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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 15.

MONTREAL, FRIDAY, OCTOBER 27, 1882.

No. 11.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

### FELT HATS.

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

FOR THE

## Fall and Winter Trade

We offer a full assortment of

### FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS,  
GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

## JAMES CORISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

## JOHN MACDONALD & CO.

### CARPET DEPARTMENT.

Specialties in all classes of

House Furnishings  
& Upholsterers Goods,  
Mohair Plush,  
Silk Plush,  
Satin Sheetings,  
Piano Felts.

JOHN MACDONALD & CO.,

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

AND

30 Faulkner St., Manchester, England.

## M. FISHERSONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

AND MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in  
Latest Styles and Newest  
Colourings.

Ladies' Cashmere Dress Goods.  
Black and Coloured.

Stock will be large and well assorted through  
out the season.

184 MCGILL 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**

NOTICE is hereby given that a Dividend of

**FIVE PER CENT.**

Upon the Paid-up Capital Stock of this institution has been declared for the current half year, and that the same will be payable at its Banking House in the city, and at its Branches, on and after

Friday, the First day of December next.

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

By order of the Board,

**W. J. BUCHANAN,**  
General Manager.

Montreal, 24th October, 1882.

**EXCHANGE BANK OF CANADA.**

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

HEAD OFFICE, - MONTREAL.

**DIRECTORS.**

**M. H. GAULT, M.P.,** - - - - - President  
**HON. A. W. OGILVIE, SENATOR,** - Vice-President  
Alex. Buntin. E. K. Greens.  
**THOMAS CRAIG,** - - - - - Cashier.

**BRANCHES.**

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

**FOREIGN AGENTS.**

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

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

**COURT OF DIRECTORS.**

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

Secretary—A. G. WALLIS.

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

**R. R. GRINDLEY, General Manager.**  
W. H. NOWERS, Inspector.

**Branches and Agencies in Canada.**

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

**Agents in the United States:**

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

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

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

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

**The Molsons Bank.**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$125,000.

HEAD OFFICE, MONTREAL.

**Directors.**

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

**Branches of the Molsons Bank.**

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

**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, Milk, 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.**

NOTICE is hereby given that a dividend of **Three and One-Half per Cent.**

For the Current Half Year, being at the rate of

**Seven per cent. per annum,**

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

Friday, the 1st day of December next.

The Transfer Books will be closed from the

17th to the 30th November,

both days inclusive.

BY ORDER OF THE BOARD,

**G. HAGUE,**  
GENERAL MANAGER.

Montreal, Oct., 25th, 1882.

**La Banque du Peuple.**

Capital \$1,600,000.

HEAD OFFICE, MONTREAL.

C. S. CHERRIER, Esq., President.  
GEO. S. BRUSH, Esq., Vice-President.  
A. A. TROTIERE, 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. Masey, Esq.  
C. HOLLAND, General Manager.

**BRANCHES.**

Alliston, Montreal, Port Hope,  
Bowmanville, Mount Forest, Port Perry,  
Cornwall, Oshawa, Fr. Arthur's Land'g  
Guelph, Toronto,  
Lindsay, Peterboro, Whitby,  
Winnipeg, Man. Postage la Prairie, Man.

**AGENTS:**

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

The Chartered Bank.

THE CANADIAN  
Bank of Commerce.

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Rest - - - - - 2,650,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.  
WM. ELLIOT, Esq., Vice-President.  
Noah Barnhart, Esq. James Michie, Esq.  
George Taylor, Esq. T. Sutherland Stravner, Esq.  
Jno. J. Arnton, Esq. John Waldie, Esq.  
W. N. ANDERSON, General Manager  
J. C. KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.

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

BRANCHES.

Ayr	Guelph	St. Catharines
Barrie	Hamilton	Sarnia
Fellville	London	Seaford
Essex	Lucan	Simcoe
Braunford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock.

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.  
Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS

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

IMPERIAL BANK  
OF CANADA.

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

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon.  
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000  
CAPITAL PAID IN May 16, 1880..... 1,297,659  
RESERVE FUND..... 270,000

Board of Directors.  
R. W. HENKBER, President.  
A. A. ADAMS, Vice-President.  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. E. Pope,  
T. S. Morey, Hon. G. G. Stevens.  
WM. FARWELL, General Manager.  
Head Office—Sherbrooke, Que.

Branches.  
Waterloo, Richmond.  
Cootscook, 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 Bank.

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; COBOURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Stratby, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgkiss, Manager.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.  
CAPITAL PAID-UP 2,000,000

DIRECTORS.  
HON. ISIDORE THIBAudeau, President.  
JOSEPH HAMEL, Esq., Vice-President.  
Chevalier O. Robitaille, M.D. E. Baudet, Esq. M.P.P.  
T. LeDroit, Esq. J. B. Z. Dubeau, Esq.  
U. Tessier, Jr. Esq. J. LAFRANCE, Cashier.  
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau, Montreal.

BRANCHES:—Montreal—G. A. Vallée, Manager; Sherbrooke—John Campbell, Manager; Ottawa—C. E. 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 Reserve Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland.

CANADA—Prov. Ontario—The Bank of Toronto. Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Merchants Bank of Canada.  
A general Banking, Exchange and collection business transacted. Particular attention paid to collections and returns made with utmost promptness.  
Correspondence respectfully solicited.

LA  
BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

Capital Authorized, - - - - - \$500,000.  
Capital Subscribed, - - - - - 503,000.

DIRECTORS:  
ALPH. DESJARDINS, Esq., M.P., President.  
S. St. Onge, Esq., Vice-President.  
J. L. Cassidy, Esq. P. S. Hamelin, Esq.  
Ls. S. Monat, Esq. I. O. Gravel, Esq.  
Lucien Huot, Esq.  
A. L. DEMARTIGNY, Cashier.  
Branch at Beauharnois, A. Clément, Manager.  
Branch at St. Hyacinthe, S. A. Durocher, Manager.  
Branch at St. Romé, P. Q., C. Bedard, Agent.  
Branch at Valleyfield, C. F. Irish, Agent.  
Agents in New York: National Bank of the Republic.  
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE—  
DOMINION OF CANADA.

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

Board of Directors.  
THOS. MACLELLAN, President.  
LEB. BOTSFORD, M.D., Vice-President.  
ROBT. CHUIKSHANK (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).  
BOW. D. TROOP (of Troop & Son, Shipowners).  
CASHIER, - ALFRED RAY.  
AGENCY—FREDERICTON: A. S. Murray, Agent.  
—WOODSTOCK: G. W. Yanwart, "

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.  
Registers and Transfer Agents of the Stocks and Bonds of Incorporated Companies.  
Trustees of Mortgages executed by Railroad and other Corporations.  
Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.  
Issue Sterling Debentures payable in London; also Currency Debentures, payable in Canada, bearing five per cent. interest.  
BOARD OF DIRECTORS.  
M. H. GAULT, Esq., M.P., President, President Exchange Bank of Canada.  
Hon. A. W. OGILVIE, Vice-President, Senator.  
ROBT. ESDALE, 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. GAULT, Esq., of Messrs. Gault Bros. & Co.  
THOMAS CRAIG, Esq., Managing Director Exchange Bank.

GEORGE W. CRAIG,  
Manager.  
OFFICE 181 ST. JAMES STREET, MONTREAL.  
July 20, 1882.

THE HAMILTON  
Provident and Loan Society.

President.  
W. E. SANFORD, Esq.—Vice-President  
Subscribed Capital..... \$1,500,000.00  
Paid-up Capital..... 1,100,000.00  
Reserve and Surplus Profits..... 74,000.00  
Total Assets..... 2,500,000.00  
MONEY ADVANCED on Real Estate on favorable terms of Repayments.  
The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

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

Private Banks.

W. MOWAT & SON,  
BANKERS,

STEATFORD, Ont. (Established 1863.)  
Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.  
Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank New York.

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

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails. 1882. Summer Arrangements. 1882.

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

Vessels.	Tonnage.	Commanders.
Numidian	6,100	Building
Hanoverian	4,000	Capt. J. G. Stephen.
Parisian	5,400	James Wylie.
Sardinian	4,650	J. E. Dutton.
Polynesian	4,100	B. Brown.
Sarmatian	3,650	John Graham.
Circassian	4,000	Lt. W. H. Smith, R.N.R.
Peruvian	3,650	Lieut. F. Arbler, R.N.R.
Nova Scotian	3,400	Capt. Jas. Ritchie.
Hibernian	3,434	W. Richardson.
Caspian	3,200	Lt. B. Thomson, R.N.R.
Austrian	2,700	Lieut. R. Barrett, R.N.R.
Nestorian	2,700	Capt. D. J. James.
Prussian	3,000	Alex. McDougall.
Scandinavian	3,000	John Parks.
Buenos Ayrean	3,800	Jas. Scott.
Corean	4,000	Barclay.
Grecian	3,600	C. E. LeGallais.
Manitoban	3,150	McNicol.
Canadian	2,600	C. J. Menzies.
Phoenician	2,800	R. Brown.
Waldensian	2,600	J. P. Moore.
Lucerne	2,200	John Kerr.
Newfoundland	1,600	Mylius.
Acadian	1,350	F. McGrath.

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

The Steamers of the LIVERPOOL, LONDON, 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. 9
Polynesian	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	\$8.00		

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 Guick, 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; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN,

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

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

	Tons.		Tons.
Montreal	3,284	Toronto	3,284
Dominion	3,176	Ontario	3,176
Texas	2,700	Sarnia	3,850
Quebec	2,700	Oregon	3,850
Mississipp.	2,650	Vancouver	5,700
Brooklyn	3,600		

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC. BROOKLYN..2nd Sept. MISSISSIPPI..4th Nov. TORONTO.....9th Sept. \*SARNIA.....11th Nov. DOMINION..28th Oct. ONTARIO.....18th Nov.

RATES OF PASSAGE.

CABIN—Quebec to Liverpool, \$60 and \$60; Return, \$90 and \$110.

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

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

For Freight or Passage apply in London to Bowring, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, Muir & 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.)

Barric, Ont.

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

Brantford, Ont.

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

Montreal.

JOHN FAIR,

ACCOUNTANT, COMMISSIONER,

For taking affidavits to be used in the Province of Ontario, 115 St. Francois Xavier street, Montreal.

Owen Sound, Ont.

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

Uxbridge, Ont.

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

Agents' Directory.

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

R. C. W. MacQUAIG, General Insurance Broker, representing First-class Companies in Fire, Life and Accident, also agent for the White Star Steamship Co Ottawa. Established 1876.

Legal.

Amherst, N. S.

TOWNSHEND & DICKEY,

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

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.

Guelph, Ont.

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

Belleville, Ont.

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

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

Brantford, Ont.

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

Bradford, Ont.

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

Charlottetown, P. E. I.

M. O'LEAN & MARTIN, Barristers and Attorneys at Law, Conveyancers, Notaries Public, &c.

Chatham, N. B.

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

Clifton, Ont.

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

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.

Digby, N. S.

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

Fredericton, N. B.

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

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

Goderich, Ont.

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

Hamilton, Ont.

FURLONG & STEELE, Barristers and Attorneys at Law, Solicitors in Chancery, etc., 10 King St. W. EDWARD FURLONG, LL.B. D. STEELE, JR.

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

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**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.

Unbleached Manilla Bag and Wrapping.

**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 Bags, &c., &c. Paper.

Special Sizes and Weights made to order  
389 ST. PAUL ST., MONTREAL.

**W. McLAREN & CO.,**

WHOLESALE

**BOOT & SHOE Manufacturers,**

**VICTORIA SQUARE,**

MONTREAL.

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

**ROBT. McCREADY,**

WHOLESALE

**BOOT & SHOE**

MANUFACTURER

21 AND 23 ST. PETER STREET,  
MONTREAL.

Legal.

Hamilton, Ont.

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

A. D. CAMERON,

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

**Leading Wholesale Trade.**

**H. J. FISK & CO.**

Offer to the Wholesale Trade  
their specialties,

**SHEEPSKINS**

AND

**GOATSKINS.**

**TEAS, SUGARS, COFFEES,**

SPICES, FRUITS

AND A FULL ASSORTMENT OF

**GENERAL GROCERIES.**

Maintained from best Markets.

**J. A. MATHEWSON,**

202 McGill Street.

**J. RATTRAY & CO.,**

Manufacturers, Importers and Wholesale Dealers

IN

**TOBACCO, SNUFF, CIGARS,**

AND GENERAL

**TOBACCONISTS' GOODS:**

MANUFACTORY:

No. 80 ST. CHARLES BORROMEE STREET.

WAREHOUSES AND OFFICE:

428 ST. PAUL cor. of St. Francois Xavier St.

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**E. E. GILBERT & SONS,**

MANUFACTURERS OF

PORTABLE AND STATIONARY

**ENGINES,**

Steam Pumps, Shafting, Pulleys, &c.

Office:

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**W. & F. P. CURRIE & CO.**

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,

China Clay, &c.

**Leading Wholesale Trade of Montreal**

**COCHRANE, CASSILS & CO.**

MANUFACTURERS OF

**Boots and Shoes, Wholesale**

CORNER OF

Craig and St. Francois Xavier Streets,

M. H. Cochrane,  
Chas. Cassils,

MONTREAL.

**JAMES McCREADY & CO.**

WHOLESALE

**BOOT AND SHOE**

MANUFACTURERS,

35 & 37 WILLIAM STREET.

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**J. & T. BELL,**

MANUFACTURERS OF

**Fine Boots and Shoes**

WHOLESALE,

273 NOTRE DAME STREET,

MONTREAL.

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,

16 LEMOINE STREET

MONTREAL.

**Cassils, Stimson & Co.,**

IMPORTERS OF

FOREIGN LEATHERS

PRUNELLAS & SHOE FINDING

AND

Leather Commission Merchants,

13 & 15 ST. HELEN ST., MONTREAL

## Leading Wholesale Trade.

**D. Morrice & Co**

General Merchants, Manufacturers, Agents, &c.,  
MONTREAL and TORONTO.

**HOCHELACA COTTONS.**

Brown Cottons, & Sheetings, 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, Ginghams, Yarns, Bleached Shirtings, &c.

**WINDSOR COTTON MILL.**

Brown Cottons and Yarns.

Tweeds, Etoffes, Knitted Goods,  
Flannels, Shawls, Woolen  
Yarns, Blankets, &c.

The Wholesale Trade only supplied.

**DOMINION BOLT CO.,**

Front and Sherbourne Sts., Toronto.

FIRST PRIZE DOMINION EXHIBITION, 1880.

**CARRIAGE BOLTS:**

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

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

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

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

Quality not excelled by any, native or foreign.

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

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

**Plough Bolts. Boiler Rivets.**

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

**Fancy Head Bolts,**

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

**Machine Bolts. Coach Screws.**

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

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

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

AND

**International Granite Works,**

R. FORSYTH, Proprietor,

Manufacturer of

**MARBLE & POLISHED GRANITE WORK.**

Mill, St. Gabriel Locks, 522 William St.

Office, 130 Bleury St., MONTREAL.

QUARRIES,

NEAR GANANOQUE, ONT. AND GLAYTON, 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,  
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Merchants Manufacturing Co.,  
BLEACHED SHIRTING.

Cornwall Manufacturing Co.,  
WHITE & COLORED BLANKETS.

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

Almonte Knitting Co.,  
SHIRTS AND DRAWERS.

Thorold Knitting Co.,  
SHIRTS AND DRAWERS.

Canadian Tweed & Etoffe,  
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 Brilliancy 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. 0 Stub or 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:

Telegaph and Telephone.  
Rubys in 10's, 200's and 300's

Parlor Matches without Sulphur.

Lion Parlors also in 200's and 300's, 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.

HUGHES BROTHERS,

WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

112 St. Peter Street, Montreal,

Dr. 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. DUKER, Berchin.  
MCGREGOR & CO., Dundee.  
AGENTS FOR  
CANADA SILK CO., Montreal.  
DON & DUNCAN, Dundee.  
JAMES HAMILTON, Glasgow.  
J. T. RAWORTH, Leicester.

SPECIALTIES:

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

Prices cannot be equalled. Examine  
values and be convinced.

**DOMINION BANK.**

NOTICE is hereby given that a dividend of  
**FOUR PER CENT.**

AND A

**BONUS OF ONE PER CENT.**

upon the Capital Stock of this Institution has been  
this day declared for the current half year, and that  
the same will be payable at the Banking House in  
this city on and after

Wednesday, First day of November next.

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

By order of the Board,

R. H. BETHUNE,  
Cashier.

Toronto, September 26th, 1882.

**"PRACTICAL SANITARIANS."**

**HUGHES & STEPHENSON,**  
(LATE R. PATTON.)

ESTABLISHED 1860.

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

745 CRAIG ST., MONTREAL.

Leading Wholesale Trade of Montreal.

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

Received

Gold Medal

THE

Grand Prix

Paris Ex-

hibition,

1878.



Received

Gold Medal

THE

Grand Prix

Paris Ex-

hibition,

1878.

Linon 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.  
ESTABLISHED 1860. **SPOOL COTTON.**  
Recommended by the principal SEWING MACHINE  
Co.'s as the BEST for  
Hand and Machine  
Sewing.

**M. E. Q.**

ESTABLISHED 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 FRUITS.**

NOW IN STORE:

C Morands, Off Stalk Valencias,  
" Extra Selected,  
French Prunes, in kegs and boxes,  
Bags Soft Shell Almonds,  
Lemon, Orange and Citron Peels.  
EXPECTED DAILY.

London, Black Basket, Fine & Finest  
Dehesa Layers,  
Malaga Figs, mats and boxes.  
Turkey Figs, 1, 12 & 20 lb. boxes.

**TURNER, ROSE & CO.**

Cor. St. John & Hospital Sts.,  
MONTREAL.

Commercial Summary.

THURSDAY, the 9th November next, has been  
appointed Thanksgiving Day throughout the  
Dominion.

GENERAL Manager Van Horne, of the C. P. R.,  
has promised that the new depot at Brandon, on  
that line, will be ready for use by the beginning  
of December next.

MAIN street, Winnipeg, is now illuminated by  
electric light. The Street Railway Co. took  
advantage of the light to open the road for  
traffic the first night, the 16th inst.

THE Directors of the Napanee, Tamworth and  
Quebec Railway Company have made a third  
call on the subscribed stock, that is, ten per  
centum thereof, or five dollars per share, to be  
paid by the shareholders on the 2nd Dec. next.

THE by-law granting \$10,000 bonus towards  
the Ottawa, Waddington & New York Rail-  
way was submitted to the rate-payers in  
Morrisburg last Saturday, and carried by a  
large vote, not a single dissenting vote being  
cast.

Messrs. R. S. LEECH & Co., general store,  
Moncton, N.B., are asking an extension, which  
they will probably get. They have sufficient  
assets to cover liabilities, but their book debts  
are slow of collection. The total liabilities  
are nearly \$5,000. It is generally believed that  
they will work through if they get time.

A CALL of ten per cent. has been made on  
the subscribed capital of the Bank of Hamilton,  
payable on the 20th prox. The object is to re-  
lieve the difficulty the Bank has experienced in  
keeping its circulation within the prescribed  
limits of the law, and at the same time to in-  
crease its earning power.

A TORONTO book publisher, one Jacob Ober-  
holtzer, is reported to have decamped, leaving  
his estate in a bad condition, while the liabili-  
ties are rather large. Messrs. Jas. Campbell &  
Son have taken possession on a judgment  
secured, and there will not likely be much left  
for outside creditors. Oberholtzer removed  
from Berlin, Ont., in February last, when he  
claimed to have a surplus.



WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA.

Dyestuffs, Colors,  
Chemicals, &c.

OF

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York.

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

There were 141 failures in the United States reported to the Mercantile Agency for last week,—sixteen more than for the previous week and thirty-two more than for the corresponding week last year. Canada and the Provinces had twenty-seven, an unusually large number, the increase being eleven.

MR. WALTER THOMSON, of Mitchell, Ont., has purchased a large oatmeal mill in Woodstock, and intends to run it to its full capacity. Mr. Thomson bought the property for about one-third of what it cost a couple of years ago.—The Empire Horse and Cattle Food Company, of Mitchell are preparing to commence the manufacture of their popular food in the city of Philadelphia.

LOUIS NELSON, retail grocer, St. John, N.B., commenced business on Main street about eight years ago, and, with good business habits and a good custom, succeeded for a time, but too many small accounts—bad debts—have finally brought him to the end of his tether. He assigned on the 12th inst. with liabilities of about \$4,000, and assets in stock and book accounts valued at about \$1,600; he is now offering to compromise at 25c on the dollar, in six and nine months.

MESSRS. STEINHOFF & WESTON, Glencoe, Ont., have of late years been doing a large business in manufacturing reaping machines. The capital, however, was largely supplied by a local banking firm, Messrs. Harrison & Rathbun, who recently pressed for payment, and in default thereof secured an assignment. The liabilities foot up about \$6,000, with assets nominally the same. Mr. Steinhoff has been manufacturing for upwards of twenty years, but Weston was only admitted a partner in 1880.

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY

MONTREAL.

WHOLESALE



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

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

LETTERS patent have been granted to the Canada Pulp Co., the Qu'Appelle and Long Lake Land Co., the Midland Rolling Stock Co. (Supplementary), and the Standard Publishing Co. Applications for letters patent have been made by the Grand Union Gold and Silver Mining Co., the Manitoba Gold and Silver Mining Co., and the Fertile Belt Western Agricultural Co.

JAMES FOSTER & SONS, the Toronto hardware firm referred to last week, have not yet effected a settlement with their creditors. At the meeting last week an offer of 30c on the dollar was declined, the creditors intimating that 40c secured would be the lowest figure that would receive their consideration, and then only on condition that one of the sons retire from the firm; it is stated that the said member is anxious to retire. The direct liabilities amount to \$31,000, of which nearly \$1,600 is represented by accommodation paper, and indirect to about \$5,000; assets \$18,325.

GEORGE A. SHAW, boot and shoe dealer, Moncton, N.B., was rather summarily closed up the other week by Messrs. Vincent & McPate, of St. John, who held a bill of sale for a large amount. It is stated that George's dealings of late have not been straight, and that he has been preparing for the climax for some time. Messrs. Vincent & McPate will lose considerably; they are now in charge of the store and carrying on the business. It is said that Shaw offered this firm \$1,200 in cash to square off, but the stock alone being worth more the offer was not accepted.

A new hematite iron mine has just been discovered near Madoc, Ont., on the lot immediately east across the Hastings road from the mine worked by the Bethlehem Iron Co., Penn. Two

pits, about 20 feet apart, have already been worked to a depth of about 14 feet, and have both reached solid ore on the bottom. The "Bethlehem" have already taken out some \$300,000 worth of ore from their mine, and the new mine looks equally promising. The lessees are Messrs. Thomas Stewart and Gangot, who are pushing the developments.

The inevitable reaction in Manitoba business circles is beginning to be manifest. Several failures in Winnipeg and elsewhere in the Prairie Province have been reported recently, and now the firm of Eadie & Gall, dry goods and groceries, Portage la Prairie, are seeking an extension; while J. C. Ball, also dry goods dealer, of the same place, has had to make way for the sheriff. Also J. Amos, contractor, Winnipeg, has assigned in trust.

MR. J. M. O'CONNOR, one of the pioneer general merchants of Mitchell, Ont., has been forced to assign in trust to Mr. Banks, of Toronto. O'Connor has been in business a number of years, and was understood to be prospering in 1878, but has since been gradually getting behind with his payments; he attributes his immediate suspension to having been severely pressed for payment by a Montreal creditor. The stock, furniture and book debts were offered for sale by auction last Saturday; Mr. D. B. Rowen, of Guelph, purchased the stock at 46 cents on the dollar, and is now slaughtering it in Mitchell, much to the chagrin of the other merchants. The book debts sold for 42 cents, and the furniture for 31 cents on the dollar. It was a cash sale, and the goods went remarkably cheap. Mr. O'Connor has concluded not to resume business in Mitchell, but talks of trying to commence again in Hensall, Ont.

Leading Wholesale Trade of Montreal

**JOHN TAYLOR & CO.**  
WHOLESALE**HAT AND FUR HOUSE,**  
PULLOVER & SILK HAT  
MANUFACTURERS,637 ST. PAUL STREET,  
MONTREAL.**McARTHUR, CORNEILLE & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star,  
Diamond Star, and Double Diamond Star  
Brands.

English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and stained Enamelled Sheet  
Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Stores, &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.

The new paper mill at Portage la Prairie,  
Man., is to be in running order in a few days.An Ottawa despatch states that labor has  
never been so scarce in that city as at present.  
For want of men Mr. Rochester has been obliged  
to shut down his mill at the Chaudiere.Mr. DOUGLASS, Customs Surveyor, has seized  
seventy-six machines, the property of the  
Wheeler & Wilson Sewing Machine Company  
of Toronto, for undervaluation. The value of  
the machines is \$2,000.The Post Office Department at Ottawa has  
ordered Mr. Sweetman, P. O. Inspector at  
Toronto, and Mr. King, P. O. Inspector in this  
city, to continue the investigations begun in  
the Montreal post office last Spring.The Princess Baking Powder, manufactured  
by Messrs. Wm. Lunan & Son, Sorel, Que.,  
received the principal prizes at the late exhibi-  
tion in Kingston, Ontario, in the face of all  
competitors.H. McLEAN, a general dealer in a small way  
at Dominionville, Ont., recently left the town,  
owing, it is stated, to a little domestic event in  
which the villagers became actively interested.  
He has returned, however, and submitted a  
statement to his creditors, showing liabilities of  
\$1,800 and assets \$1,300; he now offers to com-  
promise at 50c on the dollar, which will prob-  
ably be accepted.R. McLEOD, grocer, etc., Carleton Place, Ont.,  
has sold out and left the limits of that corpora-  
tion; creditors report that he cannot be traced.  
—The bankrupt stock of J. B. Renaud, dry  
goods dealer, this city, previously referred to,  
was sold by auction on Saturday last to Messrs.

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,**  
5 & 7 RECOLLET STREET  
MONTREAL, and LONDON, ENGLAND,  
IMPORTERS OF EVERY DESCRIPTION OF  
**WOOLLENS, ETC.****The Dominion Tweed & Wool Co.**  
9 and 11 RECOLLET STREET, MONTREAL,  
**MANUFACTURERS' AGENTS.***Cash Advances made on Consignments of every description of Canadian  
Woolleens.*IMPORTERS AND DEALERS IN FOREIGN & DOMESTIC  
**Wools and Wool Extract****DOMINION GLUE DEPOT.**

Established 1872.

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

Correspondence solicited.

**S. H. MAY & CO.,**

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Balled and Raw Linseed Oil, Pale Seal and  
Refined and Cod Oil, Rangoon Oil, the very best Oil in  
the market for Machinery, with a full supply of Car-  
riage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.;  
Smethwick, German Star, Diamond Star and Double,  
Enamelled and Colored, Rough, Rolled and Fluted  
Glass, Varnish, Japanese, Sprites Turpentine, Shellac  
Varnish, Mirror Glass, 2 and 1/2, White.Dupuis Freres, this city, for 60 1/2 cents on the  
dollar, amounting to \$9,766 cash. The book  
debts of the same estate, amounting to \$1,300,  
were bought by Louis Tessier for 25c on the  
dollar.The British Canadian Lumbering Company  
of Ottawa expect to have shipped this season  
from Pembroke to the Quebec market, by the  
C. P. R., 1,000 carloads of square timber. There  
is said to be in the vicinity of two million feet  
of lumber to be disposed of on the Quebec mar-  
ket. About 9,000,000 feet has already been sold  
this year.The Bank of Montreal has declared a five per  
cent. dividend for the current half-year. The  
half-year's (ending 31st inst.) business has  
been fairly satisfactory, enabling the Directors  
to carry forward a balance at credit of profit  
and loss account, after providing for the pay-  
ment of the dividend.We welcome to our exchange list *The  
Commercial*, a new 16 page journal devoted to  
the financial, mercantile and manufacturing  
classes of the North-West, published in the  
prairie capital. It is well printed on good  
paper, and from the first three numbers bids  
fair to fulfil its self-imposed work of organiza-  
tion. The publishers are confident and des-  
erving of success. "There is room at the top."

Batty's Nabob Pickles.

**C. H. BINKS & CO.,**  
MONTREAL.*Forbes, Roberts & Co.,*  
WHOLESALE**GENTS' FURNISHINGS**

AND

**TAILORS' TRIMMINGS,**  
53 Yonge Street, TORONTO.The grocery firm of C. & J. Rick, Winnipeg,  
recently called a meeting of their creditors,  
with a view to effecting a compromise.—  
Messrs. Hamilton & Gazens, wholesale dealers  
in woollen goods, Toronto, are about to remove  
to Winnipeg.—The annual Fall fairs recently  
held at Emerson and Portage la Prairie, Mani-  
toba, were quite successful; at the former place  
dairy produce was a remarkable exhibit, and at  
the Portage manufactures were well represented.Messrs. LANDRY, GILROUARD & Co., of Mon-  
ton, N.B., general merchants, referred to in  
our issue of the 6th inst., have at last assigned  
in trust; their offer of 40c on the dollar in  
three or four months, secured, being refused by  
the heavier creditors. The stock is being sold  
as rapidly as possible by auction and at pri-  
vate sale, but as we previously stated it is run  
down, while the book-debts are of little value.  
Liabilities about \$4,000. Creditors wishing to  
execute the trust deed should notify either of  
the attorneys, Mr. C. H. Halstead, Moncton, or  
Mr. Wm. J. Gilbert, Shediac, N.B., within  
three months from date of the assignment.The result of the convention of rubber  
manufacturers in New York is that the rubber  
boot and shoe manufacturers of the United  
States, with one exception, have signed an  
agreement to close their factories on December  
23, and to re-open only when the price of crude  
rubber is sufficiently reduced to warrant, and  
four-fifths of the other manufacturers agreed to

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS

MONTREAL,

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

This Brand of  
**WHITE**  
**LEED**  
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 TOBACCO, they are the best made in Canada :

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

CHEWING

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

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.

reduce their consumption of crude rubber by 25 per cent., and not to resume their present consumption until the reduction in crude rubber will warrant it, this time to be decided by a meeting of manufacturers called for the purpose. A plan is also under consideration for starting a rubber importing company with a capital of \$5,000,000.

It is reported that F. Moses, cigar manufacturer, Toronto, has left for the other side of the line without liquidating all his debts.

The Portage la Prairie Council are voting \$100,000 bonus to the Grand Trunk Railway to build a line to West Lynne and Emerson, and have appointed a delegation to proceed to this city in connection with the matter.

WILLIAM H. JOYCE, of Guelph, one of the numerous mechanics who have deserted their calling for the counter, after a run of several years in a small grocery business, has assigned, and hopes to make a settlement on a 25 per cent. basis.

The recent trifling inadvertency on the part of a young employee in a bank at Gananoque, Ont., is about being settled to the satisfaction of all parties. The young man has had a narrow escape, and it is to be hoped he will profit by the experience.

ROBERT COWAN, of Eden Mills, Ont., has done a general business for about three years, but does it no longer. A good mechanic but a poor shopman, he had sunk his past savings and other people's money in less than three years, and now reverts to his former occupation as a mason.

Messrs. James Campbell & Son, Toronto, are preparing a choice variety of Christmas and New Year's cards, all of excellent design and finish, and endorsed with appropriate

verselets and mottoes. The subjects are largely Canadian, and from the fashionable demand for these cheap holiday gifts of late, we bespeak for them an extensive sale.

Owing to the frequent discovery of contraband enclosures in imported packages during the present and previous year, the Customs Department has deemed it necessary to distribute generally a copy of the 50th section of the Act, which states that—at least one package in every invoice, and at least one in every ten if the total number of packages exceed that figure, and so many more as may be deemed expedient by the collector, shall be sent to the examining warehouse, there to be opened, examined and appraised, and if any irregularity either in value or description be discovered, the whole importation included in the invoice shall be forfeited.

"THE North-West Commercial Travellers' Association of Canada" has just been organized in Winnipeg, within five days from the first meeting held, with the following officers elected:—Messrs. Joshua Mulholland, president; Thomas Johnson, vice-president; W. R. Langridge, treasurer; M. McKeand, secretary, and J. T. Wilkinson, J. J. Fanning, F. Chilcott, A. B. Coblentz, and W. McPherson, directors. The Association are applying for a charter.

The Secretary of the new Winnipeg Stock Exchange having received application from prominent citizens for over 200 shares more than the amount of the stock of the company, the capital stock was increased to \$50,000, which is said to have been all subscribed. Five shares is the lowest number allotted to any subscriber, but no matter how many he owns, no stockholder is entitled to more than one vote on the Board,

The solicitors of the company have applied for letters patent. The Provisional Directors are: Messrs. Hugh Sutherland, C. Sweeny, G. A. Glines, John E. Sutton, Thomas H. Gilmour, S. R. Clarke, M. A. Maclean, E. F. Kendall, and F. C. Butterfield.

BUSINESS changes for the week: Messrs. Morion & Co., general store, St. Cesaire, P. Q.; P. E. McKerral, hotel, Chatham, Ont.; Miss B. Murphy, millinery, Napanee; Watson & Murdoch, general store, Blyth, Ont., have all assigned in trust.—The bailiff is in possession of the stores of the Hong Kong Tea Co., Toronto, and R. Westlake, butcher, Stratford.—J. P. McKellar, general dealer, Wallacetown, Ont., called a meeting of creditors for the 23rd inst.—A. Brunell, boot and shoe dealer, Kingston, reported to have absconded.—Samuel A. Grant, fish dealer, Gaberus, N.S., has left. Timothy Dwane, agricultural implements, St. Hyacinthe, Que., is offering to compromise, and the bankrupt stock of D. Choquette, grocer of that place, has been sold by the assignee. The stock of findings of F. A. Gaston & Co., Toronto, is advertised for sale by sheriff, and that of Killoran & Ryan, groceries and liquors, Seaforth (previously referred to), is for sale by the trustee. Messrs. Gingras & Langlois, grocers, Quebec, whose failure was recently reported in these columns, are offering 25c on the dollar. Several retail dealers in different parts of the country have been sued.

THE trustees of the late Canada Agricultural Insurance Co. are about to declare a third dividend of ten per cent. on the fire claim liabilities, besides fully discharging the legitimate outside indebtedness of the concern, payable on the 13th of next month. The total

Leading Wholesale Trade of Montreal.

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

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

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

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

C. S. WATSON, President. SIR HUGH ALLAN, Vice-President.  
WM. McMASTER, Jun., Secretary.

**Montreal Rolling Mills**  
COMPANY,  
MANUFACTURERS

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

**HORSE SHOES, ETC., ETC.**

**Porter & Savage**  
TANNERS,

AND MANUFACTURERS OF  
**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINS  
LACE, RUSSET and

**OAK SOLE LEATHERS,**

OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

remaining liabilities for fire losses will foot up some \$30,000, to which must be added about \$10,000 for expenses of liquidation, these being chiefly in the form of legal costs, which have been very great owing to the difficulty in making collections. Each shareholder seemed determined to resist paying calls to the utmost limits of the law, and many have in a great measure themselves to blame for the repeated calls upon them, as in some instances the costs of collection, through bringing witnesses from afar, etc., amounted to more than what was realized. The total of unmade and unpaid calls is about \$250,000, but as many of the debtors are insolvent, or have left the country, of the law, it is not probable that more than a

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.

**Messrs. Kenneth Campbell & Co.**

**WHOLESALE DRUGGISTS,**  
**HAVE REMOVED**

TO THEIR

New and Commodious Premises,  
**603 CRAIC STREET.**

**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.

fraction of this sum can be realized, especially in view of the fact that the collecting is proving more and more difficult and uncertain as liquidation proceeds. Another obstacle in the way of realizing the calls arose, it is alleged, from the circumstance that the judges in many of the legal trials were themselves interested as shareholders, and could scarcely be expected to do great violence to their natural feelings.

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. Grabam & Co., Oporto Ports.
- R. & E. Ivison, Jerez de la Frontera Sherries.
- Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.
- Jules Regnier, Dijon, Burgundies and Chablis.
- L. M. Canneaux et Fils, Chateau de Dizy, près Epernay, Champagnes.
- Renaudin, Bollinger & Co., Ay, Champagnes.
- Seigert & Sons, Trinidad, Genuine Angostura Bitters
- Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
- Guinness' Stout, Bass' and Allsopp's Ales, &c.
- Roig Ponsell & Co., Barcelona and Tarragona Spanish Ports.
- J. H. Henkes Delfshaven, Holland, Superior Geneva
- George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
- Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.
- C. & D. Gray's Far-famed Loch Katrine, Scotch Whiskies.
- James Watson & Co., Dundee, Fine Old Scotch Whiskies.

ESTABLISHED OVER A CENTURY.

**DAY & MARTIN'S**  
**BLACKING.**

AGENTS,

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

or have placed their property beyond the reach Under all the circumstances of the case, it might not be inadvisable on the part of some of the claimants for fire losses to suggest to the liquidators the propriety of settling and winding up the whole affair, say within six months, by agreeing to accept say one-half the amount of their claims, making, with what has hitherto been paid and to be paid next month 65 per cent. of the total losses. The use of this sum (\$15,000) would probably amount in many cases to nearly as much more, before such time as the balance could be realized, and it is probable that the shareholders could be persuaded into paying this amount within the time above stated.

**WILLIAM DARLING & CO**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,**Hair Seating, Carriage**Makers' Trimmings and Curled Hair.*

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

No. 30 St. Sulpice &amp; 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.****BUY THE****GLOBE**  
**WASHBOARD**

PATENTED 1876.

Kept by all Wholesale Grocers  
MANUFACTURED BY**WALTER WOODS, Hamilton.**

SOLD BY

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

CANADA

**COFFEE & SPICE****STEAM MILLS,****73 ST. JAMES ST., MONTREAL.**Diploma awarded for Duffy's Mustard  
at Exhibition, 1861.

Leading Wholesale Grocery Trade.

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

AND IMPORTERS OF

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

IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,****HAMILTON.**

ADAM BROWN.

ST. CLAIR BALFOUR.

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

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

**WOOLLENS**

AND

**FINE TAILORS' TRIMMINGS.****THE BEST POINTS**

TO LOOK FOR IN A

**SEWING MACHINE.****SIMPLICITY.**

The WILLIAMS SINGER is simplicity simplified.

**EASE OF OPERATION.**

A mere child can operate the WILLIAMS SINGER.

**BEAUTY OF FINISH.**

The WILLIAMS SINGER is the best finished Sewing Machine in the market.

**PERFECTION OF STITCH.**

The Stitch of the WILLIAMS SINGER has gained for it First Prizes at every competition.

**RANGE OF WORK.**

The WILLIAMS SINGER will do any class of work, from the finest Muslin to the heaviest Cloth or Leather.

**DURABILITY.**

The WILLIAMS SINGER will last an ordinary lifetime, if kept clean and properly oiled.

**RELIABILITY.**

The Company's written guarantee is furnished with every Machine.

*These Machines can be had in any part of the civilized world.***Be Cautious and Careful in making a selection, and buy no other Machine till you have examined the****WILLIAMS SINGER.****HEAD OFFICE:****347 NOTRE-DAME STREET, MONTREAL.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 27, 1882.

**THE BALANCE OF TRADE.**

Our readers must be well aware, from our repeated references to the subject, that we hold a very strong opinion as to the unreliability of the generally accepted notion that the imports and exports of a country furnish any safe guide as to the aggregate national debits and credits.

The popular idea is that the difference between the amount of the imports and exports of a country is an indication of its fiscal condition. Two leading daily journals of opposite politics, the *Toronto Globe* and *Montreal Gazette*, have been recently discussing the balance of trade theory, and it may be desirable to examine their respective views as bearing on the very important subject in controversy. The apparent object of the *Globe's* article was to direct attention to the fallacy of the argument which had been frequently advanced, that there was a necessity to counteract the adverse

balance of trade against Canada. It was, he said, "boldly assumed by the N. P. " advocates that the excess of a nation's " imports over her exports was a certain " indication of impending ruin and bankruptcy." The *Globe* proceeded to demonstrate that the imports are still largely in excess of the exports, and that consequently, if the view taken by the protectionists be correct, we must be in a very bad way. The *Globe* then announced that "the balance of trade theory has " long since been discarded by intelligent " publicists as utterly untenable." This assertion is strictly correct, but the *Globe* not satisfied with stating it, referred more than once to "English experience," adding: "If we import more largely from " abroad than other countries do from us, " it is an indication of our increasing " wealth and prosperity, not of impending " insolvency." Such we admit is, as far as can be judged, the case as regards England.

The *Gazette* did not fail to criticise the *Globe's* remarks, at least that part of them which was fairly open to criticism. Avoiding all reference to the reiterated arguments of his own political allies as to the disastrous effect of excessive imports, the *Gazette* seized upon the *Globe's* weak point and correctly observed:—"The example which our contemporary quotes is " not a happy one. England does undoubtedly import much more largely than " she exports without becoming insolvent. " But the reason is that she has immense " investments in foreign countries, the " interest upon which she annually " receives in the shape of goods, and " which goes to swell her imports." The *Gazette* briefly observes that it is not "a " sign of our increasing wealth that we " import more largely from abroad than " we export," but we cannot concur in his further remark that it is "a sign that " we enjoy credit in other countries, and " that sooner or later that credit must be " paid for in goods or gold, or, if not, " liquidation will inevitably follow in a " less pleasant manner." The truth is that it is wholly impossible to form any approximate idea of the various factors which enter into the national balance sheet. In regard to a vast number of them there are no statistics whatever, and the only approximate guide is to assume that the difference between the imports and exports on whatever side it may be is the balance of all the other transactions, public and private, which constitute the national debits and credits.

In an elaborate article in its number of the 19th inst. on "The Financial Situation," the *Gazette* has referred to a few

factors which affect the national balance. The *Gazette's* apparent object, and it was a very laudable one, was to point out the danger that is to be apprehended from the inflation of credit. As bearing on the subject immediately under consideration the article refers to the investments in railway enterprises, in Dominion lands, and to the capital introduced by immigration. The *Globe* cannot have any doubt that the introduction of a large amount of borrowed capital into Canada would have the effect of swelling its imports, just as the receipt of a large amount of interest on loans and the earnings of the Commercial navy of Great Britain produces a similar result. Such loans, however, are most assuredly not "a sign of our increasing wealth." The immigration is a most important factor in the calculation of the national debits and credits. It is estimated that 70,000 immigrants have settled in the Dominion this year. These immigrants consume a large quantity of our exportable produce and of our imported goods, thus reducing the exports and increasing the imports. The expenditure on railways, new factories, etc., etc., has been very considerable, and has necessitated a large increase of our imports. We do not pretend to attempt to make any estimate of the national debits and credits, but we must continue to maintain that the imports and exports afford no reliable guide whatever as to the question of whether we are "overtrading," as it is called. Warnings without end have been given against the improvident granting of credit by our wholesale merchants, but that is a point wholly beside the question immediately before us. It is notorious that during the period of prosperity that we have enjoyed during the last few years, there has been an enormous amount of capital expended on this continent in public works, chiefly railways, which has naturally created an abnormal demand for goods at high prices. That the period of collapse is approaching is as certain as that it is quite impossible to foresee the precise time when it will take place. When it does it will be followed by the usual reduction in the value of all goods in stock, and it is much to be feared that the absence of all legal provision for the fair distribution of insolvent estates will add to the complications which will have to be encountered. Although we entirely concur in the *Globe's* general view of the balance of trade theory as being "utterly untenable," we cannot but fear that his assurance, that large imports into Canada afford "an indication of increasing " wealth and prosperity," is calculated to create an erroneous impression, and an

idea that there is no cause for anxiety. This would be a fatal delusion at such a time as the present, when money is gradually tightening, and when it is most important that the utmost prudence should be exercised.

#### FINANCIAL CONDITION OF QUEBEC.

The Toronto *Globe* contains an elaborate review of the financial condition of Quebec contributed by a professed "Liberal," whose object is to damage to the utmost of his power the present administration of that Province. He sums up with the following picture, which he declares is no exaggeration: 1st. We owe a debt of thirteen millions of dollars, with nothing to show for it; 2nd. Our principal source of revenue, public lands, has been seriously impaired by immense grants to fictitious railway companies. 3rd. The rights of our lumbermen and miners have been despoiled. 4th. Banks, insurance and manufacturing companies are mulcted to maintain the extravagances of Chapleau, Senecal & Co. 5th. The expenditure in every branch of the public service has been augmented. 6th. Our political rulers revel in the most glaring political corruption, and openly defy public opinion. The above are serious articles of impeachment, and, even if considerably exaggerated, contain enough truth to startle all those who really desire the prosperity of the Province. It is, we fear, but too true that neither of the political parties is altogether free from the responsibility of having taken part in the railroad grants, which have been the main cause of the Provincial embarrassment. All Canadian experience proves that when the State appropriates money for the construction of local works it lays itself open to fresh demands from other localities, which again give rise to others, and so the ball is kept rolling until at last a financial crash is the result.

The *Globe's* Liberal takes as his text "Bleu mal-administration" and his great object is to assail Mr. Chapleau, who has abandoned the helm, and the present Treasurer, Mr. Wurtele, who was not a member of the Government when the expenditures were incurred, and whose chief duty has been to raise loans and to find ways and means. In his effort in the latter direction he cannot be deemed successful, as he has certainly devised taxes which have been pronounced unconstitutional by eminent lawyers, and have given rise to much litigation already, and a prospect of still more. This, however, is only one of the charges, and is made not so much with reference to the unconstitutionality of the tax as to the extrava-

gance which has led to it, and which would equally apply to any other tax. Now we imagine that there will be a general concurrence of opinion that Mr. Wurtele was quite right in endeavoring to provide means of meeting the expenditure, which the Legislature had sanctioned.

We candidly acknowledge that Quebec politics have got so mixed that we hardly comprehend what particular party the *Globe's* Liberal designs to assail under the name of *Bleus*. He names Chapleau, Sénécal & Co., but the first has left the ship, and the other is a contractor and speculator but not a legislator. Among the ship's officers is Mr. Starnes, who was a member of the Joly administration. Is he a typical *Bleu*? Elections are being held, and two leading French Canadian journals *Le Courrier de Montréal* and *La Minerve*, both claiming to be *Bleu*, are supporting candidates of opposite politics. The Liberals have so far evinced a disposition to support the candidates who are favorable to Chapleau, Sénécal & Co., and in the case of M. Archambault we have the Liberal who opposed M. Coursol in Montreal East, coming out as Ministerial candidate for Vaudreuil. So far as we are able to comprehend the views of parties, that led by M. De Boucherville and Dr. Ross hold the view of the *Globe's* Liberal, that the administration is, as it has been for some time back, controlled to a great extent by Mr. Sénécal, who has personal objects to gain; and, on the assumption that all that the "Liberal" has maintained in the *Globe* is correct, the candidates in opposition to such an administration would be entitled to Liberal support. As a matter of fact, the reverse is the case. The Liberals are flocking one after another to the Sénécal standard and leaving the True *Bleus* in the cold.

#### THE NORTHERN PACIFIC RAILWAY.

The attention of those interested in the bonds and stock of the Northern Pacific Railway has been recently called by a contributor to a New York daily to the official answers made by Mr. Henry Villard, President of the company, to certain interrogatories propounded to him by the Judiciary Committee of the House of Representatives during the last Session of Congress. The author of the letter declares that having been recommended to examine this testimony, the result has perfectly astounded him. Being asked, "What proportion of the lands unearned are valueless, if any?" the reply of President Villard was, "Of the lands originally granted to the company in Wisconsin, to wit, \$50,000 acres, all except a very small

"fraction were previously covered by grants to other railroads. In Minnesota the grant includes 1,500,000 acres, of which only 400,000 acres are fit for agricultural use. Of the lands granted the company in Dakota, all that portion included within the coteaux in the eastern part of the territory, and the so-called 'Bad Lands' in the Western part, and estimated at about one third of the lands granted, is believed to be good only for grazing purposes. In Montana the grant is estimated to include 20,000,000 acres, but not more than one-sixth of this acreage is at all susceptible of cultivation, and at least one-half of the cultivable area will require irrigation. Of the other five-sixths about one-third can be utilized for grazing purposes, while the whole of the remainder of the lands is valueless. The small area granted to the company within the North-western portion of Idaho, with the exception of limited stretches of timber lands along the water courses, has hardly any practical value. In Washington territory about one-third of the lands granted are fit for agricultural purposes. The remainder consists either of sterile plateaus along the Columbia river and its tributaries, or of a mountainous wilderness of timber within the Cascade Mountains." Such being the signed evidence of President Villard, it is not surprising that there should be an enquiry on behalf of the investing public as to the nature of the security of the bonds which these lands were held to be. There are not likely to be any Canadians interested in Northern Pacific bonds, but there are not a few who have manifested a desire to be connected with the company which has issued them. Indeed, it was shrewdly suspected that the celebrated syndicate which endeavored at the last moment to obtain the contract for building the Canadian road was acting in conjunction with the Northern Pacific Company. The evidence is not without interest as furnishing reliable information as to the extent of the land grants given to the Northern Pacific Company, and likewise as to the character of the land in the North-Western States of the neighboring republic. There is nothing in it to lead us to regret that the Canadian Pacific Railroad has been located entirely in our own territory. It appears from the communication from which we have taken the evidence that many attacks have recently been made on the road and its securities, to which the author of the letter gave as a conclusive answer, the value of its large land grant. He had not then seen the evidence which he deemed it his duty to lose no time in laying before the public.

#### DRAWBACK ON SUGAR.

The Nova Scotia sugar refiners have appealed to the Finance Minister to determine the amount of drawback to which they will be entitled on the exportation of refined sugars. The question thus raised is a most difficult one. Theoretically manufacturers of any article are entitled to a drawback or bounty to the extent of the duties paid on all materials used by them in their manufacture. On the other hand, it is notorious that in all cases in which drawbacks are granted the exporters contrive to obtain from the Government much more than the amount which it has received in the form of duty. The argument used by the sugar refiners prior to the adoption of the present tariff was that they were unable to compete with the United States refiners owing to the excessive bounties which the latter obtained from their Government. It is highly improbable that those who established the scale of bounties in the United States really intended to give the refiners any more than an equivalent for the duties previously paid on the sugars imported, but there is a feature in the refining business in the United States that may possibly be developed with us under similar circumstances. Such articles as glucose are introduced as ingredients in the manufactured article, and receive the bounty just as if an imported article having paid duty. The drawback system as practised in the United States tends to encourage the introduction of all kinds of substitutes for the genuine sugar.

We are taking precisely the ground which Canadian sugar refiners took when they had to compete with refined sugar imported under a bounty. We always thought their case a hard one, and we have therefore occasionally defended the present tariff as regards sugar. It seems, however, to follow as a sequence that if the United States encourage exportation by a bounty system, our refiners cannot compete with the American manufacturers in neutral markets unless they obtain a bonus of equal amount. Are the people of Canada prepared to tax themselves in order to enable the sugar refiners at Halifax to compete with the United States for the supply of Newfoundland, for we cannot imagine any other place to which it would be possible for them to export? This is the question which the Government is called on to solve. If it were practicable, and we do not pretend to be able to determine whether it is or is not, to arrange for the refining of sugar in bond, the difficulty would be solved, but it was never found practicable to adopt that

mode of refining in Great Britain prior to the abolition of the sugar duties.

We are not aware that the Montreal sugar refiners have taken any action in regard to the drawbacks. We presume that the home market is sufficient for them, and that they have no special inducement to seek a foreign market. In Nova Scotia the local demand is limited, and it is not surprising that the refiners should endeavor to supplement it by securing the Newfoundland trade, limited though it must be. It will not, however, be tolerated that anything in the shape of a bounty in excess of the duty paid should be granted to the refiners, and yet if their own statements be true, as we have always believed them to be, we do not see how they can compete in neutral markets with the United States refiners, so long as the latter enjoy the bounties which they do at present.

#### THE TARIFF.

We shall endeavor to be brief in our notice of the *Hamilton Spectator's* criticism on our late remarks on the effect of our present tariff as discriminating, and in our opinion most unjustly, against British manufactures. We rather infer that the *Spectator* feels that such discrimination is objectionable or he would not have endeavored to defend the tariff in the manner which he has adopted, which is by showing that the duties per yard or per lb., as the case may be, are higher on foreign than on British goods. We readily admit, and when we noticed the subject we were perfectly aware, that the duties per yard or per lb. are higher on the American goods, but we do not the less protest against the doctrine that, because British manufacturers are able to lay down their goods cheaper than those in the United States, they are to be charged a higher *ad valorem* duty. It is an open secret that when the present tariff was being framed, an expert was brought from Washington to arrange the details, and it is well known that the United States tariff has been specially framed with the view of excluding so far as practicable British manufactures from the markets of the United States. This policy may suit our neighbors on the south of the line, but we maintain that it is most objectionable on the part of Canada. We are not disposed to enter at present on the general principle of the tariff. We are willing to admit that the public opinion of the country is favorable to the principle of protection, although we are equally certain that there are wide differences of opinion as to the extent to which it ought to be carried. Judging by the opinions express-

ed by protectionists prior to the inauguration of the present tariff, 25 per cent. *ad valorem* was as high a rate as they desired, and most assuredly they would at that time have been perfectly willing to accept that rate. Our point at present is not the rate, but we contend that it is most unfair to levy 30 per cent. on British goods and 25 per cent. on goods from the United States. If with the view of protecting Canadian industries it is necessary to impose a duty of 30 per cent., or any other rate, let it be done openly, and let all countries be put on the same footing; but to encourage the importation of United States goods by discriminating duties simply because they can be supplied cheaper by British manufacturers, is a principle to which we cannot give our assent. In point of fact our tariff was framed in strict accordance with the policy of the United States, which is notoriously hostile to Great Britain. We know that the hostile character of the Canadian tariff has engaged much consideration in Great Britain, and we shall not be surprised if before long there should be an earnest protest against the principle which has been adopted in several of the leading articles of importation, such as cottons, woolsens and iron, of discriminating in favor of the United States. We are glad that the *Spectator* has fairly joined issue on the question, and we note that it considers it right that because Great Britain admits all Canadian products free of duty, we should discriminate in favor of the United States, which has not only shown us no favor whatever in regard to its tariff, but has actually imposed a duty on lobster cans in order to nullify as far as possible the free admission of fish under the Treaty of Washington.

#### THE HOPE FAILURE.

So thorough was the weeding out in the wholesale hardware and iron trade in Canada during the early years of the late depression that any serious mishap in that department at the present period of generally revived prosperity is heard of with as much surprise as a thunder clap from a clear sky. The houses whose strength and capital enabled them to weather the storm and compete with the "paper" houses of those days, have, with scarcely an exception, been in a position, especially in Montreal, to keep pace with prices at the place of manufacture, and even the nail manufacturers have been enabled to enter upon an era when reform is at length made possible. Great, therefore, was the surprise among the general business community when the failure of Messrs. A. & C. J. Hope & Co. of this city,

was announced last week. The firm was composed of the late Hon. Adam Hope, of the firm of Adam Hope & Co., wholesale hardware merchants, Hamilton, his brother, Mr. Chas. J. Hope, and their sons respectively, Messrs. Robert and George Hope. The firm in this city was established in May, 1871, on the closing of the Toronto branch of the firm of Adam Hope & Co. Their credit, of course, considering their connection with the Hamilton firm, stood very high, and their facilities for purchasing were consequently unlimited. At the present moment and failing any explanation by the partners of the firm, it is not quite apparent whence their present difficulties have arisen.

At the meeting of their creditors held the 20th inst., as referred to last week, the statement showed direct liabilities of \$175,000, deducting goods under seizure and advances by banks covered by warehouse receipts; and the assets for division making the same allowances, were shown to be about \$100,000. On being questioned as to the great deficiency the partners said they were not prepared with a statement, but that the greater part of it occurred in 1880. In 1881 the business showed a loss of \$2,000 on the year's transactions; they must, therefore, have been behind about from \$60,000 to \$80,000 in 1880.

It is a matter of some surprise why commercial men, knowing themselves to be fifty per cent. behind, should still go on purchasing goods and doing business; it would seem to be but fair and just that a merchant finding himself on the wrong side, at the most ten per cent., should call a halt. No merchant could, under ordinary circumstances, expect to make up a lee-way of twenty-five per cent., much less fifty per cent. on an indebtedness of \$200,000; and creditors can not be blamed if they express a disposition to extend little leniency in such a case.

In this, as in many smaller cases of late, we have the old question of revindication coming up; and numerous seizures have been made by sellers of goods, the goods being yet in the warehouses of the purchasers in whole or in part. It is unfortunate, we suppose, but it cannot be helped, that there are advocates who will advise clients "to try it on," and so, having a wealthy client and a weak opponent, they suggest a course of action under the advice: "You may gain your point by law or intimidation, and will be very much benefited, and you may lose and will not be much worse,—try it;" and so the machinery of the law goes to work; quite contrary to all ideas of law and justice. If our Civil Code means what it says, these seizures in Revindication cannot hold, and it is worse



than cruelty to put in force law proceedings against the weak, which proceedings must ultimately be quashed as being against the law and common sense. A further feature of these seizures is the following of the sale of goods and the arrestment of the proceeds of the sales of goods in the hands of third parties, a practice of which the absurdity is only too manifest. However, the surest way to the repeal of a bad law is to enforce it. Some of the cases in the present affair are singular; for example that in which a large quantity of iron had been purchased for cash on delivery, and immediately on arrival in port, a few days ago, was converted into cash on the security of the bills of lading.

The present estate is likely to bring out another complication, arising from the relation of two firms of which one or more of the partners are partners of both, and through the respective rights of creditors against such relationships. It would appear that several gentlemen are partners in the Montreal and Hamilton firms, while in Montreal and Hamilton there are other partners who have connection with one but not the other; and there arises the further complication that by the death of the Hon. Adam Hope, of Hamilton, one of the partners of both firms, a natural dissolution of the firms took place, so that goods purchased and delivered subsequently can not be a liability against the estate of the Hon. Adam Hope.

Of course the deficiency is so great, and the estate of the Hon. gentleman so irresponsible (as stated by Mr. Crown Attorney Cramer, his son-in-law, one of the executors who was present at the meeting), that it appears to be a matter of small consequence whether the estate is involved or not. Therefore arises the question, should the two firms and the estate be amalgamated, or what? This involves a nice legal point, which the possible action of the creditors may solve if carried through. The Hamilton firm claim to be quite solvent (showing a surplus of \$20,000 on supposed direct liabilities in the vicinity of \$400,000), and to be in no way affected by the position of the Montreal firm, unless their affairs are implicated in the liquidation of the latter. We have also to consider that the Hamilton firm is in a Province whose laws are very different from those of the Province of Quebec, so that we have probably as critical a law issue as can well be imagined.

It is quite evident that the Dominion Government must take some steps ere long to provide for a legitimate distribution of Insolvent Estates for the Dominion, and abrogate the differential laws of the

various Provinces of the Confederation. How long are we to wait for this?

Since writing the above we learn that the Hamilton firm of Adam Hope & Co. has suspended payment in order to take stock and ascertain the exact amount of their probable surplus, and what assistance they may be warranted in yielding to the firm of A. & C. J. Hope & Co. in Montreal. We append a list of the creditors of the latter house, with the amounts in round numbers, by which it will be perceived that they are chiefly in Great Britain:

Gonnal, Cotton & Co., Glasgow.....	\$34,000
Winn & Holland, Montreal.....	24,000
Bank of Commerce (secured).....	250,000
John Williams & Co., Liverpool.....	12,000
M. & L. Samuel, Benjamin & Co., Toronto.....	3,400
T. B. Campbell & Son.....	8,000
Crathern & Gaverhill, Montreal.....	6,000
Thos. Robertson & Co., Montreal.....	5,400
Blaina Iron and Tin Plate Co., Wales.....	5,000
Ross & Co., Quebec.....	7,000
Hy. A. Budden, Montreal.....	4,000
Hugh McLennan, Montreal.....	4,000
John McDougall, Montreal.....	4,000
R. Johnson and nephew, Bradford.....	4,000
A. C. Leslie, Montreal.....	3,400
R. Johnson, Clapham & Co.....	3,000
Crowther Bros. & Co.....	3,000
Whitecross Iron Co., Warrington.....	3,000
Henderson & Glass, Liverpool.....	3,000
Jeavons & Co.....	2,000
G. R. Reeves.....	2,000
F. Hobson & Son.....	1,800
R. Reford & Co., Montreal.....	1,400
D. Thomson & Co.....	1,000
H. & A. Allan, Montreal.....	975
W. Dixon & Sons.....	775
Thompson, Murray & Co., Montreal.....	450
T. Hart & Sons, Montreal.....	450
Frothingham & Workman, Montreal.....	400
B. & S. H. Thompson, Montreal.....	350
T. Jowitt & Sons, Sheffield.....	150

Messrs. Winn & Holland are said to have disposed of over half their paper to one of the banks "without recourse," reducing their claim to little under \$10,000, and this, with the comparatively small claims of one or two firms, and the absence of others from the list of creditors, is an indication that the collapse was not entirely among the improbabilities in the minds of some persons in the iron trade. The claim of the Bank of Commerce, which is secured by good commercial paper, has been reduced some \$20,000 since the suspension.

#### THE BANK STATEMENTS.

We subjoin our usual summary of the Bank returns for September, together with that for August. The increase in liabilities and assets is unusually small, and is indicative of inaction in the movement of the crops. The circulation has increased by about 2½ millions, and the discounts rather less. The Dominion Government deposits have increased by about two millions, while there is a slight decrease in those of the Provincial Governments. The available assets are

nearly a million in excess of August, chiefly in the item of foreign indebtedness. There is an increase in the loans secured by other than Canadian securities. The circulation of Dominion notes has increased by nearly \$300,000, of which about the one half is in small notes.

	August 1882.	Sept., 1882.
Capital authorized.....	\$67,146,666	\$67,146,666
Capital subscribed.....	61,816,417	62,966,184
Capital paid up.....	59,318,112	60,103,394

#### LIABILITIES.

Circulation.....	\$31,458,192	\$33,953,388
D. Gov. dep. on demand.....	5,093,331	6,932,128
D. Gov. dep. after notice.....	6,902,267	7,083,465
Deposits Security for Gov't Contracts and Insurance.....	1,095,931	1,121,533
Prov. Govt. on demand.....	1,019,369	845,549
Prov. Govt. aff't notice.....	1,750,763	1,718,308
Other deposits on demand.....	49,543,891	48,597,344
Other dep. aff't notice.....	50,190,771	49,381,852
Loans or deposits from other Banks sec'd.....	.....	.....
Loans or depts. y other Can. Banks, unsecured.....	1,725,856	2,409,138
Due Bks. in Canada.....	1,757,425	1,640,900
Do. in foreign countries.....	62,443	115,105
do. in the U. K.....	2,505,808	2,878,277
Other liabilities.....	337,876	176,975
<b>Total liabilities....</b>	<b>\$153,443,923</b>	<b>\$156,862,902</b>

#### ASSETS.

Specie.....	\$7,621,364	\$7,625,604
Dom. notes.....	11,545,126	11,681,977
Notes and cheques on other Banks.....	6,222,297	6,305,464
Due from Banks in Canada.....	3,208,671	3,925,797
Due from Agc's or B'ks in for'n. countries.....	14,371,654	15,294,924
Ditto. in U. K.....	1,541,508	661,018
<b>Available Assets....</b>	<b>\$44,510,620</b>	<b>\$45,444,784</b>
Gov. deb. or St'k.....	\$1,157,269	\$1,006,869
Loans to Dom. Govt.....	863,760	949,909
do. Prov. Govt.....	871,100	877,088
Securities other than Canadian.....	1,544,024	1,571,345
Loans secured by other than Canadian Securities.....	15,931,234	17,201,011
Loans to Municipal Corporations.....	1,763,794	1,946,252
Loans to other Corporations.....	11,209,119	11,335,724
Loans or deposits in other Banks sec'd.....	100,000	100,000
Loans to or Deps. in other Banks, unsecured.....	933,193	1,470,744
Discount.....	141,471,144	143,890,314
Notes overdue not specially secured.....	1,526,138	1,522,973
Overdue notes, sec'd.....	1,756,159	1,704,428
Real Estate.....	1,519,495	1,527,088
Mortgages on R. E. sold by Banks.....	774,905	748,631
Bank Premises.....	3,040,218	3,051,184
Other Assets.....	2,086,938	2,566,404
<b>Total Assets.....</b>	<b>\$231,059,110</b>	<b>\$236,976,748</b>

Directors' Liabilities.....	9,888,556	9,705,811
A'v'ge Amt. Specie during month.....	7,392,436	7,498,629
Do. Dom. Notes.....	11,339,393	11,643,957

STRATFORD, Ont., seems destined to become a leading manufacturing centre in Western Canada—that is, if the determined efforts of its inhabitants mean anything, and meet with any reasonable measure of success. A committee of the Corporation have just issued a neat little volume of about 70 pages, with 44 cuts of public buildings, private dwellings, etc., together with two maps, intended for circulation in England, Ireland and Scotland—setting forth the claims of Stratford as an excellent locality for erecting manufacturing industries of all kinds. The work embraces a brief history of the town, and a full description of the industries already in operation there; and, as inducements to manufacturers to locate in the place, the committee are authorized to offer free sites, and complete exemption from taxation. Felt and broom factories are already in full blast; and we understand that the Committee are in treaty with some other manufacturers who seem disposed to avail themselves of their liberal offer.

NOTWITHSTANDING the negotiations and preliminary agreement signed for the leasing of the Montreal & Sorel Railway by the Grand Trunk Company, the road has been acquired by the South-Eastern for twenty-one years, the road to be delivered on 1st November next, and 40 per cent. of the gross earnings to go to the South-Eastern Railway Company. The contract also stipulates and provides for the immediate continuation of the road from Sorel to Levis, and from St. Lambert to Rouses Point and Dundee. It is stated also that there will be an amalgamation of interests of the South-Eastern, Montreal & Sorel and Great Eastern Railways, but this has not been confirmed.

A STRONG feeling of discontent is said to be prevalent among the business men of Brandon, Man., regarding the high rates of fire insurance charged. The *Winnipeg Commercial* says: "some leading merchants have signified their determination to carry their own risk, rather than pay a premium of four to five per cent. The greatest cause of complaint seems to be that the insurance business of the city is managed at Winnipeg; and Messrs. Fortier & Bucke, Thos. Burns and other local agents, are making every effort to secure agencies direct from their companies."

WANING FORTUNES.—There are scarcely ten of the numerous brokers in San Francisco, California, who made enormous fortunes during the Crown Point and Belcher and subsequent bonanza rises who now have as much as \$50,000 lying to their credit with their bankers. Many and many of the broken brokers would, during the palmy days ranging from 1871 to 1877, clear from \$1,000 to \$3,000 per day in commissions; but they were not satisfied with such paltry revenues; they had to buy stock on their personal accounts, and in a very short time independent fortunes, varying from \$500,000 to \$2,000,000, dwindled to comparative insignificance. Many of these men, who built palatial residences on the aristocratic quarters of San Francisco, with equipages and all else in har-

mony, are now rustivating with their families in cheap boarding-houses in Oakland and that vicinity. One broker, who shall be nameless, had in 1877 a fortune of \$1,500,000 in cash, real estate, and bonds. He sent his family to Europe in 1873, where they remained until the latter part of 1878, keeping up an establishment in Paris at a cost of \$50,000 per annum, while his personal expenses in San Francisco could not have been less than \$15,000 a year. He went into Sierra Nevada and Union at the top notch figures, expecting an appreciation in values as in the case of the Consolidated Virginia and California mines. The stock dropped, and he began to "average" until the stocks reached \$100 per share: by that time his money and credit had both been exhausted. He is now clerking in a banking house in San Francisco.

## FIRE RECORD—INSURANCE.

### ONTARIO.

Windsor, Oct. 21.—Whiting, Starke & Co., varnish factory, burnt. Loss not known. *Kemptville*, 21.—G. Keating's general store considerably damaged. Loss covered by insurance. *Stratford*, 23.—A fire occurred in the barn of Mr. Gatehouse, building and contents totally destroyed. Loss \$1,000; small insurance on building. *Hillsburg*, 25.—A stable owned by W. J. Dwyer, burnt. Loss \$1,000; no insurance. *Guelph*, 25.—A large barn with contents belonging to W. Laing totally destroyed. Loss \$1,600, building insured for \$500, and stock for \$700, in Waterloo Mutual.

### QUEBEC.

*Etchemin*, Oct. 20.—Fitch's match factory burnt. Loss \$12,000; insured for \$11,000. *Des Joachims*, 25.—R. Tai's dwelling house and stables burnt. Loss not known. *Napierville*, 25.—J. Giroux's house and stable burnt. No insurance. *Montreal*, Oct. 26.—Mullin's kindling-wood establishment and saw-mill totally destroyed. No insurance.

### NEW BRUNSWICK.

*Sussex*, Oct. 23.—A house owned by T. Corbett totally destroyed. Building insured.

## Financial and Commercial

### MONTREAL WHOLESALE MARKETS.

THURSDAY, 26th Oct., 1882.

The trade situation has not undergone any appreciable change since our last reference. The markets are characterized by the usual October quietude; indeed in some branches, notably dry goods, business is more than usually quiet. This is ascribed partly to the remarkably mild, summer-like weather, and by many partly to the slow marketing of the crops; the farmers, who appear generally to be in a rather strong position financially, are holding back their grain with remarkable tenacity for high prices later on. This has its effect upon the country merchants, and thus the expectations indulged as to trade and remittances are not being quite fulfilled. The banks are not doing much in stock loans, and brokers are having to pay higher rates to private capitalists, from 7 to 8 per cent. Some stockholders are said to have sold out for the purpose of loaning the proceeds to the brokers at the high rates obtainable. The bulk of commercial paper is discounted at 7 per cent., and Sterling Exchange rules quiet, at 108½ to 108 between banks, 108½ over the counter, and 109½ for demand bills. Drafts on New York firm, in

sympathy with N. Y. money market, at ½ to 516 prem. The stock market has been fairly active this week, and closes somewhat stronger for banking securities, especially those banks that have declared dividends. The quotations will be found in the table on another page.

Sales to-day: Morning Board—10 Montreal at 209; 25 do at 208½; 25 do at 208; 50 do at 208½; 50 do at 206; 225 do at 205½; 25 do at 205½; 25 do at 205½; 25 do at 205; 25 Ontario at 128½; 6 Toronto at 182, 265 do at 181½; 25 do at 181½; 59 do at 181; 60 Jacques Cartier at 129; 15 Merchants' at 131, 25 do at 130½, 105 do at 130, 20 do at 129; 200 Commerce at 154½, 15 do at 140; 300 Montreal Telegraph at 129; 375 Richelieu at 75; 425 City Passenger at 125½, 25 do at 125½; 25 City Gas at 188, 400 do at 187½; 25 St. Paul at 156, 150 do at 155, 300 at 154½. Afternoon Board—25 Montreal at 208, 10 do at 207½, 96 do at 207, 75 do at 204½, 50 do 204½; 115 Ontario at 128½; 25 Merchants at 127; 25 Commerce at 137½, 335 do at 136; 134 Montreal Telegraph at 128½, 100 do at 128; 200 Richelieu at 74½; 275 City Passenger at 125½, 25 do at 126; 450 City Gas at 187½, 90 do at 187, 50 do at 186½, 75 do at 186½; 100 St. Paul at 152½, 100 do at 152, 25 do at 153, 125 do at 154.

ASHERS—Receipts moderate. The market for Pots has at length become more settled, and about 100 brls. have been sold at \$5.50 to \$5.52½ for light tares, a few fair tares at \$5.60. Seconds \$5.10. Thirds, \$4.50. Pearls have been sold at prices ranging from \$7.75 to \$8 for Firsts, and are in fair demand. English advices are rather unfavorable. Receipts, since 1st Jan. 6594 brls Pots, 475 brls Pearls. Deliveries, 6998 brls Pots, 762 brls Pearls. Stock in store on Thursday at six o'clock p.m., 335 brls Pots, 19 brls Pearls.

BOOTS AND SHOES.—Trade continues good; the factories are kept running to their full capacity, yet some houses are behind with the fulfilment of orders. A few manufacturers are commencing work on their Spring samples already, and there is some talk of overtime being necessary on the part of the operatives. The travellers are doing a large sorting-up business this season, which is nearly over, however. Payments very fair.

GROCERIES.—Teas.—For the higher qualities, Japans there is a moderate demand at about basis of late values. Also for low sweet kinds with style the same prices are asked as have been current. Undesirable and unattractive Teas are dull and hard to move. In finest Young Hysons and Gunpowders steadiness prevails. The low kinds are dull and low in value. Black Teas of high class fairly steady. Sugars.—A good many grocery grade Porto Rico Sugars have been sold lately, and there is not much of this class left. Low to fair ordinary Yellows not plenty and firm; higher kinds, also Granulated, without change and not specially active. Molasses.—Barbados not so active, but change in values slight. Antigua and Trinidad dull. Good Syrups scarce and firm. Rice.—No change, ordinary trade doing. Coffee.—Mocha keeps its value. Java also steady. Other kinds quiet. Spices.—Pepper (Black) firm, 15½c to 16½c. White Pepper 25c to 27c. Cassin rather higher. Other Spices not changed. Fruits.—Auction sale Valentias brought from 8c to 7½c, and only, few lots sold stopped at lower figure. Held private sale 7½c to 8c, for quantity, 8c to 9½c for smaller lots. Malaga fruits arriving rather below last year's figures. Figs.—Eleme, cases brought 15c at auction. Mats sold at 5½c. Currants 6½c to 7½c. Filberts—Turkish, 7c to 8c. Barcelona, 8½c to 10c as to quantity. Almonds dull. Walnuts—No new yet offering. Prunes, 7c to 8c, kegs and cases.

**CATTLE, ETC.**—Cable advices from Glasgow report trade fairly good, but only choice grades of cattle are wanted. The offerings of shipping cattle at the local markets last Monday comprised about 200 head; purchases were chiefly made by one local shipper; prices ranged from 5c to 5½c live weight, extra grades being worth 5½c. There was about 1,000 *Hogs* in the market, and under a good enquiry prices ranged from \$7.50 to \$7.75 per 100 lbs.; a few coarser grades sold at \$7.25. The supply of butchers' cattle numbered some 300 head, most of which were of only medium quality, and sales were effected at from 2½c to 3½c per lb. Choice butchers' stock was scarce, and the few in the market readily sold at from 2c to 5c. *Sheep* sold at from \$5 to \$7 each, and *Lambs* at from \$2.50 to \$4 each. Shipments of live stock from Canada to Great Britain for week ending October 28th, 1882, as reported by C. C. Chandler, insurance and shipping agent, are as follows:—SS. "Cornwall" to Bristol, 80 cattle, 126 sheep; SS. "Nestorian" to Glasgow, 168 cattle; SS. "Lake Champlain" to Liverpool, 147 cattle, 419 sheep; SS. "Texas" to Liverpool, 195 cattle; SS. "Dominion" to Liverpool, 295 cattle, 401 sheep. Also from Boston, SS. "Istrian" to Liverpool, 68 cattle. Total this week, 943 cattle, 946 sheep. Total last week, 995 cattle, 1,827 sheep. Total to date, 40,900 cattle, 10,288 sheep. Total same date last year, 40,841 cattle, 59,098 sheep.

**DAIRY PRODUCE.**—The condition of the local *Butter* market does not appear to improve. Business has been flat and dull all week, and the only noticeable feature of importance is the presence the last day or two of American buyers in the market, in search of all the choice qualities obtainable. They are confining themselves chiefly to the country, however, where some high figures are said to have been paid this week for the best Eastern Townships dairies; these buyers are commencing operations about three months earlier than last year. The surplus of stocks in the country is said to be large, but the accumulation in this market is slow, and values have ruled very steady for some weeks; it must be remembered also that shipments to England thus far this season show a decrease of 71,365 packages, as compared with last year. The *Cheese* market continues firm, at previously quoted values, but a stronger tone was noted in New York yesterday, prices advancing ¼c per lb. to 12½c for fuesel. The *Bullain* of Tuesday says: "Butter continues a little slow, and it has been found difficult to induce demand beyond the ordinary run of trade orders, on which about former rates were obtained. The majority in the trade favor the belief that fine, choice and fancy butter must be sustained, but others advance the theory that when the State dairies commence to show an inclination to realize a shading on cost will have to be made. *Cheese* thus far has been quiet, partly owing to the absence of stock of really attractive quality. A noticeable feature is the somewhat better position of white goods, which are creeping up close to the value of colored Home orders continue good."

**DRUGS AND CHEMICALS.**—A steady demand continues, without much change to note in prices. *Quinine* has declined in New York to \$2 per ounce, with a weak feeling still prevailing. English *Quinine* is unchanged. Late advices from Marseilles report *Cream Tartar* still gradually advancing, with a very short supply in hand. Several manufacturers have had to close, the prevailing price being unremunerative. It advanced within a few days from frs. 282 per 100 kilos to frs. 294, and they say "Even at this figure we are unable to complete the few orders on hand for want of merchandise. The tendency is decidedly upwards."

**DRY GOODS.**—Business is uniformly reported quiet in all the leading houses, and little im-

provement is expected until a change of weather occurs. The travellers are not, as a rule, forwarding many sorting-up orders, and those that have been received are generally of a petty character; they all complain of the extremely mild weather which retards or delays retail trade. Nevertheless, one house reports the aggregate of sales for this month about ten per cent. in advance of the total for October last year, and as retailers are not thought to have over purchased this season, a good sorting-up trade is confidently expected to be done later on. Payments are satisfactory in some quarters, while in others they do not equal expectations, considering the good crops this year, and a number of renewals are being requested. It is stated that the farmers generally are holding back their produce for higher prices, a course which is more likely to prove detrimental to their own interests, as well as injurious to those of trade generally, than otherwise.

**FRUITS.**—Receipts of winter *Apples* for the week have been fair, and the demand for shipment to the Lower Ports and English markets continues good. No local trade at all, scarcely, being done by the leading houses. Reported sales this week include 100 brls. *Russets* at \$4.50; 100 do *Greenings* at \$3.85; 120 brls mixed *apples* at \$3.87½, and another car load of mixed winter fruit at \$3.40. Shipments this week will be rather liberal; the total of apple shipments from this port to Great Britain for the week ending 21st October was 6,028 brls., and the total for the season up to that date was 23,173 brls. *Peaches*.—The season is about over, but a few lots of late Sweetwaters have been sold this week at \$1.60 per brl. *Pears* very scarce—in baskets selling at \$1.60 and barrels at \$10 to \$15 per brl., as to kinds. Receipts of *Grapes* heavy, and under a good demand, selling at \$4.75 to \$5 per brl. for Malaga. The supply of *Concord*s light; selling at 5c to 6c per lb.

**FISH.**—The supply of Labrador *Herrings* has been augmented by the arrival this week of three cargoes. The demand continues good, at \$6.25 to \$6.50 as quoted last week, and round lots have changed hands at these quotations.

*Dry Cod* fish scarce at \$6, at which figure round lots have been sold this week; demand good. *Green Cod* selling at \$5.50 for No. 1 and large do. at \$6; the market is fairly well supplied. *North Shore Salmon* steady at \$20 to \$21 for No. 1 and about \$19 for No. 2, but not much movement reported.

**PROVISIONS.**—The Chicago hog market opened firm and 5c to 10c higher yesterday; pork also closed 25c higher than on Tuesday for October delivery, but November options were weak and closed 55c lower; January also declined 2½c. October lard closed steady and 25c higher, while November delivery was 17½c lower and January 5c lower. To-day's advices from Chicago also report a strong market today for pork and lard, with a considerable advance for the former. On the local market business has been almost at a standstill for the want of stocks of *Pork* and *Lard*. Dealers report that they could sell pork if they had the stocks, or could bring it forward. Western *Mess Pork* is quoted at \$27.50 to \$28. A shipment of *Fairbanks' Lard* is expected to arrive this week, and it is held at 16c to 16½c in pails. The *Egg* market rules quiet but firm, at 21c to 22c; both receipts and the demand are small.

**HARDWARE AND IRON.**—Business continues fairly active; travellers out are doing well, and remittances are satisfactory. There is no actual change in prices yet, but, owing to increased rates of freight and other expenses incidental to winter importations, some advance in prices for metals is expected ere long. *Copper*, owing to scarcity in this market, has advanced about

¼c during the week, and is now quoted at 20c to 20½c. *Bar Iron* remains very firm; sales of fair-sized lots continue to be made at \$2, but buyers will do well to lay in their supplies before the anticipated advance takes place. *Iron T* and *Tin Plates* rule quiet and unchanged. A fair business is being done in *Nails*, at unaltered quotations. The *Pig Iron* market remains very strong but *in statu quo* so far as actual business is concerned. There are no stocks here, and, as stated last week, the extreme cost of importing iron just now is not warranted by the views and offers of buyers here. Several enquiries have been received during the week from Western consumers, without resulting in business, and sales are very limited and for very small lots. Quotations remain at last week's figures, and may be called nominal.

**HIDES AND SKINS.**—There is a continued good enquiry in this market for Western States *Hides*, of which the supply is small; several car lots are reported sold within the week at 10½c to 10¾c for No. 1, and 8½c for No. 2 Buff. The offerings of native *Hides* during the week have been fairly large, and a further decline of ½c, in prices has to be noted, the rates of butchers now being 9c, 8c and 7c, respectively, for Nos. 1, 2, and 3. Dealers sell at 1c advance to tanners for inspected hides. *Sheepskins* coming forward freely, and all wanted at 85c to 90c each for the bulk, of offerings; occasionally a lot of June or old skins bring only 80c.

**LEATHER.**—The tone of the market is decidedly quiet, all the leading houses reporting a slack week. Manufacturers are generally tolerably well supplied with material for their Spring stocks, having bought largely of *Upper* and *Splits* some time ago, hence the demand is limited, and sales are confined to small lots at unchanged prices. There is a slight surplus of *Slaughter Sole* in the market, but No. 1 B. A. continues scarce, the supply being insufficient for the demand. The cheaper grades of *Buff* at 12c to 13c would sell freely, but there is little of it in the market. *Pebble* also at 11c to 12c has been pretty well bought up. *Splits* leather continues dull; in the absence of an outlet here dealers continue to ship to the English market, one local firm having forwarded six tons already this week.

**LUMBER.**—No change in prices; demand pretty fair for local consumption and country orders. Freight has advanced somewhat, owing to lateness of the season. *Basswood* and *hard wood* scarce.

**OILS, ETC.**—As foreshadowed in our last report, the price of *Spirits of Turpentine* has further advanced 10c per Imperial gallon, in sympathy with the Southern markets, where it is produced. Stocks here are not large, and in the present condition of the market a single barrel can be bought about as cheaply as a round lot, 90c being the lowest figure accepted. In *Linseed* oil there is not much doing, and values remain unchanged. *Steam Refined Seal* oil rules firm, with an upward tendency in values; now quoted at 77½c to 80c per Imp. gal., with a sale of 70 brls yesterday at the outside figure. Pale oil is worth 70c to 72½c. The demand for *cod* continues steady, not active, with sales of round lots reported at 67½c; supply fair.

**WOOL.**—No special activity to note in the local market. Manufacturers are still buying small lots, for immediate requirements, at unchanged quotations for both foreign and domestic wools. *Fleece* is offering at 23c to 30c, as to quality, the supply is fair. The market for foreign descriptions is reported extremely quiet but firm. Stocks here are not large, and manufacturers are only purchasing lots for immediate delivery. Quotations unchanged. The American markets have been somewhat weakened during the week by the failure of a couple of manufacturers. The next London (Eng.) wool sales open early in Nov.

Statement of Banks acting under Charter, for the month ending 30th Sept., 1882, according to the Returns furnished by them to the Department of Finance

CAPITAL.				LIABILITIES.					
BANKS.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dominion Govt. Deposits payable on Demand.	Dom. Govt. Deps. payable after notice, or on a fixed day.	Dep. held as Security for execution of D. Govt. contracts for Ins. Cos.	Provincial Govt. deposits payable on Demand.	Provincial Govt. Deposits payable after notice, or on a fixed day.
<b>ONTARIO.</b>									
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	1,200,040	86,649	.....	5,758	.....	.....
2 Bank of Hamilton.....	1,000,000	1,000,000	894,530	712,552	27,108	.....	10,500	.....	.....
3 Canadian Bk of Com.	6,000,000	6,000,000	6,000,000	3,492,470	95,776	900,000	17,995	84,055	250,044
4 Dominion.....	1,500,000	1,495,850	1,478,255	1,170,415	22,107	.....	10,000	.....	.....
5 Ontario.....	1,500,000	1,500,000	1,500,000	1,000,496	88,353	300,000	20,250	58,847	350,000
6 Standard B. of Can.....	1,000,000	764,600	762,870	617,934	44,785	50,000	.....	16,144	185,000
7 Federal.....	3,000,000	1,724,900	2,267,670	1,675,181	30,957	.....	07,500	15,229	100,000
8 Bank of Ottawa.....	1,000,000	942,000	680,180	559,145	22,361	.....	7,518	.....	.....
9 Imperial Bk of Can.....	1,500,000	1,386,500	1,339,707	1,281,790	82,995	181,197	06,100	00,404	250,044
<b>Total, Ontario....</b>	<b>18,500,000</b>	<b>17,813,850</b>	<b>16,913,213</b>	<b>11,799,185</b>	<b>451,573</b>	<b>1,431,197</b>	<b>204,616</b>	<b>235,282</b>	<b>1,085,044</b>
<b>QUEBEC.</b>									
10 Montreal.....	12,000,000	12,000,000	11,999,900	5,568,292	4,064,042	4,000,000	611,500	301,501	.....
11 Brit. North America.	4,866,666	4,866,666	4,866,666	934,786	7,588	.....	15,083	.....	.....
12 People's.....	1,000,000	1,000,000	1,000,000	197,965	4,196	.....	.....	.....	100,000
13 National.....	2,000,000	2,000,000	2,000,000	934,849	16,776	209,200	3,075	170,277	11,157
14 Jacques Cartier.....	500,000	500,000	500,000	405,583	51,677	.....	.....	.....	250,000
15 Ville Marie.....	500,000	500,000	461,240	358,913	31,277	25,000	.....	.....	.....
16 St. Jean.....	1,000,000	540,000	225,990	143,107	44,992	15,000	.....	.....	.....
17 Banque de St. Hyac.	1,000,000	504,600	248,940	230,362	830	.....	.....	7,510	.....
18 La Bk d'Hochelega.	1,000,000	686,200	685,000	460,411	38,070	.....	.....	19,549	.....
19 Eastern Townships.....	1,500,000	1,479,600	1,399,714	952,148	66,143	.....	.....	22,059	.....
20 Exchange Bk. of Can.	500,000	500,000	500,000	465,699	67,257	.....	105,248	.....	100,000
21 Molsons.....	2,000,000	2,000,000	2,000,000	1,958,325	64,576	200,000	5,615	10,086	.....
22 Merchants'.....	6,000,000	5,793,267	5,712,830	3,855,447	367,224	453,065	22,619	4,776	.....
23 Quebec.....	3,000,000	2,560,000	2,500,000	870,103	43,577	300,000	49,400	23,103	150,000
24 Union.....	2,000,000	2,000,000	2,000,000	897,613	3,112	390,000	3,800	107,547	.....
<b>Total, Quebec....</b>	<b>39,466,666</b>	<b>37,474,333</b>	<b>36,703,390</b>	<b>18,236,115</b>	<b>5,470,735</b>	<b>5,502,206</b>	<b>819,336</b>	<b>606,411</b>	<b>611,157</b>
<b>NOVA SCOTIA.</b>									
25 Bank of Yarmouth.....	400,000	400,000.00	383,970.00	105,679.81	75,487	.....	.....	.....	.....
26 Bank of Nova Scotia.	1,000,000	1,000,000.00	1,000,000.00	1,055,411.39	270,239	100,000	.....	2,141	.....
27 Exchange.....	280,000	280,000.00	245,021.00	55,502.12	.....	.....	.....	.....	.....
28 Merch'ts Bk of Halifax	1,000,000	1,000,000.00	900,000.00	731,077.60	241,358	.....	632	1,714	22,106
29 People's Bank.....	800,000	600,000.00	600,000.00	205,282.57	22,652	.....	.....	.....	.....
30 Union Bank.....	1,000,000	1,000,000.00	900,000.00	148,777.77	44,727	.....	.....	.....	.....
31 Fictou Bank.....	500,000	500,000.00	500,000.00	163,299.00	.....	.....	.....	.....	.....
32 Halifax Banking Co.	500,000	500,000.00	500,000.00	317,408.27	14,757	.....	.....	.....	.....
33 Com. Bk of Windsor.	500,000	500,000.00	260,000.00	88,250.78	48,301	.....	.....	.....	.....
<b>Total, Nova Scotia..</b>	<b>6,980,000</b>	<b>5,780,000.00</b>	<b>4,583,991.00</b>	<b>2,860,886.81</b>	<b>717,694</b>	<b>100,000</b>	<b>632</b>	<b>3,856</b>	<b>22,106</b>
<b>NEW BRUNSWICK.</b>									
34 Bk of New Brunswick	1,000,000	1,000,000.00	1,000,000.00	542,190.50	204,334	.....	1,947	.....	.....
35 Maritime Bank.....	2,000,000	698,000.00	697,900.00	318,033.00	42,377	50,000	95,000	.....	.....
36 St. Stephen's Bank.....	200,000	200,000.00	200,000.00	197,627.00	45,412	.....	.....	.....	.....
<b>Total, New Brunswick</b>	<b>3,200,000</b>	<b>1,898,000.00</b>	<b>1,897,800.00</b>	<b>1,067,850.50</b>	<b>292,124</b>	<b>50,000</b>	<b>96,947</b>	.....	.....
<b>Grand Total..</b>	<b>67,146,666</b>	<b>62,906,183.67</b>	<b>60,103,394.85</b>	<b>38,953,387.81</b>	<b>6,922,128</b>	<b>7,083,404</b>	<b>1,121,533</b>	<b>45,5498</b>	<b>1,718,307.64</b>

BANKS.	Other Deposits Payable on Demand.	Other Deposits payable after notice, or on a fixed day.	Loans from or Deposits made by Banks in Can. sec'd.	Loans from or Deposits made by Banks in Canada unsecured.	Due to other Bks in Canada.	Due to other Banks or Agts. not in Canada.	Due to other Banks or Agts. in United Kingdom.	Liabilities not included under foregoing Heads.	Total Liabilities.
<b>ONTARIO.</b>									
1 Bank of Toronto.....	2,341,652	1,422,861	.....	106,985	49,442	.....	237,398	469	5,490,751
2 Bank of Hamilton.....	886,580	432,663	.....	.....	4,878	.....	111,379	.....	2,185,061
3 Canadian Bk of Com.	6,019,432	9,244,632	.....	180,202	86,863	.....	294,474	.....	20,665,802
4 Dominion.....	2,624,003	2,555,084	.....	.....	24,303	.....	298,976	.....	6,999,890
5 Ontario.....	2,077,928	899,863	.....	.....	118,111	.....	216,910	.....	5,229,774
6 Standard B. of Can.	1,174,620	532,675	.....	.....	6,201	.....	41,806	.....	2,519,161
7 Federal.....	2,015,839	3,594,434	.....	300,000	145,125	3,319	632,234	.....	8,579,788
8 Bank of Ottawa.....	442,149	496,432	.....	.....	24,107	.....	.....	.....	1,551,215
9 Imperial Bk of Can.	2,179,421	1,418,912	.....	216,000	24,907	.....	13,187	.....	6,773,922
<b>Total, Ontario....</b>	<b>20,061,677</b>	<b>20,597,000</b>	.....	<b>803,188</b>	<b>482,942</b>	<b>3,819</b>	<b>1,840,363</b>	<b>469</b>	<b>58,996,926</b>
<b>QUEBEC.</b>									
10 Montreal.....	9,512,804	5,955,565	.....	769,505	140,798	32,602	.....	.....	31,556,507
11 Brit. North America.	1,208,446	3,839,277	.....	.....	21,245	20,990	.....	.....	6,047,374
12 People's.....	1,056,666	918,009	.....	.....	17,690	.....	32,692	8,617	2,635,713
13 Nationale.....	1,309,713	516,071	.....	.....	18,766	.....	1,619	6,905	3,003,009
14 Jacques Cartier.....	515,002	238,029	.....	.....	.....	.....	3,263	1,507	1,766,026
15 Ville Marie.....	78,175	252,621	.....	.....	.....	.....	.....	7,861	751,839
16 St. Jean.....	8,161	229,645	.....	.....	.....	.....	.....	.....	493,896
17 Banque de St. Hyac.	646	606,960	.....	.....	.....	.....	.....	.....	836,310
18 La Bk d'Hochelega.	326,719	193,350	.....	.....	219	.....	.....	10,673	1,049,054
19 Eastern Townships.....	461,715	1,634,102	.....	.....	1,055	.....	16,205	4,618	3,118,658
20 Exchange Bk. of Can.	1,277,930	845,271	.....	250,000	18,939	40	77,107	50,000	3,257,439
21 Molsons.....	2,459,814	2,224,085	.....	.....	203,174	5,862	54,634	10,286	7,196,400
22 Merchants'.....	3,460,293	4,305,558	.....	406,444	357,322	.....	329,619	5,640	18,508,913
23 Quebec.....	3,087,825	707,143	.....	.....	58,255	.....	.....	.....	5,284,487
24 Union.....	808,765	819,432	.....	80,000	22,284	.....	109,646	.....	3,147,191
<b>Total, Quebec....</b>	<b>25,766,609</b>	<b>22,965,215</b>	.....	<b>1,505,949</b>	<b>850,366</b>	<b>58,902</b>	<b>624,633</b>	<b>105,452</b>	<b>38,123,195</b>
<b>NOVA SCOTIA.</b>									
25 Bank of Yarmouth.....	96,863.94	140,010.63	.....	.....	126.87	.....	.....	.....	418,169
26 Bank of Nova Scotia.	656,182.41	1,899,416.19	.....	40,000	96,972.95	20,830	153,007.45	.....	4,294,200
27 Exchange.....	49,043.70	29,375.00	.....	.....	.....	.....	.....	.....	131,088
28 Merch'ts Bk of Halifax	219,059.45	1,127,384.70	.....	30,000	67,626.76	.....	75,163.02	.....	2,576,123
29 People's Bank.....	145,703.83	253,531.81	.....	.....	15,861.13	3,091	.....	688.55	643,619
30 Union Bank.....	144,209.33	361,842.76	.....	.....	10,099.98	.....	.....	1,357.66	714,105
31 Fictou Bank.....	141,991.00	416,802.02	.....	.....	.....	24,737	16,778.28	542.59	753,180
32 Halifax Banking Co.	196,484.17	406,750.04	.....	30,000	2,144.44	1,015	12,137.32	1,639.80	983,307
33 Com. Bk of Windsor	42,150.11	134,014.32	.....	.....	23,775.81	.....	.....	.....	336,681
<b>Total, Nova Scotia..</b>	<b>1,751,637.94</b>	<b>4,768,126.97</b>	.....	<b>100,000</b>	<b>217,607.44</b>	<b>49,674</b>	<b>257,086.07</b>	<b>5,128.59</b>	<b>10,853,387</b>
<b>NEW BRUNSWICK.</b>									
34 Bk of New Brunswick	609,267.48	871,444.07	.....	.....	88,066.06	.....	156,134.32	.....	2,473,414
35 Maritime Bank.....	173,731.46	180,004.51	.....	.....	10,898.25	.....	.....	66,721.34	938,766
36 St. Stephen's Bank.....	284,419.86	.....	.....	.....	.....	3,209	204.00	.....	480,272
<b>Total, New Brunswick</b>	<b>1,017,418.80</b>	<b>1,051,449.48</b>	.....	.....	<b>98,994.32</b>	<b>8,209</b>	<b>156,134.32</b>	<b>66,925.34</b>	<b>8,890,453</b>
<b>Grand Total..</b>	<b>43,597,843.62</b>	<b>49,381,861.04</b>	.....	<b>2,409,137</b>	<b>1,649,900.06</b>	<b>115,105</b>	<b>2,878,277.23</b>	<b>176,975.16</b>	<b>156,862,982</b>

ASSETS.

Table with columns: BANKS, Specie, Dominion Notes, Notes and Cheques on other Banks, Balances due from other Banks in Canada, Bal. due from other Banks or Agents not in Canada, Bal. due from other Banks or Agents in United Kingdom, Dom. Gov. Debentures or Stock, Prov'l., Brit. or Col. Publican Canadian, Loans to Dominion Government, Loans to Provincial Governments, Loans, Disc's or Advances which stock, Bds. or Divs. of Corps. or Canadian, Brit. or For'n Stocks, are held as collateral, Loans, &c., to Municipal corporat's, Loans, &c., to other Corporations, Loans to or dep'ts or other Banks secured.

Table with columns: BANKS, Loans to or dep'ts. made in other Banks unsecured, Other cur. loans, dis. and adv's. to the public, Notes &c. overdue and not specially secured, Other Overdue debts not sp'ly secured, Notes, &c. overdue and other debts secured on real estate, or by deposit of or lien on Stk., &c., Real Estate (other than the Bk Premises), M'gages on real estate held by the Bank, Bank Premises, Oth'r As sets not included above, Total Assets, Liabilities of Directors and firms in which they have any interest, Average amount of specie held during the month, Average amount of Dep. Notes held during the month.

AMERICAN MARKETS.

Boston, Oct. 26.—*Flour*, steady with fair demand. Sales of Superfine at from \$3.50 to \$4; Extras \$4.25 to \$6.50; choice Bakers' from \$5.50 to \$6.50. Winter Wickets from \$5.25 to \$6. Patent Spring range from \$7.25 to \$8. *Cornmeal* in fair demand at \$3.65. *Oatmeal* sells at \$5.25 to \$6.25 for common and fancy. *Hay*, new arriving freely, sales at from \$18 to \$20. for choice. *Choice old scarce*, sales at from \$20 to \$22. *Butter*, firm, good demand; sales of choice at from 32c to 35c, and fair to good from 25c to 31c. *Cheese* firm, fair demand at from 12c to 13c for choice, and 10½c to 11c fair to good. *Eggs* firm, and in demand at from 25c to 26c for Canada and Eastern. *Canada Peas* in fair demand at from \$1.20 to \$1.25 for choice. *Potatoes* arriving in poor order; sales of best Eastern at from 65c to 70c per bush.

Chicago, 2.25 p.m.—Wheat, Oct., 93½c; Nov., 92½c; Dec., 95½c. Corn, Oct., 67½c; Nov., 66½c; year 69½c. Oats, Oct., 35½c; Nov., 33½c; year, 33½c. Pork, Nov., \$19.35; Jan., \$18.70. Lard, Nov., \$11.30; Jan., \$11.10.

New York, 3.00 p.m.—Wheat, Oct., \$1.08½; Nov., \$1.09½; Dec., \$1.10½; year, \$1.08½; Jan., \$1.11½; Feb., \$1.12½. Corn, Nov., 80c; Dec., 72½c; year, 42½; Jan., 63½c; May, 61.

Milwaukee, 3.00 p.m.—Wheat, Oct., 93½c; Nov., 90c; Dec., 95½c.

ENGLISH MARKETS.

LONDON, Oct. 26, 1882.

(Reerholm's Advices.)—Cargoes off Coast—Wheat, dull. Corn, nothing offering. Cargoes on passage—Wheat, less disposition to buy. Corn firm. California Wheat off Coast 44s to 44s 6d. Mixed American Corn, 30s to 30s 6d. Quantity Maize on passage U. K. 15,900. Wheat 1,800,000 qrs. Liverpool Wheat on spot, inactive. Corn steady. Mixed Maize 7s 6d. Canadian Peas 7s 4d. No. 2 Red Winter Wheat, for prompt shipment, 42s; present month's 42s. London Quotations good shipping No. 2 standard Californian Wheat, promptly shipped, 44s 6d; ditto, 44s 6d.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Oct. 26, 1882.

Trade is quiet. Retail merchants have their stocks of winter goods on their shelves, and all that is needed now is winter weather. There is some anxiety manifest about the coming season, and he who could correctly forecast the thermometer average during the winter months would doubtless command his own price for the information. Hardware continues strong, and prices firm; groceries keep moving satisfactorily; provisions unsettled, and dealers are not safe in making contracts far ahead. There is little stock in the warehouses, and it is not safe to bring forward Chicago meat at present. Cheese rules steady. The grain markets keep remarkably steady; prices of flour, wheat and other grains have not varied during ten days past. Boots and shoes are inactive, and their manufacture is not being pushed. Dry goods quiet; only small sorting orders coming forward. The feeling is hopeful, but the trade is not active. Money is reported somewhat scarce, and rates are hardening if they are not actually higher. Commercial rates are still quoted at 6 to 7 per cent. Brokers are obliged to hold off, as they can get nothing under 7 per cent. The recent decline in Canadian stocks is said to be partly owing to the difficulty experienced by the brokers in carrying them. The extent of the decline in bank shares has caused some surprise; Montreal and Dominion are now quoted ex-div. Bank stocks have been fairly active, but other securities are almost entirely neglected.

The following table shows the closing bids to-day compared with last Thursday's:—

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Oct. 19.	Oct. 26.		Oct. 19.	Oct. 26.
Montreal.	212½	201½	Can. Permanent	225	226
Toronto ..	185	181	Freehold. ....	.....	.....
Ontario ..	129	128½	Western Can. .	187	192
Merchants.	1311	130	Bldg. & Loan. .	104	.....
Commerce.	142	139½	Imp. Savings. .	.....	.....
Dominion	206½	202½	Farmers' Loan.	126	126
Hamilton	117	116	Lond. & Can'dn	136½	135½
Standard.	118½	113	Duron & Erie. .	.....	.....
Federal ..	160	157	Imon. Savings. .	.....	.....
Imperial .	144	142½	Ontario Loan. .	.....	.....
Molsons ..	130½	.....	Hamilton Prov. .	125	127

FUEL.—The coal merchants who broke the prices some time ago are now said to have formed a combination to "boom" prices. They are asking \$6.25 for coal, while other dealers sell at \$6. Wood is still \$5 for best hardwood. There is no scarcity at present of either coal or wood.

PETROLEUM.—Prices remain as last reported. American prime at 26c; water white at 30c; Canadian refined, 20½c for 5 or 10 barrel lots; 2½c for single barrels. The imperial gullion is the measure used.

STORAGE.—The storage question has now been definitely settled. The old rates are again adopted. But warehousemen complain that the rates charged are too low. One cent per bushel for 20 days storage is entirely inadequate, they say.

HIDES AND PELTS.—There has been no change in prices. Pelts have increased in number, and in value it might be supposed, but there is no advance in the prices, 90c to \$1, or \$1.05. Hides are unchanged also; for green cows 8½c, steers 9½c; cured cows 9½c, steers 10½c. Calfskins nominal.

FREIGHTS.—Freights are pretty active. Local rates are still said to be too high. The through traffic is unchanged. Vessel rates to Montreal are nominal, as there is very little freight offering by vessel.

DRUGS AND CHEMICALS.—Business keeps steady and prices are well maintained. Quotations:—Bicarbonate of Potash, 18c; Bichromate of Potash, 16c per lb; Potash Iodide, \$2.10 to \$2.20 per lb; Potash Bromide, 40c to 48c per lb; Cuttle Fish Bone, 55c per lb; Balsam, 48c per lb; Camphor, 37c; Cubeb Berries, advanced, \$1.20. Gum Arabic dealer, 18c to 35c. Aloes, Cape firm, 20c and 25c; Borax, 20c; Opium, scarce, and is firm in value, \$5 to \$5.10; Castor Oil, 10½c to 11c; Sweet Almonds, 60c per lb; Juniper Berries, 65c per oz. Oil Lemon, \$3.75 to \$4 per lb; Peppermint, \$3.75 to \$4.50; Quinine, no advance is expected to present prices; Howard's, \$2.75; German, \$2.50; Alcohol, \$2.95 cash; Morphine, \$3 to \$3.20 per oz; Cream of Tartar, 36c; Turpentine, higher, 90c; Linseed Oil, 72c for raw, 76c 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, 6½c to 7c per lb. Glycerine, 35c to 40c. Madder, best Dutch, 13c to 14c; second quality, 11c to 12c. Hops, 75c to 80c; ash bark, prickly powd., 90c per lb.

FLOUR AND MEAL.—Flour has been variable during the week. There were two days of last week when a fair demand existed, and prices were firm. The demand fell off, and prices are again on the decline. The latest reported sales of superior extra were at \$4.70, although some unsuspected flour of that brand sold at \$4.65. Extra is quoted at \$4.65, inspected. Bags sold as low as \$2.25. The stock here on Monday was only 1,200 barrels. Oatmeal has been offered at \$5.10 to arrive, with \$4.80 bid. It is probably worth \$5.10. Cornmeal is quoted at \$4. Bran is steady at \$11.50 to \$12, on the

track. It is expected that mill feed with other chopped stuff will be cheaper this year than has been the case for some years.

WHEAT.—The market received a check on Tuesday from the reported falling off in Liverpool prices. Wheat at this moment is weak, with a downward tendency. No. 2 Fall was steady on Monday at \$1.01, and on Tuesday it was slow at \$1. Yesterday it was sold at \$1, with value decreasing. Spring is not receiving any attention; prices nominal at \$1.02 for No. 2, and \$1.04 for No. 1. There has been a considerable movement of wheat from the western districts this Fall. It is probable that a quarter of a million bushels have been shipped to the United Kingdom. The stock in store, Fall and Spring, is about 82,000 bushels, against 178,000 bushels at this date last year. The Wild Goose Wheat placed on the market is not regarded with favor by millers. It is sold at 78c to 79c on the street, but never named on 'Change. For shipping it is not likely that the prices named would be paid by two cents.

COARSE GRAINS.—Barley has had some varied situations. For the most part, the market was slow, with prices difficult to be realized. On Tuesday the Oswego market was reported better, with some demand and prices improved here. Sales were made at 78c to 79c for No. 1; at 73c for No. 2; 3 Extra was worth 68c; and No. 3 sold at 60c. The stock in store on Monday was 219,600, against 283,000 at this date last year. There is still a difference of opinion as to the future of Barley. The best opinion appears to be that prices are better now than they will be during the winter. Oats are still in fair demand, and sales are made at 41c on the track. Peas are quoted at 75c for No. 2, and 78c for No. 1. Rye sold on the track at 62c. White Beans sell at \$1.50 to \$1.75.

PROVISIONS.—It is difficult for dealers to give quotations. Out meats are almost sold out. Mess Pork is in small quantity, and while holders ask \$26 and \$27, the Chicago market is going down. There has been no cutting of hogs here yet, and packers expect to get hogs at say \$6. Bacon is not dearer although it is not so plentiful. Long Clear sells at 14c to 14½c; Cumberland Cut 12½c to 13c. Rolls scarce at 15c. Canned meats, shoulders 13½c, racks and bellies 15c. Hams, pickled 14c, and smoked 16½c to 16c. Lard is easier, at 15½c for Canadian, 16c for American. Butter—Good to choice dairy, in jobbing lots, 18c to 21c. Summer make still slow to bakers at 12c to 15c. There is no choice butter leaving here. Eggs, packed, 21c. Cheese, 9c to 9½c for skimmed, 11½c to 12½c for best. Dried Apples of last year are in the market, but slow of sale at 8c.

OTHER PRODUCE.—Potatoes are still plentiful; ear lots sell at 55c to 60c a bag. Apples are dearer, ordinary to good selling at \$1.50 to \$2. Poultry is not in much request; chickens, 50c a pair; geese, 60c apiece; turkeys, \$1 to \$1.50; ducks, 65c to 70c a brace. Green fruit is done. Hay has been in slender supply, and now sells at \$13 to \$16 for timothy, and \$10 for cow hay. Pressed hay is worth \$13 to \$14 on the track. Straw is scarce at \$13 a ton for bundled rye or oat. Hogs are lower, selling at \$8 to \$8.50. Beans sell at \$1.50 a bushel. Onions sell at \$1.00 to \$1.15 a bag. Tomatoes still in the market at 60c a bushel. Pot Barley, \$5 a barrel. Salt, \$1.36 a barrel.

LIVE STOCK TRADE.—The Western Cattle market here has been well supplied recently. A large portion of the stock arriving has been for feeding purposes, and the demand here is nearly closed. There is room for 3,500, and the space is nearly filled. An occasional load is secured for export at 5c. Good butchers cattle bring 3c to 4c or 4½c. Feeders are bought on a declining market at 3c to 3½c for bulls, and 3½c to 4½c for steers. Sheep are in good demand and in light supply at 4½c to 5c.

Lambs sell at \$3.60 to \$4. At Tuesday's market there were about 150 head of feeding stock and as many butchers' cattle, a small number of Sheep. There were about 300 Lambs. Fat Hogs sell at 6c a lb, and store hogs at 5c. There is a general weakening with regard to Hogs. The quantity of feed and cheap grain this Fall is expected to result in cheap meat of all descriptions.

**HARDWARE.**—Prices keep firm, and a pretty fair trade is done. Quotations are continued without change. Pigs strong, Summerlee \$25.50 to \$26; Carnbroe unchanged at \$24 to \$24.50. *Babbit Metal*, 7½c, 12c, 16c, and 20c. *Steel*, cast, 12½c to 13½c; boiler plate, 34c to 4c; sleigh shoe, 2½c per lb. Iron boiler plate, P. G., 2½c to 3c; best, 3½c to 4c; Bradley, 4½c to 5c. Cut nails per keg of 100 lbs, 10d to 60d, \$2.95 to \$3.10; 8d and 9d, \$3.20 to \$3.30; 6d and 7d, \$3.45 to \$3.55; 4d and 5d, \$3.65 to \$3.75; 3d, \$4 to \$4.10. *Canada Plates*—Hutton, \$3.10 to \$3.15; Boar's Head, \$3.35; Pontypool, \$3.35; "W. F. G.", \$3.15 to \$3.25; Sageway, \$3.35. *Tin Plates* are in good demand and prices firm. *Barbed Fencing Wire*, galvanized, 8½c to 9c; pointed, 7c to 7½c.

**GROCERIES.**—Dealers say the business has improved. Prices also are firm. Cash is coming in satisfactorily; quotations are not generally changed. *Coffees*—Java, 20c to 25c; Rio, 12c to 13c; Mocha, 30c to 38c. *Teas*—Japan, common to medium, 17c to 24c; fair to good, 25c to 35c; choice, 45c to 55c; Young Hyson, common to good, 20c to 35c; fine to finest, 35c to 60c; Gunpowder, fair to medium, 30c to 36c; good to fine, 45c to 57c. *Raisins*—Loose *Muscataels*, \$2.65 to \$2.80; Layers, boxes \$2.90 to \$3; Sultanas, 10½c to 11c; Seedless, 11c to 12½c; Valentias, 9½c to 10c. *Sugars* are unchanged; Scotch refined, 7½c to 8c; Paris lump, 10½c to 10½c; standard Granulated, 9½c to 9½c; Canadian refined, 7½c to 8½c; Porto Riccos, 7½c to 7½c for dark to fair, and 8c to 8½c for bright to choice. *Tobaccos*, dark, 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. *Dry Cod*, \$6.50 to \$7 per 112 lbs.; *Herrings*, scaled, 28c to 32c; *Sardines*, 12c to 13c; *Trout*, \$4.25 to \$4.50; *Whitefish*, \$5 to \$5.25.

**LEATHER.**—There is a fair demand for leather. Boot and shoe manufacturers are not working to their full capacity at present, but certain descriptions of leather are in demand. 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 40c, according to quality; French kips, 75c to 95c; English, 70c to 75c; Chicago, 65c to 75c; native kips, 50c to 65c; buff, 15c to 18c; pebble, 14c to 18c; hemlock calf, 35lb to 40lb, per doz, 75c to 90c; light, 60c to 70c. French calf, \$1.10 to \$1.40. *Cod Oil*, 65c to 70c; *Strails Oil*, 55c to 60s.

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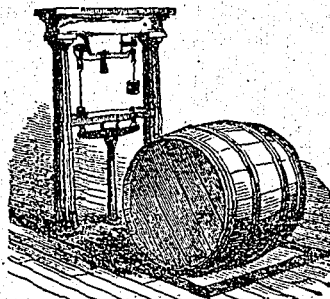
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Montreal  
August 12 1878

To Messrs W. F. Lewis & Co  
Montreal

Gentlemen

I have carefully examined the sample of your hand made sour mash Whiskey "Crep 1874" sent me by you, I now report it to be free from fusel oil, and all others such as compounds injurious to health; and that it is in every respect a sample of a choice spirit, and of such a nature as I can recommend for use medicinally when an alcoholic stimulant is indicated.

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

I am Gentlemen

Yours truly,

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

Just received, an importation of the above Whiskey, Spring of 1878, and shall be glad to receive orders for it in either Cases or Wood.

**W. F. LEWIS & CO.**  
27 St. Sacrament Street, Montreal.



SURETYSHIP. THE GUARANTEE CO. Of North America.

Capital Subscribed, . . . \$1,000,000 Paid up in Cash (no notes), . . . 300,000 Assets over . . . . . 375,000 \* Deposit with Dominion Gov't. 57,000

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

Over \$160,000 have been paid in Claims to Employers.

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Vice-President.....JOHN RANKIN (Merchant.)

Managing Director.....EDWARD RAWLINGS.

Secretary—JAMES GRANT.

Legal Adviser—J. C. HATTON, Q. C.

Bankers.....THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

EDWARD RAWLINGS,

Managing Director.

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

STOCKS AND BONDS

Table with columns: NAME, Par Value, Capital subscribed, Capital paid-up, Rest., Dividend last 6 Months, Closing Prices. Oct. 26. Includes entries for various banks like British North America, Canadian Bank of Commerce, Dominion Bank, etc.

WHOLESALE PRICES CURRENT—THURSDAY OCTOBER 26, 1922

Large table with columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Boots and Shoes, Dry Goods, Flour, Grain, Groceries, etc.

**Plate Glass Fronts Insured  
AGAINST BREAKAGE,  
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Immediate Replacement**  
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McCaull.  
A. J. MCINTYRE, formerly of Walker & McIntyre.

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Solicitors in Chancery, &c., Owen Sound, Ont.  
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WHOLESALE PRICES CURRENT, THURSDAY OCTOBER 26, 1882.

Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Iron, Steel, Coal, and various commodities.

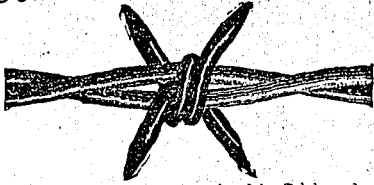
Terms for cut, casing, box and shank, finishing and Tobacco Box; also for Clinch and Pressed, and Barrel Nails, Net cash within 30 days; or 4 months Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

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Table with columns: Securities, Railway and other Stocks, Pd., Oct. 26. Includes entries like Can. Government Debentures, 6 p. ct., 1882-84, 102 1/2; Do. do. 1885 op. of Gov. do. inscribed stock, 108; Dominion 5 per ct. Stock, 111; Montreal 5 per cent Stock, 108; Montreal Harbor Bonds 6 p. a., 106; Do. Corporation 6 per ct. Bonds, 100; Do. 7 per ct. Stock, 100; Toronto City 6 per ct., 1904, 115 1/2; Co. Debentures, (Ont.) 20 years 6 per ct., 110; Township Debentures, (Ont.) 6 per ct., 108.

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Galvanized and Enamelled.**

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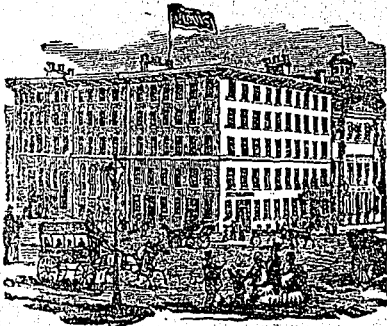
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OF CANADA.—MONTREAL.**

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WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 26, 1882

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G80 in	\$ c. \$ c.	AA 33 in.....	\$ c. \$ c.	Basswood, f.....	\$ c. \$ c.	Brandy: Hennessy's...gal	4 50 5 00
" A 27 in.....	0 07 0 00	36 in.....	0 24 0 00	Basswood.....	18 00 20 00	" case	11 00 15 00
" B 27 in.....	0 06 0 00	Check, 33 in.....	0 22 0 00	Black Walnut, culls.....	60 00 65 00	Bisquit, Dubouché & Co.gal	3 50 3 80
" B33 in.....	0 08 0 00	Denims Blue, or Brown AA	0 21 0 00	Do do 1st & 2nd.....	100 00 110 00	" case	8 00 0 00
" H1136 in.....	0 02 0 00	" A.....	0 19 0 00	Do do 1st quality.....	110 00 120 00	Jules Duret & Co.....gal	4 00 4 50
" DD.....	0 09 0 00	" B.....	0 17 0 00	Cedar, round, lineal foot.....	00 00 00 10	" case	9 00 9 50
" H11136 in.....	0 09 0 00	" C.....	0 14 0 00	Cedar, flat, lineal foot.....	00 04 00 08	Pinet, Castillon & Co.....gal	3 50 3 60
" XXX36 full.....	0 10 0 00	" D.....	0 12 0 00	Cedar, square, lineal foot.....	00 07 00 08	" case	8 00 8 50
" XXX36 in. full(st'd)	0 11 0 00	Shirtings:		Elm, soft, 1st.....	10 00 18 00	Cheaper shippers.....	2 50 2 75
" W drilling.....	0 11 0 00	Oxford striped BX.....	0 11 0 00	Elm, Rock.....	25 00 30 00	" case-pts	6 00 6 50
" H.K. Sheeting, 8-4 plain	0 21 0 00	" G X.....	0 10 0 00	Hemlock, 1 to 3 in., M.....	9 00 10 00	Irish Whiskey—Roe's case	7 75 9 75
" X " 8-4 twill'd	0 30 0 32	" check B.....	0 183 0 00	Hemlock, timber, M.....	14 00 15 00	Dunville..... case	6 50 7 00
Stormont (Brown) A 30 in.	0 07 0 07 1/2	" C.....	0 104 0 00	Maple, hard, M.....	20 00 22 00	Mitchells.....imp gal.	2 40 2 50
" A 33 in.....	0 07 0 07 1/2	Galatea Stripes.....	0 18 0 00	Soft, do.....	16 00 00 00	" case	6 00 6 50
" B 33 in.....	0 08 0 08 1/2	Regattas, Check A.....	0 18 0 00	Oak, M.....	40 00 45 00	Scotch Whiskey..... case-pts	5 50 7 50
" C 33 in.....	0 09 0 09 1/2	Check Solids A.....	0 15 0 00	Plus, clear, M.....	85 00 00 00	Encore..... case	5 50 6 00
Canada (Grey) A W 30 in.	0 07 0 00	Bags: 8-ply 16 oz. B, per ble	25 50 0 00	2nd quality, do.....	22 00 25 00	Hay, Fairman & Co.'s case	0 00 0 00
" A D 32 in.....	0 07 0 00	Park's Yarn, White.....	0 26 0 00	Shipping Culls.....	14 00 16 00	" gal.	2 00 2 75
" A H 35 in.....	0 08 0 00	" Colored.....	0 38 0 00	Mill do.....	7 00 10 00	Sheriff's Islay.....imp gal.	2 90 3 00
" A C 35 in.....	0 09 1 10	Warp White.....	0 28 0 00	Lath, M.....	1 40 0 00	" cases	0 00 0 00
" A B 35 n.....	0 09 0 00	" Colored.....	0 40 0 00	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 0 00	Do. Knitting Cotton Balls:		Tobacco:		Geneva Spirits...imp gal	2 10 2 15
" A A 36 in.....	0 10 0 00	No. 8 Unbleached.....	0 49 0 00	Tobacco in Bond—Duty 30c p. lb.	0 14 0 17	" Green cases	4 15 4 50
Yarns:—White per lb.....	0 26 0 00	" Bleached.....	0 51 0 00	Black, Chewing in boxes.....	0 14 0 18	" Red cases	8 00 8 10
Tickings:—" B2 30 1/2 in.....	0 12 0 00	" Colored.....	0 56 0 71	" in caddies.....	0 10 0 25	Champagne	
" BB 30 in.....	0 12 0 00	Paints, &c.		Mahoganes, Smoking bxs.....	0 31 0 27	G. H. Mumm, Dry Verron'y	26 50 28 00
" BB 30 in.....	0 18 0 00	White Lead, gen, 100 lbs kgs	7 00 0 00	" caddies.....	0 35 0 45	Pomnyer.....	23 00 32 00
" AA 32 in.....	0 20 0 00	No. 1.....	6 00 6 50	Brighte, ".....		J. Mumm Extra Dry.....	21 00 23 00
Fancy Shirtings:—		White Lead No. 2.....	5 00 5 50	" Tobacco Duty paid.....	0 36 0 28	Ballinger.....qts.	23 25 27 00
" Clyde Checks.....	0 15 0 00	in Oil, per 25 lbs.....	1 90 2 00	Prince of Wales, brand.....	0 38 0 40	Piper Heidsieck.....	25 00 26 00
" Canada.....	0 14 0 00	Do., No. 1.....	1 60 1 80	Nelson's Navy 3's 6's & 1's.....	0 39 0 42	Sherries—Pernardin's.....	1 60 5 00
Lybster No. 3, 30 in.....	0 06 0 00	" 2.....	1 40 1 50	Black, Twist 12's.....	0 43 0 50	Porte—Cookburn, Smithes	
" No. 2, 32 in.....	0 07 0 00	" 3.....	1 30 0 00	Mahogany Chewing.....	0 40 0 44	& Co's.....	1 80 5 00
" No. 2, 35 in.....	0 06 0 00	White Lead, dry.....	0 08 0 08 1/2	Solace, Common.....	0 43 0 50	G. B. Sandeman, Sons & Co	1 80 6 00
Colored Goods:—		Red Lead.....	0 05 0 06	Solace Fair.....	0 45 0 47	Graham's.....	2 10 4 00
Denims, blue & brown.....	0 29 0 00	Venetian Red, Eng'lh.....	1 75 2 00	" Good.....	0 50 0 55	Claret, (cases).....	3 50 & up
Checks, blue, brown, foy.....	0 15 0 00	Yel. Ochre, French.....	1 75 2 00	Rough and Ready, in 1/2 bxs.....	0 55 0 60	Tarragona Ports, imp gal.	1 10 1 30
Checks, Prince Victor.....	0 15 0 00	Whiting.....	0 55 0 60	Navy, 9's & 8's.....	0 47 0 55	Native Wines.....	0 80 1 50
Ticking, 23 in. No. IX.....	0 14 0 00	Salt.		Gold Bars, 8 and 12 inch.....	0 55 0 65	Can. Spirits, imp. gallon.	Duty in
" 30 in. No. CI.....	0 16 0 00	Liverpool Coarse, per bag	0 62 1/2 0 67 1/2	Mahogany Navy, 8s.....	0 45 0 50	Alcohol— 65 O. P.	2 71 1 04
" 30 in. No. BI.....	0 17 0 00	Canadian per brl do	0 00 0 00	Bright Navy, 3s.....	0 55 0 62	" Pure Spirits " 50 "	2 72 1 05
Dundas (Grey) D 30 in.....	0 07 0 00	Factory filled, do	1 25 1 45	Wines, Liqueurs etc.		" 50 " 25 U. P.	2 47 0 95
" C 33 in.....	0 09 0 00	Eureka factory filled, do	2 40 0 00	Ale English.....qts	2 40 2 60	Whiskys:—Family Proof	1 39 0 68
" B 33 in.....	0 10 0 00	Timber, Lumber, &c.		Domestic.....qts	0 80 1 15	Old Bourbon.....	1 39 0 68
" A 33 in.....	0 10 0 00	Ash, 1 to 4 in., M.....	18 00 19 00	Stout: Guinness'.....qts	2 35 2 45	Ryo, Toddy, Malt.....	1 81 0 55
" AX 35 in full.....	0 10 0 00	Ash, timber, M.....	25 00 00 00	" Domestic.....qts	1 50 1 55	Ryo, 4 years old.....	1 60 0 78
" E 35 in.....	0 08 0 00	Biroh, 1 to 4 in., M.....	25 00 00 00	" ".....qts	1 48 1 50	" 5 ".....	1 70 0 88
Tickings:—C 30 in.....	0 15 0 00	Retailers will please bear in mind that above quotations apply only to large lots.		" ".....qts	0 70 0 00	" 8 ".....	1 80 1 98
D 30 in.....	0 18 0 00					" 7 ".....	1 90 1 08
B 33 in.....	0 18 0 00						
A 33 in.....	0 20 0 00						

**EARS FOR THE MILLION!**

**Foo Choo's Balsam of Shark's Oil**  
 Positively Restores the Hearing, and is the Only Absolute Cure for Deafness Known.  
 This Oil is abstracted from peculiar species of small White Shark, caught in the Yellow Sea, known as CARCHARODON KONDELERII. Every Chinese fisherman knows it. Its virtues as a restorative of hearing was discovered by a Buddhist Priest about the year 1410. Its cures were so numerous and many so seemingly miraculous that the remedy was officially proclaimed over the entire Empire. Its use became so universal that for over 300 years no Deafness has existed among the Chinese people. Sent prepaid, to any address at \$1.00 per bottle.

**Hear What the Deaf Say!**

It has performed a miracle in my case. I have no unearthly noises in my head and hear much better. I have been greatly benefited. My deafness helped a great deal—think another bottle will cure me.

"Its virtues are UNQUESTIONABLE and its CURATIVE CHARACTER ABSOLUTE, AS THE WITNESSES CAN PERSONALLY TESTIFY, BOTH FROM EXPERIENCE AND OBSERVATION." Write at once to HAYLOCK & JENNEY, 7 Dey Street, New York, enclosing \$1.00, and you will receive by return a remedy that will enable you to hear like anybody else, and whose curative effects will be permanent. You will never regret doing so."—EDITOR OF MERCANTILE REVIEW.

To avoid loss in the Mails, please send money by REGISTERED LETTER.  
 Only imported by HAYLOCK & JENNEY,  
 SOLE AGENTS FOR AMERICA. 7 Dey St., N. Y.

**J. S. MAYO,**  
 Importer and Manufacturer of  
**OILS**  
 OF EVERY DESCRIPTION,  
 9 COMMON STREET,  
**MONTREAL.**

**DELAWARE OYSTER CO.,**  
 169 WASHINGTON ST.,  
 NEW YORK.  
 Shippers of  
**BULK & SHELL OYSTERS,**  
**Clams, &c.**  
 Correspondence Solicited,

ESTABLISHED 1874.  
**FINNAN HADDIES,**  
 ALL KINDS OF  
 Smoked, Pickled, Boneless, Green and Shell Fish.  
 CANNED GOODS,  
**MALPEQUE SHELL OYSTERS, &c.,**  
**D. HATTON & CO.,**  
 IMPORTERS  
 Fish, Canned Goods, Fruits, &c.,  
 137 MCGILL & 18 BONSECOURS STS.,  
**MONTREAL.**

**L. A. GORDON & CO.,**  
**GENERAL MERCHANTS,**  
**FISH, OILS, PRODUCE, &c.,**  
 Consignments receive prompt attention.  
 31 & 33 ST. NICHOLAS STREET,  
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**G. I. RICHARDSON**  
 MANUFACTURER OF  
**SUPERIOR SAUCES,**  
**PICKLES, CATSUPS, &c., &c.**  
 14 ST. JAMES STREET,  
**P.O. Box No. 1567. MONTREAL.**  
 N. B.—First-class and Extra Prizes awarded at Dominion Exhibition, 1880.

**USE**  
**Strachan's Gilt Edge Soap.**



**EACH BAR WEIGHS 1 LB.**

# CANADA LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.  
A. G. RAMSAY, Managing Director.

ABSTRACT OF 34th ANNUAL REPORT TO 30th APRIL, 1881.

1. Assets 30th April, 1881.....	\$4,580,161
2. Income for the year.....	957,238
3. Income from Interest (included in above).....	284,208
4. Claims by death during the year.....	224,757
5. Do as estimated by the Co.'s tables and provided for.....	326,135
6. Difference in Co.'s favor between actual and estimated death rate.....	101,378
7. Excess of Interest revenue over death claims.....	59,451
8. Number of Policies issued for the year, 2257, for.....	4,157,156
9. Total Policies in force at date, 13,993, upon 11,488 lives, for.....	25,024,270

New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies. Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada. Bonus Additions to Life Policies for past fifteen years have added \$375 to each \$1,000 of original Assurance. Cash Profits for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

MONTREAL BRANCH, . . . 180 ST. JAMES STREET.  
J. W. MARLING, Manager for Pro. of Que. P. LAFERRIERE, Inspector of Agencies.  
JAMES AKIN, Special City Agent.

# LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

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

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

<b>NORTHERN</b> (FIRE) ASSURANCE CO. OF LONDON.	<b>Scottish Imperial</b> (FIRE) INSURANCE CO. OF GLASGOW.
---	---

**\$36,000,000**

**CAPITAL AND INVESTED FUNDS REPRESENTED.**

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

J. C. BRAZIER, Inspector. Wm. JACKSON, Secretary.

All communications to be addressed to

**TAYLOR BROTHERS,**  
GENERAL AGENTS, MONTREAL.

# THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

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

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

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

# BRITISH AMERICA ASSURANCE CO., FIRE AND MARINE.

INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON, . . . . .	Governor.
H. R. FORBES, . . . . .	Deputy Governor.
Peter Paterson, . . . . .	John McLennan.
Hon. W. Cayley, . . . . .	H. S. Northrop,
George Boyd, . . . . .	John Y. Reid,
John Leys, . . . . .	
SILAS P. WOOD, . . . . .	Secretary.

# COMMERCIAL UNION ASSURANCE CO.

OF LONDON, ENGLAND.  
CAPITAL, . . . £2,500,000 Sterling.

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

# THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.

President, . . . ANDREW ROBERTSON, Esq.  
Vice-President, Hon. J. R. THIBAudeau.  
ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.  
HENRY STEWART, Manager Marine Department.

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

# THE STANDARD FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

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

SECRETARY-TREASURER—H. THEO. CRAWFORD.

C. H. CHANDLER, Manager Montreal Branch,  
Office, 6 St. John Street, Corn Exchange Building.

# ALLIANCE FIRE INSURANCE CO.

Head Office - - - HAMILTON, ONT.

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

PRESIDENT, D. B. CHRISHOLM. MANAGER, H. THEO. CRAWFORD.	VICE-PRESIDENT, J. E. O'REILLY. INSPECTOR, R. H. JARVIS.
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JOHN TURNER, Esq., Merchant.  
J. S. KING, M.D., Surgeon, Mercers Institute.  
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HORATIO JELL, Esq., Gentleman, Wardsville.  
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D. B. McLENNAN, Esq., Barrister, Cornwall.  
C. F. FERGUSON, Esq., M.P., Kemptville  
ADAM ISBISTER, Esq., Merchant Petrolia.  
HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

**CAPITAL, \$1,188,000.**

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

**DIRECTORS:**

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

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

CAPT. JOHN LAWRENCE, Special Agent.

*Fire, Life, Accident, Guarantee.*

RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—BOUSTEAD & GIBBS, Agents.  
QUEBEC—H. C. BOSSE & Co., Agents.  
ST. JOHN, N. B.—H. CHURR & Co., Agents.  
HALIFAX, N. S.—MOSWEEY & FIELDING, Agts.  
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,  
Agent.

WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.  
**HEAD OFFICE, 179 St. James Street,  
MONTREAL.**

ALFRED PERRY, late General Manager of the  
Royal Canadian Insurance Co.,  
AGENT for the CITY OF MONTREAL.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, October 26, 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	5-6 mos.	\$50	\$50	120
Canada Life.....	2,500	7½-6 mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acct	11,880	.....	100	32½	200
Confederation Life.....	5,000	5-6 mos.	100	10	200
Sun Life and Accident.....	5,000	4-8 mos.	100	12½	200
Queen City Fire.....	2,000	10	50	10	175
Western Assurance.....	20,000	6-6 mos.	40	20	173 174
Royal Canadian Insurance.....	20,000	5	100	15	.....
Accident Ins. Co. of North America.....	2,500	per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	per ct	50	20	.....

**BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 9, 1882.**

				Market value p. pd up share
Briton Life Association.....	50,000	10	1	1
British & Foreign Marine.....	50,000	50	20	4
Commercial Union Fire Life & Marine..	50,000	30	50	5
Edinburgh Life.....	5,000	10	100	15
Fire Insurance Association.....	100,000	5	£10	£2
Guardian Fire and Life.....	20,000	13	100	50
Imperial Fire.....	12,000	ET p. sh.	100	25
Lancashire Fire and Life.....	100,000	30	20	2
Life Association of Scotland.....	10,000	15	40.	8½
Lion Fire.....	500,000	..	10	2
Lion Life.....	92,000	..	10	2
London Assurance Corporation.....	35,802	48	25	12½
London & Lancashire Life.....	10,000	10	10	17-20
Liverp'l & London & Globe Fire & Life	£391,752	70	30	2
Northern Fire & Life.....	30,000	70	100	5
North British & Mercantile Fire & Life	40,000	56	50	6½
Phoenix Fire.....	6,722	£21 p. s.	.....	.....
Queen Fire & Life.....	200,000	30	10	1
Royal Insurance Fire & Life.....	100,000	60	30	8
Scottish Commercial Fire & Life.....	125,000	22½	10	1
Scottish Imperial Fire and Life.....	50,000	15	10	1
Scottish Provincial Fire & Life.....	20,000	15	50	3
Standard Life.....	10,000	68½	50	12
Star Life.....	4,000	5	25	1½

**DOMINION**  
**SALVAGE AND WRECKING CO.'Y,**

HEAD OFFICE:

**No. 26 HOSPITAL ST., MONTREAL.**

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

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

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

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

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

THE

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

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

President: Wm. DONAHUE, Wholesale Merchant. Vice-President: ROBT. EVANS (of Evans Bros.), General Manager; A. W. Bisson.

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

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

"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.

"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion."  
(Signed) LORNE."

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

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

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**PROVIDENT MUTUAL ASSOCIATION**  
OF CANADA. Incorporated C. S. C., Chap. 71.

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

**DIRECTORS:**

President: A. L. DE MARTIGNY, Esq., Cashier Jacques Cartier Bank.  
Vice-President: C. C. SNOWDON, Esq., Wholesale Hardware Merchant.  
B. A. T. DeMontigny, Esq., Recorder of Montreal; B. Globensky, Esq., Advocate  
J. McIntyre, Esq., Merchant; J. Thomson, Esq., Merchant; J. A. I. Craig, Esq., Manufacturer.

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

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

We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this continent, and its features are so well adapted to the ideas of the present age that on plan ever proved so popular.

Insurance.

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

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

**HEAD OFFICE, MONTREAL.**

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

MANAGER.

**EDWARD RAWLINGS.**

**THE ACCIDENT**

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

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co. y. Estab. 1825.

HEAD OFFICE;

EDINBURGH, Scot., and MONTREAL, Canada.

Total 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  
Investments in Canada.....over 1,000,000

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

W. M. RAMSAY, Manager, Can.

Established 1803.

**IMPERIAL**

Fire Insurance Comp'y OF LONDON.

HEAD OFFICE FOR CANADA;

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . £1,800,000 Stg.

Paid-up Capital, . . . \$700,000 Stg.

ASSETS, . . . . . £2,222,552 Stg.

Insurance.

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

Capital, . . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,

Chief Agents in Canada.

**SOVEREIGN**

Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.  
Vice-President for P.Q.—Hon. J. H. BELLEROSE.  
F. A. BALL, Manager.  
Insurance effected at reasonable rates.

TIME-TRIED AND FIRE-TESTED.

**QUEBEC**

FIRE ASSURANCE CO.'Y, ESTABLISHED 1818.

Deposit with Dominion Government, - - - \$100,000

Fire Insurances accepted on the most favorable terms.

MONTREAL OFFICE,

185 ST. JAMES STREET, THOMAS SIMPSON, Agent.

**THE JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW

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



**North Shore Railway.**

COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows:

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

GENERAL OFFICES—13 PLACE D'ARMES.

TICKET OFFICES:

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

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

**Intercolonial Railway.**

Summer Arrangement.

Commencing 7th July, 1882.

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

Leave Point Levi.....	7.30 a.m.
Arrive Riviere du Loup.....	11.55 a.m.
" Cacouna.....	12.22 p.m.
" Trois Pistoles.....	1.10 "
" Rimouski.....	2.49 "
" Little Melts.....	3.58 "
" Metapedia.....	6.50 "
" 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.

**WHAT THE PUBLIC WANT.**

**PRIVILEGES,  
NOT  
CONDITIONS**

*On their Life Policies.*

The unconditional policies of the  
**SUN LIFE ASSURANCE CO., of Montreal,**  
contain *not one condition*, but have the following  
privileges on them:

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

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

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

**R. MACAULAY, Manager.**

Insurance.

**LIVERPOOL & GLOBE  
INSURANCE COMPANY.**

LIFE AND FIRE.

Invested Funds - \$30,500,000  
Funds Invested in Canada - \$1,000,000

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman,  
THOMAS CRAMP, Esq., Dep.-Chairman.  
THEODORE HART, Esq., ANGUS C. HOOPER, Esq.  
EDWARD J. BARBEAU, Esq.

**G. F. C. SMITH, Resident Secretary**

Medical Referee—D. C. MACGILLUM, Esq., M.D.

Standing Counsel—THE HON. WM. BADGLEY.

Agenies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

**THE NORTH AMERICAN  
LIFE INS. CO.,**

(Incorporated by Dominion Parliament.)

Guarantee Fund.....\$100,000.

Deposited with Government....\$50,000.

Head Office—23 Toronto St., Toronto.

HON. ALEX. MACKENZIE, M.P., President.  
HON. ALEX. MORRIS, M.P.P., Vice-President.  
WM. MCCABE, F.I.A., Managing Director.  
In Mutual Branch all Profits Accrue to the Assured,  
to whom they Legitimately belong, being the  
only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to  
the Man of 60

DAVID SMITH, Box 875, Residence, 76 Joachim  
Street, Agent, Quebec.

THOMAS SIMPSON, Manager Prov. Que.,  
Montreal Office, 185 St. James St.  
(Next door to St. James Street Methodist Church)

Insurance.

**LION**

Life Insurance Co.'y  
Of London, England.

Subscribed Capital, . . . \$4,600,000

Paid up " . . . . . 920,000

Government Deposits, . . . 150,000

Claims paid immediately on proof of death.

All earnings of this branch invested in Canada.

**FREE POLICIES,**

**FAIR RATES,**

**LIBERAL CONDITIONS.**

Intending assurers are requested to examine the favorable terms offered by this Company, and to note the absolute security offered to its Policy Holders.

General Agents and Agents wanted in unoccupied districts.

HEAD OFFICE,

MONTREAL,

**F. STANCLIFFE, General Manager.**

**WESTERN**

**ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,680,785 96

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

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Presnt. J. J. KENNY, Man'g. Dir.  
JAS. BOONER, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch.  
190 ST. JAMES STREET.

**CONFEDERATION LIFE ASSOCIATION.**

SOLID PROGRESS.

ASSETS.

1873.....\$113,293.

1876.....\$289,202.

1879.....\$560,767.

1880.....\$676,366.

1881.....\$877,460.

Surplus on Policy Holder's Account,

**\$285,915.66.**

Manager for the Province of Quebec,  
**H. J. JOHNSTON, Montreal.**  
Manager for New Brunswick,  
**Major J. MACGREGOR GRANT,**  
St. John.

**J. K. MACDONALD,**  
Managing Director  
Manager for Nova Scotia,  
**AUGUSTUS ALLISON,**  
Halifax.

**LIFE INSURANCE  
EXCLUSIVELY.**

CANADIAN INVESTMENTS  
EXCEED

**\$250,000,**

AND

Increasing Yearly.

LOW RATES

OF

PREMIUM.

**HEAD**

OFFICE

FOR

CANADA,

217 St. James Street,

**MONTREAL.**

**WILLIAM ROBERTSON  
GENERAL MANAGER.**

AN ACTIVE AND ENERGETIC  
**GENERAL AGENT**

Wanted immediately. Salary and Commission.

