTAWA.

L. A. SENECAI, Gen'l Supt.

**Intercolonial Railway.**

Summer Arrangement.

**Commencing 7th July, 1882.**

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

Leave Point Levi.....	7.30 a.m
Arrive Riviere du Loup.....	11.55 a.m.
" Cacoua.....	12.22 p.m.
" Trois Rivières.....	1.10 "
" Rimouski.....	2.49 "
" Little Metis.....	3.58 "
" Metapedia.....	5.56 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Bathurst.....	9.50 "
" Newcastle.....	11.22 "
" Moncton.....	2.05 a.m
" St. John.....	6.00 "
" Halifax.....	10.00 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains leaving Montreal at 10 o'clock p.m., and at Campbellton with the Steamer St. Lawrence, sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c.; &c.

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

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all places in the Maritime Provinces.

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

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

D. POTTINGER, Chief Superintendent.  
Moncton, N.B., 7th July, 1882.

Insurance.

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NOT  
CONDITIONS**

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The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

It is universally admitted to be by far the simplest and most straight-forward policy in use in this country.

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Deposited with Government...\$50,000.  
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Paid up " . . . . . 920,000  
Government Deposits, . . . 150,000

Claims paid immediately on proof of death.  
All earnings of this branch invested in Canada.

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**FAIR RATES,**

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FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,680,785 96  
Income for Year ending 31st Dec., 1880..... \$1,680,785 96

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