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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 17.

MONTREAL, FRIDAY, NOVEMBER 9, 1883.

No. 12

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.

FLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

JAMES CRISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

Woollen Department.

OVERCOATINGS in BEAVERS,

Pilots, Naps, Meltons,

Diagonal Tweeds and Worsteds,

FRENCH

Fancy Worsted Suitings,

Black, Blue and Colored Worsted Coatings.

3-4 and 16-4 Scotch and English Tweeds, Canadian Tweeds.

JOHN MACDONALD & CO.,

TORONTO & MANCHESTER.

M. FISHERSONS & CO.

Importers of Broad and Narrow Woollens, Tailors' Trimmings, &c. Our Stock for this Season is very replete.

The Goods in the various Departments have been carefully selected, with the view to their adaptability to the **Canadian Trade.**

They comprise:

Black and Colored Presidents, Black and Colored Beavers, Black and Colored Naps, Black and Colored Meltons, Irish (Blarney), Scotch and English Tweeds, Suitings and Trouserings, Silk and Mohair Matelasses and Cloakings, Black and Colored Cashmeres, Crstume Cloths in all colors.

Orders by letter and through our Travellers will continue to receive our prompt and careful attention.

M. FISHER, SONS & CO.,
Montreal and Huddersfield, Eng. and.

Leading Wholesale Houses of Montreal

HO. JAY GOODS.

We have now on exhibition a complete line of European and American Fancy Goods suitable for Holiday presents.

H. A. NELSON & SONS.

56 & 58 Front St. West, | 59 to 63 St. Peter St.
TORONTO. | MONTREAL

Wholesale Dealers in

European and American Fancy Goods,

Clocks, Toys,

Smallwares, &c.

Manufacturers of

Brooms and Woodenware.

S. GREENSHIELDS, SON & CO.

WHOLESALE

DRY GOODS

MERCHANTS,

17, 19 and 21,

VICTORIA SQUARE

AND

730, 732, 734 & 736,

CRAIG STREET,

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 this city, and at its Branches, on and after

SATURDAY,

the first day of December next.

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

By order of the Board.

W. J. BUCHANAN,

General Manager.

Montreal, 23rd Oct., 1883.

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP - \$500,000

SURPLUS - - - - - 360,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

THOMAS CRAIG, - - - - - President.

HON. A. W. OGILVIE, SENATOR, - Vice-President

Alex. Buntin. E. K. Greene.

Henry Bulmer.

BRANCHES.

Hamilton, Ont. - - - C. M. Counsell, *Manager.*
Aylmer, " - - - J. G. Billett, do
Bedford, P. Q. - - - B. W. Morgan, do

FOREIGN AGENTS:

LONDON:—The Alliance Bank (Limited).
NEW YORK:—The Hanover National Bank.
BOSTON:—Maverick National Bank.
Sterling and American Exchange bought and sold. Interest allowed on Deposits.
Collections made promptly, and remitted for at current rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

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

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

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

Branches and Agencies in Canada.
London, Klagston, St. John, N.B.
Brantford, Ottawa, Fredericton, N.B.
Paris, Montreal, Halifax, N.S.
Hamilton, Quebec, Victoria, B.C.
Toronto,

Agents in the United States:

NEW-YORK.—D. A. McTavish and H. Silkman, Agents.
CHICAGO.—H. M. Breodon, Agent.
SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents.
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. Narouard, Krauss &
Co. Lyons—Credit Lyonnais.

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

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

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

HEAD OFFICE, MONTREAL.

Directors.

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

Branches of the Molsons Bank.

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

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, and, 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, Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Merchants' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo, Second National Bank; Helena, Montana—First National Bank; Fort Benton, Montana—First National Bank.

AGENTS IN EUROPE.

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

The Chartered Banks.

MERCHANTS BANK OF CANADA.

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

Saturday, the 1st 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,

G. HAGUE,

GENERAL MANAGER.

Montreal, 24th Oct., 1883.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, MONTREAL

C. S. CHERRIER, Esq., President.

GEO. S. BRUSH, Esq., Vice-President.

A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

DIRECTORS.

HON. ISIDORE THIBAUDEAU, President.
JOSEPH HAMEL, Esq., Vice-President.
Hon. P. Garneau, E. Baudet, Esq. M.P.P.
T. LeDroit, Esq. M. W. Bayle, Esq.
U. Tessier Jr. Esq. P. LAFRANCOE, Cashier.
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau, Montreal.

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

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

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

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

Correspondence respectfully solicited.

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

Head Office, - - - Toronto.
Paid-up Capital - - - \$6,000,000
Rest - - - - - 1,900,000

DIRECTORS.

Hon. WILLIAM McMASTER, *President.*
WM. ELLIOT, Esq., *Vice-President.*
T. Sutherland Stayer, Esq., Jas. Crathern, Esq.
John Waddie, Esq., Hon. S. C. Wood.
George Taylor, Esq.
W. N. ANDERSON, *General Manager.*
JNO. C. KEMP, *Asst Gen'l Manager.*
ROBT. GILL, *Inspector.*

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

BRANCHES.

Ayr	Goderich	St. Catharines
Barrie	Guelpf	Sarnia
Hollville	Hamilton	Senforth
Harlin	London	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Galt	Parkill	Windsor
	Peterboro	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 - - - - - \$1,330,000
Reserve Fund - - - - - 450,000

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000
CAPITAL PAID IN May 15, 1880..... 1,430,659
RESERVE FUND..... 367,000

Board of Directors.

R. W. HENCKER, *President.*
A. A. ADAMS, *Vice-President.*
Hon. M. H. Oochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope,
T. S. Morey, Hon. G. G. Stevens.

WM. FARWELL, *General Manager.*

Head Office—Sherbrooke, Que.
Branches:

Waterloo	Richmond
Coaticook	Stanstead
Cowansville	Granby
	Farnham

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

The Chartered Banks.

THE
BANK OF TORONTO.

DIVIDEND NO. 55.

NOTICE is hereby given that a Dividend of
FOUR PER CENT.

for the current half year, being at the rate of

Eight per Cent. per annum.

upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank, and its branches, on and after

Saturday, the First day of December next.

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

By order of the Board,

D. COULSON, Cashier.

Toronto, 24th October, 1883.

The Western Bank of Canada.

HEAD OFFICE, OSHAWA, ONT.
CAPITAL AUTHORIZED..... \$1,000,000
CAPITAL SUBSCRIBED..... 500,000
CAPITAL PAID UP..... 150,000

BOARD OF DIRECTORS.

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

T. H. McMILLAN, *Cashier.*

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

LA BANQUE JACQUES CARTIER.

NOTICE is hereby given that a Dividend of,

THREE and A HALF PER CENT.

on the paid-up capital of this Bank has been declared

for the current half-year,

and will be payable at the Office of the Bank at Montreal on and after

The 1st day of the month 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,

A. DEMARTIGNY, *CASHIER.*

Montreal, October 24th, 1883.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

THOS. MACLELLAN, *President.*
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants), *Vice-President.*
JOHN TAPLEY (of Tapley Bros., Indiantown).
HOW. D. TROOP (of Troop & Son, Shipowners).
JOHN McMILLAN, (of J. & A. McMILLAN, Book-sellers).
JOSIAH WOOD, M.P., Sackville.
A. A. STERLING, Fredericton.

CASHIER, — ALFRED RAY.

AGENCY—FREDERICTON: A. S. Murray, Agent,
" — WOODSTOCK, N.B.: G. W. Vanwart, "

Loan Societies.

Montreal Loan & Mortgage Co.
AND TRUST COMPANY.

Incorporated 1858.

CAPITAL - - - - - \$1,000,000 00
TOTAL ASSETS - - - - - \$1,583,263 52
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.

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.*
Hon. A. W. OGILVIE, Senator, *Vice-President.*
G. F. C. SMITH, of the L. L. and Globe Insurance Company.

JAMES CRATHERN, of Crathern & Caverhill.
THEODORE HART, Esq., *Director Liverpool & London & Globe Insurance Company.*

A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.
THOMAS CRAIG, Esq., *President Exchange Bank of Canada.*

TO EXECUTORS AND TRUSTEES:

Trustees and Executors are authorized by Act of Parliament to invest the Debentures of this Company.

GEORGE W. CRAIG, Manager.

OFFICE 181 ST. JAMES STREET, MONTREAL.

THE HAMILTON

Provident and Loan Society.

GEORGE H. GILLESPIE, Esq., *President.*

JOHN HARVEY, Esq., *Vice-President.*

Subscribed Capital..... \$1,500,000 00
Paid-up Capital..... 1,100,000 00
Reserve and Surplus Profits..... 97,000 00
Total Assets..... 2,697,000 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: Cor. of King and Hughson Sts.,
HAMILTON, CANADA.

H. D. CAMERON, *Treasurer.*

Dominion Savings & Investment Soc.

LONDON, ONT.

INCORPORATED, - 1872.

Capital, - - - - - \$1,000,000 00
Subscribed, - - - - - 1,000,000 00
Paid-up, - - - - - 864,982 86
Reserve Fund, - - - - - 140,000 00
Contingent Fund, - - - - - 2,606 54

Loans made on farm and city property, on the most favorable terms.

Municipal and School Section Debentures purchased.

Money received on deposit and interest allowed thereon
F. B. LEYS, *Manager*

CANADA LOAN

AND BANKING CO.

SAVINGS BANK.

HAMILTON, Ont.

Interest allowed on deposits of one dollar and upwards. Money to loan on real estate.

ROBT. DUNCAN, Esq., W. KERNS, M.P.P.,
Vice-President.
J. A. KENNEDY, *Manager.*

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails. 1883. Summer Arrangements. 1883.

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.....	4,106	R. Brown.
Sarmatian.....	3,650	John Graham.
Circassian.....	4,600	Lt. W. H. Smith, R.N.R.
Moravian.....	3,600	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,800	W. Richardson.
Hibernian.....	3,494	Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Neonian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	Alex. McDougall.
Scandinavian.....	3,000	John Parks.
Siberian.....	4,000	Building.
Buenos Ayres.....	3,800	R. P. Moore.
Corean.....	4,000	Barclay.
Grecian.....	3,600	C. E. LeGallais.
Manitaban.....	3,150	McNicol.
Canadian.....	2,000	C. J. Menzies.
Phœnician.....	2,500	J. Brown.
Waldensian.....	2,500	W. Dalzell.
Lucerne.....	2,200	John Kerr.
Newfoundland.....	1,500	Myline.
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, Londonderry and Quebec Mail Service.

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

FROM QUEBEC:

Polynesian.....	Saturday, Nov. 10
Pernvian.....	Saturday, Nov. 17
Parisian.....	Saturday, Nov. 24
Sarmatian.....	Saturday, Dec. 1
Sardinian.....	Saturday, Dec. 8
Circassian.....	Saturday, Dec. 15

RATES OF PASSAGE FROM QUEBEC.

Cabin.....	\$70 and \$80
(According to Accommodation.)	
Intermediate.....	\$40
Steerage.....	\$25

FROM HALIFAX.

Hibernian.....	Monday, Nov. 19
Caspian.....	Monday, Nov. 26
Nova Scotian.....	Monday, Dec. 3

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

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

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

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

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

H. & A. ALLAN, 95 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
Dominion.....	3,176
Texas.....	2,700
Quebec.....	2,700
Mississippi.....	2,630
Brooklyn.....	3,600
Toronto.....	3,224
Ontario.....	3,176
Sarnia.....	3,660
Oregon.....	3,660
Vancouver.....	5,700

DATES OF SAILING

FROM QUEBEC TO LIVERPOOL.

*Oregon.....	10th Nov.	*Sarnia.....	27th Nov.
Dominion.....	17th Nov.	Montreal.....	11th Dec.
Toronto.....	21th Nov.	Ontario.....	4th Dec.

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$60, \$60, \$65, and \$80; return, \$90, \$108, \$117, and \$144, according to steamer and berth. Intermediate, \$40. Steerage, \$24. Permitted storage tickets issued at the lowest rates. * These steamers carry neither cattle nor sheep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

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

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

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

Brantford, Ont.

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

Guelph, Ont.

JOHN SMITH,

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

Montreal.

JOHN FAIR,

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

JOHN FULTON,

ACCOUNTANT, 242 St. James Street, Montreal.

EDWARD EVANS,

ACCOUNTANT, 215 St. James, St., (Nordheimer's Block.) Montreal.

KENT & TURCOTTE, Public Accountants & Auditors,

7 PLACE D'ARMES SQ.

Jacques-Cartier Bank Building, Montreal.

A. L. KENT

ALPHONSE TURCOTTE.

Leading Toronto Brokers.

E. STRACHAN COX, T. F. WORTS, COX & WORTS, STOCK BROKERS, No. 26 Toronto Street, Toronto.

(Members of the Toronto Stock Exchange), buy and sell on Commission for cash or on margin all securities dealt in on the Toronto, Montreal and New York Stock Exchanges; also execute orders on the Chicago Board of Trade in Grain and Provisions. Hudson's Bay stock bought for cash or on margin. Daily cable quotations received.

Agents' Directory.

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

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

Legal.

For Accountants, &c, see other page.

Brandon and Regina and Man.

PETERSON & PETERSON, BARRISTERS, &c.,

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

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FREDERICK BISCOE, BARRISTER, SOLICITOR, NOTARY, &c., Commercial Buildings, Brantford. N.B.—Collections specially attended to.

HARDY, WILKES & JONES,

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

St. Catharines, Ont.

A. ALBERT C. BROWN, (Successor to Brown & Brown.) Barristers, Attorneys, Solicitors in Chancery, Notaries Public, &c.

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H. SANFIELD MACDONALD, (late MacLennan & Macdonald.) BARRISTER, SOLICITOR, CONVEYANCER, NOTARY, &c. Solicitor for the Ontario Bank. N.B.—Special facilities for making prompt Collections throughout Ontario and Manitoba.

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

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MACDONALD & MACDONALD, Barristers, &c. A. H. MACDONALD. W. MACDONALD.

Hamilton, Ont.

PURLONG & 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.

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

A. D. CAMERON,

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

PARKES & MACADAMS,

BARRISTERS AND SOLICITORS IN THE SUPREME COURT. ATTORNEYS AND NOTARIES. Offices: Hamilton Provident and Loan Society Chambers, First Flat. Entrance on Hughson St.

**ONTARIO INVESTMENT ASSOCIATION,
LIMITED,
OF LONDON, ONTARIO.**

CAPITAL SUBSCRIBED \$2,050,000
RESERVE FUND 600,000
CONTINGENT FUND 4,106
INVESTED 1,871,350

This Association is authorized by Act of Parliament to Loan Money on Real Estate secured by Mortgages; buying and advancing Money upon School, Municipal, and other Debentures, and Public Securities, and the Debentures of the various Building and Loan Societies, Investment Companies, and other Societies and Companies of this Province, and has the largest Reserve Fund of any Company in Western Ontario.

HENRY TAYLOR, Manager.

OFFICE—Richmond St., London, Ont.

BANQUE VILLE-MARIE.

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT (3½ 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 Head Office, in this city, on and after

Saturday, the 1st Day of December next.

The transfer books will be closed from the 20th to the 30th of November next, both days inclusive.

By order of the Board,

UBALDE GARAND,

Cashier.

Montreal, 25th October, 1883.

Bank of Hamilton.

DIVIDEND NO. 22.

Notice is hereby given that a dividend of

Three and one-half per cent

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

Saturday the 1st day of Dec. next.

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

By order of the Board.

E. A. COLQUHOUN,

Cashier.

Hamilton, October 25th, 1883.

THE LEADING

Trade Auction House

IN CANADA.

PETER RYAN,

Trade Auctioneer & Financial Agent,

29 FRONT STREET WEST,

TORONTO.

Trade Sales every Two Weeks on the above premises. **Dry Goods, Clothing, Boots and Shoes, Woollens and General Merchandise.**—Special attention given to Sales of Bankrupt Stocks and Estates.

Consignments solicited of surplus merchandise from Manufacturers, Importers and General Merchants.

Cash advanced on Merchandise warehoused on reasonable Terms. Correspondence solicited. Good Storage, Large Premises. Low Insurance.

Leading Wholesale Trade.

ROBT. McCREADY,
WHOLESALE
BOOT & SHOE
MANUFACTURER
Office & Warehouse, 29 & 31 WILLIAM ST.,
Factory, 28 COLLEGE STREET,
MONTREAL.

E. E. GILBERT & SONS,
MANUFACTURERS OF
PORTABLE AND STATIONARY
ENGINES,
Steam Pumps, Shafting, Pulleys, &c.
Office:
722 ST JOSEPH STREET
MONTREAL.

W. & F. P. CURRIE & CO.
100 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

TEAS, SUGARS, COFFEES,
SPICES, FRUITS
AND A FULL ASSORTMENT OF
GENERAL GROCERIES,
Maintained from best Markets
J. A. MATHEWSON,
202 McGill Street.

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,
" 8 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 B'gs, &c., &c. Paper.
Special Sizes and Weights made to order.
389 ST. PAUL ST., MONTREAL.

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, } MONTREAL.
Chas. Cassils, }

JAMES McCREADY & CO.
WHOLESALE
BOOT AND SHOE
MANUFACTURERS,
35 & 37 WILLIAM STREET.
MONTREAL.

J. & T. BELL,
MANUFACTURERS OF
Fine Boots and Shoes
WHOLESALE,
273 NOTRE DAME STREET.
MONTREAL.

Fine made goods, latest styles, equal in finish the best American makes, and specially adapted town custom.

W. J. WEBSTER,
Wholesale Manufacturer of
Fine Hand and Machine-Sewed
BOOTS AND SHOES,
626 Craig Street, Montreal.

SHAW BROS. & CASSILS,
TANNERS,
And dealers in
HIDES AND LEATHER,
426 & 428 NOTRE DAME ST.
MONTREAL.

Cassils, Stimson & Co.,
IMPORTERS OF
FOREIGN LEATHERS
PRUNELLAS & SHOE FINDING
AND
Leather Commission Merchants,
13 & 15 ST. HELEN ST., MONTREAL

Legal.

Kingston, Ont.
E. H. SMYTHE, LL. D.

BARRISTER, SOLICITOR, &c.
Special attention to Commercial Collections.

Penetanguishene, Ont.
WALTER J. KEATING,
SOLICITOR, &c.

Pleton, Ont.
EDWARDS MERRILL,
BARRISTER, SOLICITOR, NOTARY PUBLIC,
&c. Office: Washburn Block, Main St., Pleton.

St. Thomas, Ont.
FRMATINGER & ROBINSON, Barristers, &c.,
Solicitors for Imperial Bank and South-Western Loan Society. Collections promptly attended to in all portions of Western Ontario.

Seaforth, Ont.
MCCAUGHEY & HOLMESTEL, Barristers, &c.
Seaforth, Ontario.

Leading Manufactures &c.

D. Morrice & Co.General Merchants Manufacturers' Agents, &c.,
MONTREAL and TORONTO.**HOCHELAGA COTTONS.**Brown Cottons, and Sheetings, Fine Bleached
Shirtings, Canton Flannels, Yarns & Bags.**STORMONT COTTON CO.**Ducks, Tickings, Cheeks, &c. Colored Cotton
Yarns.**VALLEYFIELD COTTONS.**Blenched Shirting, Wigans, Silesias, Shoe
Drills, Corset Jeans, &c.**ST. CROIX COTTON MILL.**Fancy Cheeks, Gingham, Bleached Shirtings,
&c. Wide Sheeting, &c.**WINDSOR COTTON MILL.**

Brown Cottons.

STE. ANNE SPINNING CO. (Hochelaga).

Heavy Brown Sheetings.

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

The Wholesale Trade only supplied.

— THE —

**Canada Cotton Manf'g.
COMPANY,**

CORNWALL, - - - ONT.

MANUFACTURE

COTTONADES, WOVEN DUCKS, DYED DUCKS,

White Ducks for Sails, Tents, in
7, 7½, 8, 9, 10 and 12 oz.CANTON FLANNELS, BLEACHED, UN-
BLEACHED and COLORED.

GRAIN BAGS, SUGAR BAGS.

All orders executed DIRECT from the Mills at
Cornwall Accounts opened with the Wholesale
Houses only**THE
Bolt and Iron Co.
OF TORONTO**

Manufacture every kind of

Carriage and Fancy Head Bolts,
Tire and Sleigh Shoe Bolts,
Stove and Sink Bolts,
Railway and Machine Bolts,
Boiler Rivets and other Rivets,
Railway Spikes & other Spikes,
Lag and Gimlet-Pointed Screws
Plough & Special Shaped Bolts.Specify early. Specify now and avoid disap-
pointment in deliveries.

Leading Manufactures &c.

CANTLIE, EWAN & CO.,GENERAL MERCHANTS
AND MANUFACTURERS' AGENTS,
MONTREAL AND TORONTO.Merchants Manufacturing Co.,
BLEACHED SHIRTING.Cornwall Manufacturing Co.,
WHITE & COLORED BLANKETS &c.A. Lomas & Son (Sherbrooke),
PLAIN AND FANCY FLANNEL.Almonte Knitting Co.,
SHIRTS AND DRAWERS.Thorold Knitting Co.,
SHIRTS AND DRAWERS.Canadian Tweed & Etoffes,
Cotton and Wool Hosiery, &c., &c.

15 Victoria Square, Montreal.

13 Wellington Street, East, TORONTO.

SIMARD & FOERSTER,

MANUFACTURERS OF

Gilt and Imitation Mouldings,

LOOKING GLASS AND PICTURE FRAMES,

DEALERS IN

STEEL ENGRAVINGS, PAINTINGS & FINE CHROMOS

WHOLESALE AND RETAIL.

658 & 660 CRAIG STREET, MONTREAL.

Re-Gilding Done Promptly.

**Chamblly Flannels,****WARRANTED ALL WOOL.**NONE GENUINE unless
Stamped with the above Trade
Mark. Buyers will please note
this when purchasing.**CHAMBLLY
GREY COTTONS**

IN THE FOLLOWING WIDTHS

26, 30, 32, 34, and 36 Inches.

*Unsurpassed in Make and
Quality.*

Leading Manufactures &c.

**WM. PARKS & SON,
COTTON SPINNERS,
BLEACHERS AND DYERS,
NEW BRUNSWICK COTTON MILLS
ST. JOHN, N.B.**COTTON YARNS, White and Colored, Single
and Double Twist Yarns, Bleached and Colored
CARPET WARPS, White and Colored.
BEAM WARPS, for Woollen Mills in all the
varieties required.HOSIERY YARNS of every description.
BALL KNITTING COTTON, superior in
quality to that imported.FANCY WOVEN SHIRTINGS and APRON CHECKS.
These Goods have been awarded FIRST PRIZES for
each of the above articles in Montreal, Toronto, Halifax and
Kingston Exhibitions, 1850, 1851 and 1852.A GOLD MEDAL
at the Dominion Exhibition at Montreal, 1850.A SILVER MEDAL
at Kingston for best assortment of Cotton Manuf. 1852A SILVER MEDAL
at Montreal, 1852 for best display of Cotton Goods.
For Sale by the Wholesale and Retail Dry Goods Trade
throughout the Dominion.AGENTS:—
ALEX. SPENCE, W.M. HEWETT,
21 Lemoine St., Montreal. 11 Colborne St., Toronto.**HAMILTON
COTTON COMPANY,
HAMILTON, ONTARIO,**

MANUFACTURERS OF

COTTON YARNS,
White and Colored, Single and Double.CARPET WARPS, white and all colors,
BEAM WARPS of every description,HOSIERY YARNS
And Balled Knitting Yarns,

EVERY VARIETY.

Denims, Tickings and Cottonades,
These goods are universally pronounced by the
trade to be fully equal to any made, and for regu-
larity and evenness in make and coloring they are
unsurpassed.CARPET WEAVERS—You will find
our Warps superior to any in the
Market; we ask you just to GIVE IT A
TRIAL.If your Dry Goods Man has not got it,
write to us, and we will see you are
promptly supplied.OUR YARNS, of which we make all descriptions,
will be found equally good.ASK FOR THEM. TRY THEM.
This Company was awarded two first prize silver
medals at Toronto Exhibition 1851, and three first
prizes at Provincial Exhibition at Kingston, 1852.AGENTS:
Winans & Co., Toronto,
F. McElderry & Co., Montreal.**GRAVEN COTTON CO.,**

BRANTFORD, ONT.

GREY SHEETINGS.

AGENT:

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Legal.

Kincardine, Ont.
J. A. MACPHERSON,
Attorney, Solicitor, Notary-Public.

Silk and Cotton Manufactories, &c.

MONTREAL, JULY 2ND, 1883.

"SILK THREAD,"

CHANGE OF

Standard Shade Card.

We take pleasure in notifying the trade that we have issued a

NEW STANDARD SHADE CARD,

largely increasing the number of colors in which our goods are produced.

Retail merchants desiring a card for their convenience will be furnished with one by applying to their wholesale house or direct to us.

BELDING, PAUL & CO.

THE

STEEL CO'Y OF CANADA

Manufacture

**PIG AND BAR IRON CAR WHEELS,
CAR AND LOCOMOTIVE AXLES,**

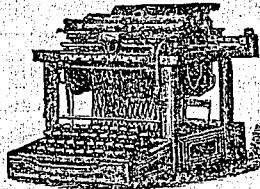
NAIL PLATE, &c.

All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERRY, N.S.

OFFICE IN MONTREAL,

No. 17 St. John Street.

REMINGTON TYPE-WRITER.



WYCKOFF,
SEAMANS &
BENEDICT,
NEW YORK,
SOLE EXPORTING
AGENTS.
The only Machine
which will suc-

cessfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c., &c. Send for Catalogue and Testimonials.
P. O. Box, 1324.

J. O'FLAHERTY,

AGENT FOR CANADA.

489 ST. PAUL STREET, MONTREAL.

BOWN & WOODS,

ST. JOHN'S,
NEWFOUNDLAND,
GENERAL

COMMISSION MERCHANTS.

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

Robt. Miller, Son & Co.,

156 and 158 MCGILL STREET.

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

**Papers, Stationery,
Blank Books,
Miscellaneous Books,
Paper Hangings
and Window Shades.**

Leading Wholesale Trade of Montreal.

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

Received

Gold Medal

THE

Grand Prix

Paris Ex-

hibition,
1878.



Received

Gold Medal

THE

Grand Prix

Paris Ex-

hibition,
1878.

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

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

JOHN CLARK, JR. & CO.'S

M. E. Q.



M. E. Q.

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

M. E. Q.

ESTABLISHED 1850
AT 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.

THE NEW
**CROCODILE LEATHER
NOTE PAPERS,**

In four Tints, viz:

*Cream, Primrose, Celestial
Blue & Caledonian Grey,
Rex Octavo & Regina Octavo.*

ENVELOPES TO MATCH.
NEW COURT, WALLET SHAPE.

Sample Books on Application.

MORTON, PHILLIPS & BULMER,
STATIONERS,
Blank Book Makers and Printers,
375 Notse Dame St., Montreal.

Leading Wholesale Trade of Montreal.



JUST RECEIVED
Ex "BENALDER"
A LOT OF VERY

Choice "Congous"

To which we would call the attention of the trade. We give special attention to Teas.

TURNER, ROSE & CO.,

IMPORTERS OF TEAS,
Wholesale Grocers,
Cor. St. John and Hospital,
MONTREAL.

Commercial Summary.

MESSRS. MARSHALL & GOWANLOCK, hatters and furriers, London, Ont., are about to dissolve partnership. It is understood Mr. Marshall will continue the present business, and that Mr. Gowanlock will start a new business in the same line.

H. RUTVEN, a baker in Toronto, has handed what he possessed to his creditors, consisting chiefly of a lot of accounts, from which they may realize 20 cents in the dollar.

The stock in trade of W. H. Davy, jeweller, Chatham, Ont., whose failure was reported in last week's JOURNAL, was sold on the 1st inst., to A. Richardson, of that place, at 36c on the dollar.

Mr. ARTHUR M. PERKINS, late of the firm of H. R. Beveridge & Co., this city, having had, he thinks, sufficient experience of the dry goods trade, has returned to his former profession of accountant and assignee.

The steam barge "Manitoba," owned by a Mr. Sharp, and engaged in the wood trade, from the Hudson to Detroit, was burned to the water's edge, on the morning of the 2nd inst., about four miles below Chatham, Ont. Value, \$2,500; insured in the Caledonia for \$1,500.

The assignee in the case of J. F. Rice & Son, millers, etc., Bear River and elsewhere, N. S., is getting signatures to the deed of settlement. It is supposed the property of the father will exceed all liabilities. "Several levies under execution have been made before assignment." At the time of the son's departure for the United States all the property was in the hands of J. F. Rice, the father.

"COTTON PRICES" has broken out in the wholesale shirt trade. The cheap kinds or shirts, which cost \$5.90 to make are sold at \$5 a dozen. Women's wages have fallen over fifty per cent. from what they were a year of two since, and the factories are besieged for work at this price. The losses made on the three or four cheapest class of shirts are probably added to the better and higher grades.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA.

Dyestuffs, Colors,
Chemicals, &c.

OF

W^m PICKHARDT & KUTTROFF,

98 Liberty St., New York.

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,
GERMANY.

BUY

PRINCESS
BAKING POWDER,
ABSOLUTELY PURE.

The most perfect BAKING POWDER of the age. Warranted vastly superior to any Canadian Powder, is unrivalled by best brands of American, and costs 20 per cent. less.

MANUFACTURED BY

WM. LUNAN & SON,
SOREL, QUE.

Sold by leading Grocers in Canada, Newfoundland, the West Indies, Bermuda and South America

Losses by fire, together with inefficiency, want of sufficient trade and disproportionate expenditure are given as the causes of the shortcomings of the Otter Sweeper Co., of Otterville, Ont., the directors and shareholders of which at a recent meeting determined on winding up the concern. The articles manufactured were carpet-sweepers, children's carriages, go-carts, etc.

H. K. Ridley, of Chatham, Ont., dealer in hats, caps and gents' furnishing goods, has assigned. He commenced business about four years ago, and was doing a good profitable business, but, not satisfied with doing well, he followed an example frequently set, and invested some money in Chicago wheat speculations, with the usual result; and this is the principal cause of his failure. His liabilities or assets are not yet known.

Messrs. KENT & TURCOTTE inform us they have been instructed to serve demand of assignment on L. H. Lafleur, general storekeeper, of Yamaska, Que., for the benefit of his creditors. Lafleur has been supposed for some time to be well off and possessed of considerable property, but lately these have been found to belong to his wife. The property was to have been transferred as security to his creditors, but it is now discovered that they are covered by judgments of La Banque Jacques Cartier and several other claimants. Liabilities estimated at \$20,000.

Leading Wholesale Trade of Montreal.

GREENE & SONS
COMPANY

MONTREAL,

HATS, CAPS,

—AND—

FURS.



ALL LINES ARE NOW COMPLETELY
ATTENDED TO.

BUFFALO

—AND—

FANCY ROBES.

GENTLEMEN'S FURNISHING.

Latest Styles, Lowest Prices,

—SELECTED FOR—

FALL TRADE, 1883.

A MEETING of the creditors of Normand & Lacerte, dry goods dealers, Three Rivers, Que., was held last Tuesday at the office of Kent & Turcotte, this city, and proposals made for the payment of all claims in full, with an extension of 4, 8 and 12 months—Mr. Normand to wind up the business as soon as possible. Mr. Normand failing to obtain security, the above negotiations have fallen through. Mr. Lacerte retires from the concern. The liabilities are about \$17,000; the assets show a nominal surplus. The firm began business some five years ago, but competition has been too keen, and latterly there has been a considerable check to the limited business which the firm had been doing.

THE stock in trade of Wm. H. German, Digby, N.S., general dealer, who assigned a few weeks ago, and left suddenly for Boston, has been sold by and under a Bill of Sale, that class of security in the Lower Provinces which should be provided for in any insolvency legislation proposed. German belonged to Smith's Cove, and began business last spring in Digby with about \$700 cash capital besides some real estate. A Building Society at Annapolis had a judgment covering his real property for \$950, and there were four attachments for about \$1,000. His liabilities amounted to about \$2,000.

THERE appears to be some reason for inferring that four drug stores are too many for Orangeville, Ont. Five years ago H. M. Heal of that place bought the stock in trade of T. G. Poyntz—now in Winnipeg—for cash, and has been compelled to admit at last that competition is too keen in his line. Towards the end of last month the bailiff was in possession, and Mr. Heal made an assignment to Dr. Henry, the mayor of the town, for the benefit of his creditors. The claim of Campbell & Sons, \$1,000, is said to be secured by bill of sale; creditors

in this city are interested to about an equal amount. The necessary expenses of the business were disproportionate.

THE Ontario Car Co., of London, have taken a seizure of revendication for one hundred and forty-four cars, including two post office or composite cars and two second class cars, on the Quebec Central Railway against Bowen & Woodward, contractors, Sherbrooke, Que. Mr. Edward Evans has been appointed by them to take necessary proceedings to get possession of these cars, and he has seized at different points. Since the seizure several of the cars have been removed, and procedure for contempt of court has been taken against the officials for so doing. It is understood that a *saisie conservatoire* has issued for cars built by the same contractors for the South Eastern Railway, MacMaster, Hutchinson & Weir are acting for the Car Company.

THE following statement as to the condition of a retail shoe dealer in a town of Central Ontario probably describes the circumstances of many an otherwise respectable country-merchant. Has been in business over 12 years; had a capital of about \$500 at starting; failed some years ago, and compounded at about 35 cents in the dollar, which he paid; subsequently compromised at 75 cents, which he also paid. He is being sued *some*. If trade revives he may pull through, but he is carrying a pretty large stock. Business has been very dull of late with merchants in the vicinity; farmers have not yet sold their grain, and meantime there is little doing. Being a man of honesty and sobriety, moderately careful and very attentive to business, his difficulty is due as much to dullness of trade as to want of capital and carrying too much stock. Some claims under execution have been paid. The impression in a quarter likely to know is that it is more than probable he will "go up."

Leading Wholesale Trade of Montreal.

Taylor, Robertson & Co.
WHOLESALE
HAT AND FUR HOUSE,
FULL OVER AND SILK HAT,
MANUFACTURERS,
537 ST. PAUL STREET,
MONTREAL.

McARTHUR, CORNEILLE & CO.,
Importers of and Dealers in

White Lead & Colors,
ORT AND GROUND IN OIL,
Varnishes, Oils, Window Glass, Star,
Diamond Star, and Double Diamond Star
Brands.
English 16, 21 and 26 oz. Sheet.
Rolled, Rough and Polished Plate Glass
Colored, Plain and stained Enamelled Sheet
Glass.
Painters and Artists Materials.
Chemicals, Dye Stuffs.
Naval Stores, &c., &c., &c.,
OFFICES AND WAREHOUSES:
310, 312, 314 and 316 St. Paul Street
AND
253, 255 and 257 Commissioners Street
MONTREAL.

KENNETH CAMPBELL & CO.
WHOLESALE
DRUCCISTS,
OFFER FOR SALE
Cod Liver Oil, Newfid.,
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar,
603 CRAIG STREET,
MONTREAL.

The young man in South Carolina who has constructed a machine that will pick two bales of cotton in a day has done more for his country and for mankind than the greatest soldier.—*Ex.*

Three shares of Bank of British North America stock changed hands here last Monday at a price equal to about £58 stig. per share, the par value being £50 stig. The reference to the transaction in an evening paper would have astonished a member of the London Stock Exchange.

A. S. BEAUCHAMIN & Co., who started a shirt factory in St. Hyacinthe, Que., about two years ago, have succumbed to the pressure. Mr. Beauchemin succeeded at the outset in securing Mr. G. H. Dumesnil a gentleman of means in this city, as a limited partner, but even against this advantage, incapacity was too great. The liabilities are about \$15,000; the assets consist of machinery, goods, book debts, &c.

Some subscribers at Parkhill and elsewhere ask if the Exchange Bank bills are redeemable at par. Yes; the bank in this city is accepting them; and exchanging other bank notes or gold for their dollar for dollar. The circulation is the first claim on the assets. It is almost an impossibility that the notes of any chartered

Leading Wholesale Trade of Montreal.

H. SHOREY & CO.,
Wholesale Clothiers and Mantle Manufacturers,
32, 34, 36, 38 and 40 54, 56, 58, 60 and 62
Notre-Dame Street West. || St. Henry Street,
MONTREAL.

BRANCH WAREHOUSE,
Post Office Street, Winnipeg, Man.

Merchants visiting the city are invited to inspect our

FALL STOCK OF CLOTHING,
LADIES' MANTLES AND ULSTERS.

Particular attention is directed to our Patent Overcoat and Ulster, also to several useful novelties made only by us, and which will be found to be of great advantage to the trade.

The Material used in the manufacture of our goods is all thoroughly sponged and shrunk, and the workmanship is guaranteed to the fullest extent.

S. H. MAY & CO.,

174 AND 476 ST. PAUL STREET,
Importers and Dealers in

Paints, Bofled 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 Carriage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish; Mirror Glass; and ½ White.

Canadian Bank should be worth less than par under any circumstances, but some people are frightened into selling them in case of suspension, as in that of the bank referred to.

MR. JAMES TUCKWELL, senior partner in the wholesale fruit firm of Hart & Tuckwell, died in this city the 31st ult., in the 54th year of his age. Mr. Tuckwell was a native of London, England, and was one of the oldest fruit merchants in Canada. By his strict integrity and business ability he succeeded in building up a large trade. Although slightly ailing for some time he continued to give much attention to the business, which was practically conducted by his partner, Mr. Hart.

THE Editor of the *Insurance Times*, New York, is not over-burdened with modesty. He wants to impeach our worthy Superintendent of Insurance, charging him with being the person for whom shares are held "in trust" in one of our prominent life companies. The editor had better make application for the position himself that we have the benefit of his advice near at hand. We occasionally hear of New York papers tendering advice to Great Britain as to whom we may have for Governor-General. Our worthy contemporary shoots at

KIRK, LOCKERBY & CO.,
Importers and
Wholesale Grocers,
CORNER
St. Peter and St. Sacrament Streets,
MONTREAL.

too long range. Let us suggest that he try a shot or two at some object nearer home.

THERE appears to be but one remedy for such a state of things as that of the shoe dealer described in the report elsewhere, but it is one not likely to be adopted. The keen competition in many villages enables the farmers to dictate their own terms to the store-keeper, who will not press for payment because he is afraid of losing his customer, and one loss from such a cause is likely to produce more; the retailer may get the reputation of being a "hard man," and he knows what that means. In the larger villages and towns where the farmer does not run an account, the blacksmith, the carriage-maker and other artificers will, and they are no less concerned as regards the influence of the agriculturist. There is one class of creditor whom the borrowing class of farmer is sure to provide for: it makes little difference to the Loan and Savings Society what the price of grain may be; the farmer knows he must meet that account, and he rarely fails to do so.


DATING AHEAD.—Some of the American papers appear to have only just discovered

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

We have enlarged our new premises to double the size and capacity of a year ago, the addition being rendered necessary by the growing demands of the trade. A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

JOHNSON'S GENUINE WHITE LEAD

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



and for **FINENESS, BODY & DURABILITY** Cannot be surpassed.

MANUFACTURED BY
WILLIAM JOHNSON,
 572 WILLIAM STREET, MONTREAL. P. O. Box 926.
 LETTER ORDERS from the trade will receive careful attention.

HENRY CHAPMAN & CO.,
 IMPORTERS, MONTREAL.
 AGENTS IN CANADA FOR:

Messrs. PINEY, CASTILLON & CO., COGNAC,	BRANDIES.
" LUCAS FRERES,	Do
" G. H. MUMM & CO.,	REIMS, CHAMPAGNES.
" P. A. MUMM & CO.,	FRANKFORT, O.M., HOCKS & Moselles.
" B. & E. PERRIER,	CHALONS, CHAMPAGNES.
" T. G. SANDEMAN & SONS,	OPORTO, PORTS.
" CASTLES & CO.,	TARRAGONA, RED WINES.
" W. HAY, FAIRMAN & CO.,	GLASGOW, WHISKIES.
" DUNVILLE & CO.,	BELFAST, Do
" R. THORNE & SONS,	GREENOCK, Do
" BAGOTS, HUTTON & CO.,	DUBLIN, Do
" H. G. KEWNEY & CO.,	LIVERPOOL, Old London Dock Rum in Case.
" D. J. THOMPSON & CO.,	LEITH, Ginger Wine, Old Tom, etc., etc.
" MACHEN & CO.,	LIVERPOOL, Export Bottlers of Guinness & Sons F. S.
" ROBERT PORTER & CO.,	LONDON, Bass & Co.'s Ale.
Mr. WILLIAM McEWAN,	EDINBURGH, SCOTCH ALES.
" LAWRENCE JOYCE,	LIVERPOOL, PICKLES.
THE APOLLINARIS CO., Ltd.	LONDON, NATURAL MINERAL WATERS.

August 20th.

SANDERSON, BROS. & CO., (LIMITED),
 Sheffield, ENGLAND,
 Manufacturers of the
PATENTED SAND BLAST SHARPENED FILES.

These Files are fast superseding the old style of make, and are acknowledged by all who have used them to be superior to any other file made. For revised prices from stock or to import write—

J. MUCKLESTON & CO.,
 WHOLESALE HARDWARE,
 KINGSTON NTARIO.,
 SOLE AGENTS FOR THE DOMINION.

Orders Solicited for Sanderson's Celebrated Cast Steel for Stock or Importation.

Brown, Balfour & Co.,
 IMPORTERS OF
TEAS
 AND
WHOLESALE GROCERS,
 HAMILTON.
 ADAM BROWN. ST. CLAIR BALFOUR.

that there is such a thing in business as "Dating Ahead." The Chicago Tribune finds occasion to wax eloquent on the subject over recent failures in that city. Eddy, Harvey & Co., Culver, Page & Hoyne, the well-known stationers and others. We do not boast of much in the stationery line of late, but some of our dry goods houses could give some interesting points to the editor of the Tribune. New York and Chicago merchants are not much less ignorant on the subject; they probably adhere as closely to their 30, 60 or 90 days terms as many Montreal and Toronto merchants to the rule of 4 months' credit. The system of discounting is almost totally different in the two countries, but of this anon. The "rate for commercial bills," which our own papers will persist in quoting daily, is a feature of business common in the United States, but almost entirely unknown in Canada, where the rates are a private arrangement between the bank and its customer.

SOME of the creditors of James Cavers, manufacturer of fanning mills, Galt, Ont., are of opinion that they have not been over well

ALL
 Competitors acknowledge the superior value of

"Rising Sun" Ball Blue,
 "Syndicate" " "
 "Laundress Friend" Square Blue;
 and our FIFTY different GRADES of
Ultramarine In Dust.

BEUTHNER BROTHERS,
 MONTREAL.

treated. They are particularly anxious about some chattel mortgages for about \$8,000 held by his father, who has, however, to some extent helped him with money and endorsement. The business was carried on by Cavers & Cowan until about three months ago when Mr. Cowan retired and took a chattel mortgage for the amount of his capital, some \$2,500, and this mortgage is said to be now in possession of Mr. Cavers, senior. There are some liabilities of the old firm still unsettled, although the bulk have been paid or settled otherwise by Mr. Jas. Cavers. His liabilities are estimated at \$15,000. He assigned to Wm. H. Broughton of Galt, a creditor for \$250, and the business is carried on by him or permission. Pending a statement, full particulars have not transpired.

The Chicago Gas Light and Coke Co. reduced the price of gas to \$1 per 1,000 net to all consumers, to take effect the beginning of the present month.

Mr. CHAS. WOOD, of the Nith Valley Woollen Mills, New Hamburg, Ont., has confessed judgment to his bankers banker for about \$8,000, and owes besides some \$5,500. About \$2,500

THE PATENT
Exhaust Steam Injectors
 for Stationary & Locomotive Boilers
 Works with Exhaust Steam only—thus presenting an obvious advantage in Economy.
 Lists and prices on application to the Agents,
JOHN TAYLOR & BRO.,
 NO. 16 ST. JOHN STREET,
 MONTREAL.

of the former amount is included in and secured by a mortgage on the factory premises, and \$3,700 of the \$5,500 is secured by a second mortgage, besides which he owes about \$2,000 of outside liabilities on notes, accounts, etc. The premises might sell for the amount of the incumbrances. Mr. Wood has gone to Stratford, Ont., to manage a shoddy factory for Mr. S. Fuller, and has abandoned the establishment at New Hamburg to his son, who has been working it for the last few months. It is now in possession of the sheriff under execution of the bank referred to. Some 12 years ago Mr. Wood worked as foreman in the town of Waterloo. In fitting up his factory he probably ignored the advantages of new machinery. The old plant was repeatedly getting out of order, and cost him considerably for repairs. He made a lesser mistake in sinking money in an expensive brick dwelling.

COMPLAINTS are made that the coasts of Nova Scotia are being rapidly depleted of their lobster fisheries in the same way as was the

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, Slatting, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.

Carriages, 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.

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.

Queen City Oil Co.
MACHINE OILS.

FOR SALE EVERYWHERE.

coast of Maine, where the supply was formerly thought inexhaustible. Owing to the increased demand, more especially in the States, for the live article, an enormous slaughter is being carried on in Nova Scotia by American fishing smacks since the exhaustion of their own fisheries. Unless laws are passed prohibiting exportation in the shell and the taking of lobsters during the spawning season that delicious crustacean will become a luxury of the past only to be read of by future generations. One Yarmouth firm alone has shipped this year 15,000 crates, each containing about 100 lobsters, and of these a great number die in transportation and are thrown away. It is to be hoped that the people of Nova Scotia will not follow the example of the New Englanders, and only wake up to this fact when their lobster-fields are no longer productive and the canning industry no longer exists,—an industry affording employment to thousands in that Province.

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black
 Writing Fluid

COPYING INK.

Are warranted to retain their fluidity, and do not corrode the pen.
 Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

Prepared only by

LYMAN, SONS & CO.,
 MONTREAL.

THOURET,
FITZGIBBON & CO.,

15 Lemoine St., Montreal,

AND

41-Luetzow Street, Berlin, Germany.

IMPORTERS OF

French Woollens,
Tailors' Trimmings,
Swiss Embroideries,
German Hosiery and Gloves.

ANILINES

In full stock and guaranteed pure.

The Morse Soap and Chemical Company,
 TORONTO.

Sole Agents for READ, HOLLIDAY & SONS
 PATENT ACID MAGENTA.

Tees, Costigan & Wilson,

(Successors to James Jack & Co.,)

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

GOING, GOING, GONE.—When, on the 31st ult. we received a despatch from a western correspondent that Thos. Walls, of the firm of Thos. Walls & Sons, auction and commission merchants, Toronto, had absconded, we could scarcely credit it. On the following day his son, of the new firm of Smyth & Walls, this city, informed us that there had been merely a dissolution. Mr. Walls left Toronto on the evening of Monday, the 29th ult., for Detroit, where he is supposed to be at present. The amount taken with him is claimed to be much exaggerated. He appears to have been drinking rather freely of late. The liabilities, which are put at \$100,000, are mostly in Great Britain where he had been sojourning for the

Leading Wholesale Trade of Montreal.

JAMES GUEST,
COMMISSION MERCHANT

—AND—

GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]
 Jules Belleric, Cognac.
 W. & J. Graham & Co., Oporto Ports.
 E. C. Ivison, Jerez de la Frontera Sherries.
 Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.
 Jules Regnier, Dijon, Burgundies and Châblis.
 L. M. Canneaux et Fils, Château 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 Ale, &c.
 Roig Ponsati & Co., Barcelons and Tarragona Spanish Ports.
 J. H. Henkes, Delftshaven, Holland, Superior Geneva
 George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
 Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.
 C. & D. Gray's Fv-famed Looch Katrina, Scotch Whiskies.
 James Watson & Co., Dundee, Fine Old Scotch Whiskies.

LIBBY'S BEEF

(FOR WHOLESALE ORDERS ONLY.)

C. H. BINKS & CO.,
MONTREAL.

CHICORY

BEST QUALITY

GRANULATED

in casks and cases of

8-14 lb. TINS.

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

last month or two; and his present unwise step is probably due to inability to arrange with English creditors. Mr. Walls failed in the dry goods business in Toronto in 1877 with heavy liabilities, which he settled at 35 cents in the dollar, and had been struggling to recover himself ever since. Three years' rent of the warehouse, occupied in Toronto, owing to his wife, will absorb a large portion of the assets.—Another auction man, but of smaller calibre though loud sounding, left the precincts of this city of late for the United States. Mr. Jas. Lea has, however, been heard from, and his few small creditors are relieved from suspense.

McLACHLAN BROS. & CO.,
WHOLESALE
DRY GOODS MERCHANTS,
 Have Removed to their
NEW PREMISES,
 Nos. 232, 234, 236 & 238 MCGILL STREET
 MONTREAL.

Hodgson, Sumner & Co.,
 IMPORTERS OF
DRY GOODS,
 SMALL WARES AND FANCY GOODS,
 347 & 349 ST. PAUL ST.
 MONTREAL.

CRATHERN & CAVERHILL,
 IMPORTERS OF
 Hardware, Iron, Steel Tin, Canada Plates, Window
 Glass Paints & Oils, Manufacturers of Cut Nails, Clinch
 & Pressed Nails, and the celebrated "CG" Horseshoes Nails.
AGENTS VIELLE MONTAGNE ZINC CO.
 89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.
UNION NAIL WORKS, ST. GABRIEL LOCKS,
MONTREAL.

A. & T. J. DARLING & CO.
 Bar Iron, Tin &c. and Shelf
 Hardware,
 CUTLERY A SPECIALTY
 FRONT ST., East.] **TORONTO.**

J. & J. TAYLOR,
TORONTO
SAFE WORKS.

ESTABLISHED, - 1855.

Our Works are now running with
 greatly increased facilities, and we are
 in a position to promptly fill all orders.

A LARGE ASSORTMENT OF
BURGLAR PROOF-BANK SAFES & VAULT DOORS
 KEPT CONSTANTLY IN STOCK.

Estimates given for all kinds of FIRE and
 BURGLAR PROOF SECURITIES.

GALT SAFE WORKS.

Goldie & McCulloch

GALT, ONT.,

MANUFACTURERS OF

FIRE AND BURGLAR

PROOF SAFES

Vaults, Vault Doors, Etc.,

For **BANKS, REGISTRY OFFICES,**
PRIVATE and PUBLIC BUIL-
DINGS, ETC.,

ALFRED BENN, Agent,

31 St. James St., Montreal.

CANADA

BUSINESS COLLEGE

Hamilton, Ontario.

A superior Business College. The largest in Canada.
 Offers young Men and Ladies a thorough and complete
 course of ACTUAL BUSINESS TRAINING. Students enter
 any time. For Catalogue apply to R. E. GALLAGHER,
 Principal.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 9, 1883.

THE INSOLVENCY QUESTION.

The recent meeting at Toronto between
 delegates from the Boards of Trade of
 Montreal, Toronto and Hamilton, has
 brought the insolvency question again
 prominently before the public. It is
 much to be feared that no practical result
 will be attained. The question is one
 which can only be satisfactorily dealt with
 by the Government, and we apprehend,
 judging by the experience of the past,
 that the present Dominion Government
 will not be induced to take it up. The
 inference to be drawn from this is that

RATES REDUCED.

THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	about \$103,000,000
Invested funds.....	do 30,000,000
Annual Income.....	do 4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....	do \$ 1,300,000
Investments in Canada.....	do 2,000,000

Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOL-
 LARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

STILL ANOTHER VICTORY!

Victory has once more perched upon the banners of the

Williams Singer Sewing Mach. Co.

They have just carried off three silver medals, two bronze medals and three first prizes at the
 Centennial and Dominion Exhibition at St. John, N. B. The medals were awarded for improve-
 ment in sewing machines and the prizes for best samples of work done on the grounds. This grand
 success proves beyond dispute that the Williams Company's sewing machines are to-day, as in
 years past, the leading machines in the market, and intending purchasers will do well to make a
 note of these facts. The Williams Co. have, in a few short months, rebuilt their factory which
 was destroyed by fire last Spring, and are now turning out, as usual, the best sewing machines in
 the world.

Head Office, 347 Notre-Dame Street, Montreal.

CANADA LIFE ASSURANCE CO'Y.

A purely Canadian enterprise, investing all its funds in Canadian Secur-
 ities of the highest class, and retaining its Six Millions of Funds in the country,
 Policies non-forfeitable and absolutely incontestable when but two years
 in force. Liberal advances made at moderate interest on the security of its
 Policies, obviating the necessity of surrender or lapse. Claims settled without
 rebate immediately on proof of death, and obtaining a valid discharge.

J. W. MARLING,

Manager, Province of Quebec.

JAMES AKIN, Montreal District Agent.

P. LAFERRIERE, Inspector.

Office: 180 St. James Street, Montreal.

QUEBEC AGENCY:

133 St. Peter Street.

G. V. H. BOUCHARD, Agent.

public opinion is not sufficiently formed in regard to the numerous details of such a bill to overcome the natural repugnance of Governments to commit themselves to a measure which is sure to be unsatisfactory to many. Strange though it may seem, yet it is a fact beyond dispute, that many intelligent commercial men prefer being without an insolvent law. Then there are wide differences of opinion among its supporters on the subject of a provision for the discharge of the insolvents, some contending that it is absolutely necessary to provide for it, while others would leave it entirely to the voluntary action of the creditors. We fear very much that the parties who have undertaken to frame a new bill, will be unable to deal with the controverted questions so as to give general satisfaction, and we hardly understand how one of the gentlemen could find it possible to say that the bill expresses the wishes of the whole mercantile community of the Dominion, even if the committees from Montreal, Toronto and Hamilton, should be in accord.

So far as we can judge from the very meagre reports that have appeared of the views of the delegates they are not favorable to the principle of the new English Act, which is to leave all important questions to be decided by the legal tribunals. It is not without hesitation that we venture to refer to the recent Imperial Act, because it would require a volume to discuss all the points raised in an Act with 170 clauses. It must not, however, be imagined that the creditors are not entrusted with large powers, amply sufficient, if they act harmoniously, to secure to them the entire management of the estate. As a matter of fact creditors do not act harmoniously as a rule, and it is well-known that some of them are but too ready to obtain advantages for themselves at the expense of their fellow-creditors. The new English system provides for an official receiver in every case, who takes charge of the estate until the creditors can appoint a trustee. A debtor can effect a composition if a majority in number representing three-fourths in value, agree to it, and if it is likewise approved by the court, in which case the court will enforce it. The clauses relating to composition appear on the whole very satisfactory, and it is to be borne in mind that in cases in which the insolvent has really met with losses beyond his control, composition is generally thought by the creditors to be the most advantageous mode of liquidating an estate. It, however, has frequently happened that one or more creditors for compara-

tively small amounts have been able, by refusing a discharge without payment in full, to obtain an undue advantage over their neighbors. This is completely prevented by the English Act.

As to discharge in ordinary cases, it can only be obtained from the court. There is considerable difficulty in laying down any absolute rule, as has been contended for in Canada, that the discharge should be granted or refused with reference to the productiveness of the estate. It may be well to cite the Acts which are held to forbid the discharge of a bankrupt: 1. That the bankrupt has omitted to keep such books of account as are usual and proper in the business carried on by him, and as sufficiently disclose his business transactions, and financial position within the three years immediately preceding his bankruptcy. 2. That the bankrupt has continued to trade after knowing himself to be insolvent. 3. That the bankrupt has contracted any debt provable in the bankruptcy without, at the time of contracting it, any reasonable or probable ground of expectation, (proof thereof shall lie on him) of being able to pay it. 4. That the bankrupt has brought on his bankruptcy by rash or hazardous speculations or unjustifiable extravagance in living. 5. That the bankrupt has put any of his creditors to unnecessary expense by a frivolous or vexatious defence to any action properly brought against him. 6. That the bankrupt has within three months preceding the date of the receiving order, when unable to pay his debts as they became due, given an undue preference to any of his creditors. 7. That the bankrupt has on any previous occasion been adjudged bankrupt or made a statutory composition or arrangement with his creditors. 8. That the bankrupt has been guilty of any fraud or fraudulent breach of trust. It seems hardly probable that the strongest opponents of the discharge of an insolvent would object to one granted by a court after a full consideration of the report of the official receiver as to the bankrupt's conduct and affairs, and after a public examination of the bankrupt. The chief objection, if we are not mistaken, made to the discharge, is where the insolvent is enabled to stipulate for it as a condition on which to do justice to his creditors. There are many other interesting provisions in the English Act relating to fraudulent settlements anti-nuptial or others, to trustees and receivers, which, if the general principle were agreed to, would have to be adapted to our system. The general principle of the Act is that all the proceedings are under

the supervision of the Courts of Justice, while the creditors have all necessary control through their trustee and committee of inspection. It is to be hoped that the Government of the Dominion will at last recognize the necessity of legislating in some way on the subject of insolvency. The present English Act owes its origin to Mr. Chamberlain, President of the Board of Trade, and whose commercial experience eminently qualified him for the task. It would be well for our commercial men to study it in detail, and to point out, if in their power, its defects or its inadaptability to our circumstances.

THE CURRENCY.

In order to assist the commercial community, which he professes to have reason to believe are anxious that the currency of the country should be placed on a more satisfactory basis than it is at present, the *Star* has sought the advice of a gentleman said to be "well versed in financial matters both here and in the United States, especially in New York," and who moreover is a banker. We own that we think that the individual has been pretty clearly indicated, for, although we have two bankers among us who may claim to have had New York experience, few will have any difficulty in recognizing the informant of the *Star*. It would appear as if this banker either is or wishes it to be believed that he is in the confidence of the Finance Minister, as he is able to state that between the two systems of a bank of issue and a secured bank circulation "it is understood" that the Government lean towards the latter, and "it is probable that a strenuous effort will be made to convince Parliament of the necessity for adopting a system akin to that established in the United States in 1864." The startling announcement is then made, and it is so important that we shall give it in the words of the confidant of the Finance Minister:—"It is an open secret that the Government is inclined to recommend the creation of a special issue of 4 per cent Dominion debentures which the banks will be invited to purchase at a price verging upon par, such debentures to be deposited by the purchasing banks in the hands of the Government as security for their circulation." Such a statement, taken in connection with the very extraordinary circumstances, which we noticed in our last issue, in connection with the late abortive attempt to float a 4 per cent loan at par, deserves serious consideration. The Government has concealed the name or names of the successful tenderers, and has been guilty of a most

outrageous act of favouritism, such as we do not hesitate to affirm is without a precedent in modern times. It invited tenders for a loan of four millions, which it was ready to place at par. It got one or more tenders considerably under par but some parties in its confidence, possibly the very banker interviewed by the *Star's* representative, tendered at a price verging upon par, and the Government immediately increased its price beyond its own declared limit, with the certain result of benefitting the unknown tenderer. Why, if it is an "open secret" that the Government are about to inaugurate such a policy as stated, was it not publicly announced prior to the advertisement of the loan? Surely no intelligent man in the community will venture to affirm that if Government 4 per cent debentures are to be made a basis for bank issues such debentures would not be materially increased in value.

The very extraordinary course taken by the advocate of the United States system of Bank issues will, we hope, be an excuse for a few remarks on the relative merits of the British and United States systems. The first striking fact is that the English system was adopted after the greatest possible deliberation, and with the cordial concurrence of the most eminent statesmen, political economists, and practical bankers in the United Kingdom. The United States' system was adopted during a period of national insolvency, and at a time when it was absolutely necessary for the Government to secure the assistance of the principal capitalists in the country. As regards the security to the note-holders, that furnished under both systems is the nation itself. The advantages of the Government note issue are that the profit would be derived, as it ought to be, by the whole Dominion, and that, instead of a vast number of issues of different banks, there would be but one description of bank notes. Again, the Bank of issue is already in existence, and as regards small notes of ones, twos, and fours, is a sole bank of issue. Moreover, if the bank circulation were to be suppressed, the 4 per cent debentures would be equally required, as they are now as a security for the circulation, and would be held by the Government as a security for its own issues instead of those of the banks.

It is said by the *Star's* informant that about twenty-six millions of dollars would have to be invested by the banks in Government debentures which "are now employed in loans and discounts at at least 7 per cent per annum." This led to a disquisition on the effect the change

would have on "the earning capacity of the banks," and it was suggested that the banks would hardly be satisfied to take bonds at less than five per cent, and this the banker was naturally quite willing they should have, omitting to point out that the unfortunate and duped public would have to pay 5 per cent for money which it is admitted can be borrowed at 4, and at a time when the Government is asking 2½ premium for 4 per cent bonds. This is not all the public loss contemplated by this infamous and fraudulent scheme. The Government notes by the issue of which the people of the Dominion have been for years earning a profit, are to be suppressed. It is likewise suggested that the notes should be engraved on one side by the Government, and on the other by the issuing bank. After the development of the scheme it is frankly admitted, first that its effect will be to *make money scarce*, when "borrowers will gladly pay "higher rates for its use, thus enabling the "banks to earn as much now on a smaller "volume of business." Very well for the banks, Mr. Banker, but hardly as well for the borrowers. Then "any attempt at "abrupt action could not fail to convulse "the monetary system of the whole "Dominion." Precisely what we have repeatedly pointed out as the sole objection to the suppression of bank issues, and the universal use of Dominion notes. The banker proposes five years as the period within which the change should be effected. The period is altogether too short. We have nothing to guide us in the circumstances of the United States when the change took place there. In England Sir Robert Peel made his Act prospective only, limiting existing banks of issue to their average circulation for 3 years previously. Moreover, no bank within a limit of 60 miles from London had been allowed to issue notes, and in the provinces the principal joint stock and private banks had never been issuers of paper money.

The difficulties in the way of substituting Government securities for commercial paper to the extent of some twenty-five millions are so formidable that we shall not enter on them at length. Our object has been to point out that if they could be overcome, it would be infinitely better, especially as all the machinery is in working order to have a sole Dominion note issue based on Government securities and gold than a variety of bank issues based on similar securities. It must be borne in mind that the change can only be effected at risk of loss to the banks and their customers. As to the former, public faith is pledged to the shareholders, and

fair compensation should be given at the expense of the public which would profit by the change immediately, but in a much greater degree prospectively. As to the customers a very gradual change would be absolutely necessary, five years being altogether too short.

OVER SANGUINE.

It is a hazardous step for Ministers of the Crown to put themselves at the mercy of interviewers, as we have no doubt Sir Leonard Tilley is by this time convinced. Knowing nothing whatever of the Exchange Bank's affairs, he ventured to state that the failure of that bank was "really due to the depression in the cotton trade," and the consequence has been "a flat contradiction" by a director who states that the cotton bills held by the Bank were quite an insignificant item in their assets. That, however, is a matter of secondary importance. In the same interview the cotton manufacturers are assured that the present depression in the trade, caused by over-production, is only temporary, and that "there is profitable employment for all of the mills in "the various cotton productions," and it is further said, "I consider the trade outlook very satisfactory." Sir Leonard Tilley has heard quite enough of late of former utterances of a sanguine character, and we should have thought would have been more cautious in future. Although he assures the Canadian people that "everything is eminently satisfactory in regard to trade," and "there is not the "least cause for alarm or gloomy apprehension on any account," there is no doubt whatever, that there is considerable uneasiness in the public mind, and, moreover, great danger of a large number of operatives being thrown out of employment. In reference to the statement that "a few years ago, there was great demand for grey cottons, it is to be borne in mind that long prior to the enormous increase in duty, Canadian mills were amply supplying the local markets with grey cotton. The effect of the stimulus of the high duties has been that, to use Sir Leonard's own words, "other mills "were built all over the country for the "same purpose." We have reason to believe that persons more experienced perhaps than Sir Leonard Tilley are of opinion that the total consumption of such cotton goods as can be advantageously produced, in Canada, even with the present tariff, will not greatly exceed what the existing mills can produce. There must be a general desire that the very sanguine views of the Minister of Finance should be realized, but it is, to say the least, rash

on his part to express with such confidence opinions that are not very generally entertained by reliable mercantile authorities.

AGITATION IN JAMAICA.

Under the above heading a paragraph copied from the United States newspapers is going the rounds of the press. A meeting, styled a "monster political meeting," has been held in Kingston, Jamaica, to protest against the Crown colony system of Government. The complaint is that "the people of Jamaica" have no voice in the Government. It may be doubted whether the meeting at Kingston was a true expression of the opinion of "the people of Jamaica." If the object is to obtain self-government for the people of Jamaica fairly represented, then we should imagine that there would be little difficulty in obtaining such a concession from Mr. Gladstone's Government. It must be borne in mind that, heretofore representation in the British West Indies has been simply the dominancy of a class, and the result in old times in Jamaica was that great injustice was done to the masses of the people. If the negro population which is, of course, an overwhelming majority of the whole people, can be entrusted with the elective franchise in Jamaica with safety, there is no reason why it should not be treated with equal liberality in British Guiana, Trinidad and other smaller colonies. Our belief, however, is that the agitators want nothing of the kind, but merely a return to the old system, under which a small white oligarchy legislated for the masses of the people. It is well that people in Canada should understand the *raison d'être* of Crown colony government. It is based on the assumption that the masses of the people are not yet fit to be entrusted with the elective franchise. A council is accordingly formed, consisting of the Governor and the principal officials, such as the Attorney General, Government Secretary, Auditor General, etc., and an equal number of unofficial colonists. For every law that is passed or act of the Government the Governor is responsible, but he is required to transmit to the Secretary of State all objections or remonstrances from the unofficial members, and a strict supervision over the Governor is exercised by the Colonial department in England. Before forming opinions on a very difficult subject it would be desirable to learn what the practical ground of complaint is, and whether the real object is to obtain self-government for the people of Jamaica or merely for the white oligarchy.

THE LOAN.

"If investors are willing to pay the Government the premium they would be quite as ready to pay it to the successful tenderers in the open market." So says the *Gazette* in reply to the remarks in our last issue on the loan; but, on the assumption that he is correct, is it not clear that if the Government, which was willing to accept par for its loan, had kept its bonds in the market at par, the tenderers would make no sales at 2½ premium? The Government was apparently anxious to place bonds at par, but at a time that it was unable to place them it suddenly raises the price, a step, obviously, much to the advantage of the tenderers. The demi-official journal offers no explanation of the concealment of the names of the parties to whom the bonds were allotted or the price at which they were placed. If that price were one half or one per cent premium then it must be apparent that by raising the price of the remainder of the issue to 2½ premium a great advantage was conferred on the tenderers. We repeat, that the course taken by the Government has no precedent in modern times.

ROYAL CANADIAN INSURANCE CO.

The president of the Royal Canadian Insurance Co. is not to be bearded with impunity. Mr. F. E. Gilman, a well-known and clever lawyer of the city, has for some time been a very heavy holder of the stock, and is bent upon bringing about some economical and other changes in the internal affairs of the company. Both have issued circulars to the shareholders explaining their views. Replying to the charge against the president of circulating false reports concerning Mr. Gilman's motives, Mr. Robertson reiterates the statement made by himself at the last annual meeting, and his authority for the same—as to Mr. Gilman's intention of obtaining control of and winding up the company. After explaining the transfer of Mr. F. Kay's stock, the president, referring to Mr. Gilman's statement that he [Mr. Gilman] "was one of the original shareholders when it was organized, more than ten years ago, and has ever since had a large interest in it, and at present holds considerably more than one-third of the stock," replies as follows: "Mr. Gilman subscribed for 50 shares in March, 1874, and in September of the same year for 38, and in March, 1876 bought 12 more, making 100 in all, the amount necessary to qualify for a director, of which ten per cent was paid up, or \$1000 in all, further liability at that time being \$9000. The St. John fire occurred in June, 1877, and during that year he bought 1027 shares, which were placed in the name of E. E. Gilman, Kingsey. These remained in E. E. Gilman's name till January 17th, 1879, when they were transferred to Edward Holton, and at the same time re-transferred to F. E. Gilman. Regarding his holding one-third of the whole stock of the Company, that is, one of the worst features

for the Company's credit, and has been a source of great concern to me, because the responsibility under which he lies for uncalled stock is something like a quarter of a million of dollars. He has in his own name, 1270 shares, in trust 3269, and a bank is carrying 1350, which is transferred to them. If calls require to be made, and he failed to respond, the difference would fall on those able to do so. This fact is well known to some of our shareholders, and has caused many of them considerable uneasiness, who view with alarm such an amount of liability by any one shareholder; were the stock all paid up it would not matter who held it, but so long as there are calls to be made it is important that every one should be able to respond equally. It therefore appears to me that at the present juncture, and in the general interest of the shareholders, that a call should be made which would increase our stability, strengthen the company, benefit the general body of shareholders, and give the company increased credit with our policy holders." This call of 5 per cent will go to prove whether Mr. Gilman is or is not a source of weakness to the company. In reply to Mr. Gilman's suggestion that the Halifax Board be abolished and other changes made, the president says: "The directors at Halifax have been of the greatest possible benefit. Under their management over \$100,000 has been made for the company. As to the reduction of expenses, they have been reduced year by year, but as very onerous engagements were made in the early history of the company, these had to gradually expire. The last expired in February, so that the reduction this year from last will amount to about \$7,000. As to the president's remuneration and the directors' fees, in 1880, a resolution was passed by the shareholders to leave the question of the president's salary to the directors, not to exceed \$2,000 a year, they voted \$1,200; and for themselves, whilst they are entitled by by-law to \$45 per week or \$2,340 per annum, those only who attended have been paid, and this year the fees will be under \$1,000."

THE COTTON MILLS.

Notice of the special meeting of the shareholders of the Montreal Cotton Co. (Valleyfield Mills) referred to a fortnight ago, was omitted from our columns last week. The attendance was large. The usual preliminaries being over and the object of the meeting declared, duly prepared documents to receive signatures were passed around. After some hesitation, a shareholder suggested that the directors begin with their promise at the meeting two months ago, when authority was given to call the present meeting, to contribute among them, \$100,000 of the amount required. The directors replied that circumstances had changed meantime. The amounts accordingly subscribed by the directors were only about one-fourth of that figure, and the whole amount subscribed footed up some \$55,000, or under twenty per cent of what is required. There will doubtless be very little difficulty in getting the total amount subscribed by the time the necessary authority for issue of the bonds is obtained from the Legislature. Meantime the Company has obtained an extension on its floating liabilities of 4 and 8 months. There was considerable by-talk

during the meeting over the additions to the mill made a year ago, and the business tact of the English manufacturers who had supplied the machinery.

In a recent article on this subject the reference to the capacity of the Valleyfield Mill was not stated in a manner sufficiently clear, owing to the omission of part of a sentence. An examination of the returns of cotton imports for 1881 revealing the fact that 9 million of the total 12 million yards were white shirtings, at a time when the annual out-put or capacity of the Valleyfield Mill, the only Canada mill on this class of goods, was about 6 millions, it was determined to increase the capacity considerably. For this purpose they thought \$250,000 would suffice, and deemed an issue of stock for \$100,000 enough, but, with the old stock away above par, and paying almost unprecedented dividends (5 per cent quarterly) they had no difficulty in the matter, and \$300,000 was fixed upon. The eventual cost amounted to \$600,000. The same cause operated in partially diverting the product of the Hudson (Hochelega) Mill to bleached goods; and in launching the Merchants' (St. Henry) Manufacturing Co., working exclusively on white goods. The capacity of these three mills on bleached cottons is about 20 million yards per annum. The Valleyfield has put in only about two-thirds of the machinery for which space is provided. It is one of the finest buildings of the kind in the world, and on approach its various turrets and embrasures would lead one to suppose he was in view of some revived feudal pile. The offices may vie with the finest in Montreal. A salary of \$10,000 is not probably too much for the manager of such an establishment. Three thousand dollars a year is divided among the directors.

Much has been written on the demand of our population for cotton fabrics. A gentleman largely interested in our cotton mills supplies us with the following information: In the United States there is one spindle for every four persons, a spindle making about a pound of yarn per week. In Canada we have one spindle for every ten persons. A pound of yarn makes say 3½ yards. This would give over 40 yards for each person in the United States, but only about 17 yards per head in Canada per year, probably an under estimate. The United States manufacturers have some export trade, and fully half the product is print goods; they also manufacture towelings, counterpanes and other goods which our mills have not as yet begun to make. It is to be presumed also that, owing to our colder climate, woollen goods are more worn, rendering our consumption of cotton fabrics somewhat less than that of our neighbors. Another point to be considered is that the finer class of goods requires less looms. But all attempts at accuracy in such statements are hazardous pending the preparation of statistics yet incomplete. The following statement of the quantity and value of cotton goods imported to Canada for the fiscal year ended 30th June last goes somewhat to prove the claims of some cotton manufacturers that there is little danger of over-production if the products of our mills be sufficiently diversified:

Description.	Country whence imported.	Entered for Consumption.	
		Quantity.	Value.
Grey or unbleached and bleached cotton sheetings, drills, ducks, cottons or cotton flanne's, not stained, painted or printed	G. Britain	sq. yd. 6,724,934	\$ 480,844
	U. States.	4,019,280	430,392
	France.	5,019	560
		10,749,233	920,796
Ginghams & plaids, dyed or colored...	G. Britain	146,163	17,626
	U. States.	68,527	9,166
		214,690	26,862
Denims, drillings, bad-dickings, cotton or Canton flannels, ducks and drills, dyed or colored, checked or striped shirtings, cottonades, pantaloons stuff, Kentucky jeans, and goods of like descriptions.....	G. Britain	3,230,510	429,329
	U. States.	2,022,646	325,969
	France.	3,709	552
	Germany	5,993	1,300
	Holland.	814	229
	Belgium.	1,883	275
	China.	119	19
	N. Land.	39	14
	5,265,623	767,777	
White or dyed cotton, jeans, countesses, cambrics, silicins, casbans and printed calicoes ..	G. Britain	19,182,168	1,374,798
	U. States.	3,386,690	265,601
	France.	8,392	1,208
	Germany	43,456	4,046
		22,620,706	1,645,553

A LESSON FOR VISIONARY SPECULATORS.—Mr. R. W. Cowan, retail butter and furrier, whose failure was referred to last week, has assigned to Mr. John S. McLachlan, who had befriended him with advances of money to carry on the business. Mr. Cowan is a merchant of long standing in this city, and had made money enough to purchase an interest some six years ago in a leading wholesale firm. This he sold out in a year or two, retiring worth about \$25,000. As a man of known means and probity he soon became a target for the promoters of various visionary enterprises, always to be found about our large cities ready to make men's fortunes in the twinkling of an eye. He was persuaded to invest some \$10,000 in what was known as the "Mineral Point Tunnel," a joint stock scheme, magnanimously laid before the people of Montreal, for boring a hole through one of the mountains in the wilds of Arizona, supposed to rival in undug wealth the mountain which was discovered by Sinbad the Sailor. Mr. Wayne Griswold, previously canvassing agent for a leading evening daily of this city, succeeded in interesting several of our business men in the scheme, and one wealthy man in Quebec, notwithstanding the correspondence and articles in these columns at the time. Some of these gentlemen succeeded afterwards in disposing of many of their shares; Mr. Cowan sold only a very few of his. He also embarked in a balloon scheme. The promoter of this wonderful flying machine claimed for it that it could be guided and run among the clouds in any direction despite winds or weather. It is needless to say that this also proved a failure. Some three years ago a wholesale firm in the city, who are now creditors for some \$12,000, agreed to help Mr. Cowan to re-engage in his old business, which he accordingly resumed in the old stand; but the firm seeing that grain speculations in Chicago had cost Mr. Cowan some \$900, and that he had lent his name for nearly \$2,000 to a city fire house, evidently became unable to carry out their promises. Their senior partner had withdrawn from the business with his capital (\$10,000) and some \$7000 additional. The

kindness of a friend who recognized his integrity helped Mr. Cowan along for some time, until it became clearly a hopeless endeavour. The estate will be disposed of as announced last week.

UTILIZING ASHES.—A Pittsburg mechanic has been for some time experimenting with, and has a patent for, the use of ashes in making mortar. In the city of New York about 700,000 cubic yards of ashes are annually produced, which require to be carted to the docks, loaded upon boats and taken to the lower bay in order to dispose of them, at a cost to the city of over \$40,000. In addition to this, the large manufacturers dispose of their own ashes in like manner at their own cost. The fine portion of the ashes of domestic production that is, stoves, grates, ranges and heaters, capable of being converted, with a small portion of lime, into a mortar having a tensile strength of from four to five times, that of common sand and lime mortar, or about 80 pounds per square inch, one month old, to sand mortar 20 pounds at the same age, and when mixed as beton, gives a tensile strength of 140 pounds and crushing strength of over 1100 pounds per square inch, one month old. It will thus be seen that, by utilizing the ashes for mortar, a large part of the expense of removal could be saved, together with the whole cost of procuring sand for the purpose, and at the same time a very superior article of mortar be produced. In consequence of the small quantity of lime required (10 per cent.) it would be necessary to mix the mortar by machinery at a mill and deliver it ready for use. This practice prevails to a great extent in European cities on account of the decided superiority of milled over hand-made mortar. Ash-mortar has the additional advantages of resisting the action of water as soon as it is set (in from two or three days) and also the combined action of fire and water, the quantity of lime being so small and the chemical union with the ash so complete that the application of heat does not produce free oxide of lime as in the case of sand-mortar when both are dry, and it works soft and smooth. Ash-mortar forms, when set, a silicate of lime and alumina, and hardens uniformly throughout, like cement; while sand-mortar, when set, is but an imperfect carbonate of lime, the sand furnishing but the nucleus around which the carbonate forms. Ashes made under steam boilers, or in other fires where a high degree of heat is maintained, are not suitable for mortar, owing to the chemical change which takes place in the fire; the finest part of such ash, that found behind the bridge-wall of the boiler, being found to be the same nature as the coarse clinker, having no special affinity for lime, and being only fit for combination with cement or plaster.—*Mech. and Milling News.*

EVIDENCES of mineral wealth are becoming frequent in our North-West territories. The new finds of coal announced bid fair to solve one of the chief difficulties in the way of the settler. The people of Winnipeg hope to be able to get their coal as cheap as their fellow-countrymen on the St. Lawrence. Mr. J. Hambly writes from Edmonton, the 15th ult., as follows:—"Would you be so kind as to put in communication with me some person that would handle a mica mine, as I have a large deposit of that material, one hundred and fifty miles from the C. P. R., almost directly south from here. The mica is very fine, being very clear, and stands fire well; it peels very nicely in plates about six or eight inches square, and I suppose larger plates could be peeled off from cokes got further into the mine. It could be easily worked, easily got at, and could be worked in summer or winter; operations could be commenced at once, and a large quantity

put on the market in a short time. I have some of the material here, and if anything can be done with it I will send samples on to anyone wishing to invest. If anything can be done, either with individuals or a company, I am open for arrangements. The material can be taken to the C. P. R. at a small cost. By calling the attention of some good parties to this matter for me, you will confer a great favor upon yours truly."

BUSINESS CHANGES.—Ontario.—J. C. Patterson, Biantyre, stock advertised for sale; J. Bannier & Son, carding mill, sold out by sheriff; T. Woodcock & Co., shoddy manufacturers, New Hamburg, stock advertised for sale by trustee; Henry Osgood, boots and shoes, stock advertised to be sold by tender; Walter Ross, sr., general store, Picton, stock, etc., advertised to be sold; Macdonald & Williams, tin works, Toronto, stock, etc., advertised to be sold by sheriff. **Quebec.**—Assigned in trust:—A. S. Beauchemin & Co., shirt manufacturers, St. Hyacinthe; Mrs. C. D. Phaucat, dry goods and grocery, St. Danase; R. B. Murray & Co., oils, Montreal; V. Coté & Co., boots and shoes, St. Hyacinthe; A. Delisle, general store, Stanfield; Olivier Lefebvre, dry goods, St. Johns; Rivier, Planie & Co., founders, Quebec, meeting of creditors held on 2nd inst.; Taylor, Robertson & Co., hats and furs, Montreal; stock, etc., advertised for sale by tender. **Nova Scotia.**—Assigned in trust:—J. S. Macdonald & Co., grocers, Picton; Thos. Longley, provisions, Halifax; and B. T. Messinger, general store, Wilmot. **Manitoba.**—Assigned in trust:—D. Campbell, tailor, Winnipeg; S. A. Copland, hardware and grocery, and Wilson & Burnett, furniture, Moose Jaw; E. J. Leckie, general store, Otterburne; L. Le Page, butcher, Winnipeg; Hope & Bromley, mattress and tent manufacturers, Winnipeg; stock, etc., advertised for sale; B. F. Foster, harness, Brandon, stock, etc., advertised for sale.

Mr. C. ROBERT, hatter and furrier, this city, thinks his failure undeserving of the remarks upon it last week.—We hasten to give his version. He says:—"Of the two classes of victims which you cite, I am one of the second, as it was my misfortune to become heavily involved with a firm which proved to be too weak to carry out promises, in consequence of which, large payments matured now, instead of next spring, when I would have been in a position to pay them. As to not consulting my so-called old friend, it was no fault of mine, as I made several attempts, but for some cause best known to himself I could not see him. The gradual reduction of some of the accounts before the failure is a matter in which my conscience is quite clear. Those firms, knowing of my other connections, saw further ahead than I did, and refused to advance me goods some time ago, consequently their accounts were reduced. Others as well as myself were not so far-sighted and, much to my regret, it now transpires that they then showed as much wisdom as they did when indignantly refusing 40 cents in the dollar to get 30 cents on the dollar." It is only fair to Mr. Robert to say that after the failure of Taylor, Robertson & Co., he proceeded to take stock; but went around and called a meeting of his creditors before he had finished the work, stating that he knew he could not pay 100 cents in the dollar.

A WEALTHY stock-broker, passing along the street, surprised a 10-year-old urchin with his hand in the stock-broker's pocket, attempting to perform the handkerchief trick. "You young scoundrel!" he exclaimed, with severity, "are you not ashamed of yourself to steal—at your age?"

A COMPARISON of the imports of merchandise at the port of Montreal during September with those for the corresponding month of 1882 shows a decrease in cotton of fabrics over 30 per cent. There is a considerable increase in manufactures of iron and steel, but a large falling off in bacon, hams, beef, &c., owing, probably, to the operations of our Hamilton and Toronto cutters. Spirits and wines have also decreased. In woollen manufactures there is a still greater falling off, with the single exception of carpets.

FIRE RECORD.

ONTARIO.

Port Dalhousie, Nov. 1.—The Steamer "City of Toronto" lying here for repairs, destroyed. She was owned by the Hon. H. J. Duggett of Oswego, N.Y. Loss \$30,000; partly insured. **Toronto, 3.**—Lorine's book-store damaged to the extent of \$5,000; insured in Lancashire Company. **Brussels, 3.**—A fire broke out in the Leadbeater Block, which was destroyed with seven buildings. The losses and assurances are as follows:—Phoenix Block, owned by Dr. Holmes and F. Fletcher, damage \$300, insured; Mrs. Long, furniture and stock, \$2,000; insured for \$1,500. Struthers & Powell, dry goods, \$8,000; insured for \$4,500; Miss Robertson, dressmaker, \$1,000, no insurance; H. Dennis, harnessmaker, \$1,000, insured for \$400; R. C. Struthers, two stores, loss \$5,000, insured for \$2,000; Dr. Holmes, two buildings, \$800, insured for \$400; W. Amley, furniture and stock, \$200, no insurance; A. Keel, spring beds, \$800, no insurance; W. Bluskil, butcher, \$200, no insurance; J. Leckie, loss on building \$500, insured for \$1,500; W. Nightingale & Co., dry goods, damaged with smoke and water, \$1,500; fully insured. **Walkerville, Nov. 6.**—One of the cattle barns owned by Mr. Walker was completely destroyed with contents. Loss \$50,000. It is covered by insurance. **Morrisburg, 7.**—S. Doran's carding mill partly destroyed. Loss \$2,000, insured Imperial for \$1,000. **Toronto, 7.**—Mr. Robinson's fancy store on Queen Street west damaged to the extent of \$800.

QUEBEC.

Quebec, Nov. 3.—A tenement house owned by A. Joseph, and occupied by Mr. Mullavey, partly destroyed. Loss not known.

NOVA SCOTIA.

Halifax, Nov. 4.—A fire broke out in D. Stewart's house, and communicated to those adjoining owned by J. O'Connell and Mrs. Mary Tobin. The insurances are as follows:—D. Stewart, insured for \$600 in Royal; \$1,000 in Guardian; of which \$500 was for furniture and stock. Mrs. Tobin was insured in Acadia office of that city for \$500. O'Connell's house was insured for \$850.

NEW BRUNSWICK.

Sackville, Nov. 5.—The stables owned by J. Wood, M.P., destroyed with contents. T. M. O. Prescott's stable with all its contents destroyed also. Loss not known.

Market Reports.

MONTREAL WHOLESALE MARKETS.

THURSDAY, NOV. 8, 1883.

This being Thanksgiving Day, the reviews and quotations apply to the condition of Wednesday's market. The weather has been unusually mild during the week, and the leaves of hardy plants are still untouched by frost. The somewhat depressed feeling engendered by the

recent heavy troubles in financial and commercial quarters appears to be decreasing, the change being probably due to the readiness with which matured paper has been met during the early days of the month. Instances are given by a leading hat and fur house of customers paying cash and availing themselves of the discount allowed—and these are dealers who have always hitherto bought on full time. Stocks have recovered several points from the lowest point touched lately, probably for the reason pointed out last week, and one or two weak ones have scrambled up in the general advance, but reports of troubles in a private banking house in Winnipeg yesterday had a further depressing effect. The following table shows the number of shares sold during the week, with the highest and the lowest point touched by each:

	Shares sold.	Highest price.	Lowest price.
<i>Banks.</i>			
Montreal.....	1,946	187	181½
Ontario.....	230	106	104
Merchants.....	235	115½	115
Commerce.....	257	125	124
Federal.....	645	145½	142
Toronto.....	60	173	171
Molson's.....	10	115	.....
Peoples.....	97	62	61½
Jacques Cartier.....	50	90	.....
Bank British N. A.....	3	£58	£57
<i>Miscellaneous.</i>			
Montreal Gas Co.....	2,434	168½	164½
Richelieu & Ont. Nav. Co.....	875	55½	50
City Passenger Ry.....	835	111	110
Can. Pac. Ry.....	525	62½	60
Telegraph.....	170	117	116½
Can. Cotton Co.....	50	53	.....
Mont. Build. Socy.....	25	70	.....
Qu'Appelle Land.....	25	126	.....
N. W. Land Co.....	200	708	.....

ASHES.—Receipts have been fair; the price of Pots has advanced rapidly, and sales have been made at \$4.80 to \$5.05 during the week, according to tares. At the close any bill of First would bring \$4.90, and choice tares our outside quotation. Seconds have sold at \$4.15 upwards, one lot of about 80 barrels sold on p.t. at a very much higher figure. There are no Thirds offering. Pearls are nominal, in absence of receipts or transactions. Receipts since 1st January, 7,174 barrels Pots; 460 barrels Pearls. Deliveries, 6,619 barrels Pots; 534 barrels Pearls. Stock in store, 870 barrels Pots; 18 barrels Pearls.

BOOTS AND SHOES.—The principal manufacturing establishments continue busy with sorting-up orders, which are reported coming forward in fairly large numbers, notwithstanding the continued pleasant weather throughout the country. Many of the houses commence stock-taking about the end of this month. Payments are reported remarkably good.

CATTLE.—At the local markets, last Monday, both the supply and demand for fair for Export beefs, and prices varied from 5c to 5½c per lb for choice qualities; sheep at from 3½c to 4½c per lb, and hogs at from \$5 to \$5.50 per 100 lbs., live weight. The off-rings of butchers' cattle comprised about 400 head, the best qualities selling at 4½c, ordinary to fair at from 3c to 4c. About 400 sheep and lambs met with fair inquiry, the former selling at from \$4 to \$8 each, and the latter at from \$2.50 to \$5.00. A few calves exchanged hands at from \$3 to \$15, according to size and quality.

DAIRY PRODUCE.—We still have reports of continued quiet, and a dull market for *Butter*. The mild weather, with unfavorable advices from foreign markets, has caused a depressed feeling, and exporters refuse a bid even on the choicest parcels. Altogether the trade for the week has been extremely dull, with a decidedly weak and unsettled market. The shipments for the week have been 6,911 lbs, the larger part of which went forward on consignment. Outside of the demand for fresh fall makes there is little stock moving, and any headway with sales could only be made by considerable concessions to buyers, nevertheless a large accumulation of summer made and inferior butter is now in the hands of dealers, which will yet have to be sold at low prices in order to find an outlet. Quotations are unchanged. The *Cheese* market is also extremely dull in all grades, and shipments have been discouraged by unfavorable foreign advices. The moderate receipts are now being stored, and with the slow home demand the situation is certainly anything but favorable, the only strength shown being in strictly fancy September and October makes, which are held with some confidence. No large sales are reported, but, with a decline of $\frac{1}{2}$ c to $\frac{1}{4}$ c per lb., it is thought that buyers would take hold freely. Shipments for the week 21,775 boxes. Quotations unchanged.

DRUGS AND CHEMICALS.—Without any great activity to report, there has been a fairly steady demand for all the leading lines of goods with few changes in prices to note. The near closing of navigation, and consequent higher freights from England has stiffened some articles, and *Sal Soda* and *Bleaching Powder* are a little higher.—the English markets do not show any features of importance, prices remaining firm. *Blue Vitriol* is higher.—In New York business is reported steady, with more firmness in *Quinine*.

DRY GOODS.—The mild weather is not favorable to business, but remittances are reported quite fair. Even in what sorting-up orders are coming great caution is observable. Country dealers are not quite sure but that large lots of cotton and woollen goods may be thrown on the market, and to force sales at this season of the year they, the country merchants, know full well means discounts from the already very low prices. It is probable that so soon as the matter of settlement of the Messrs. Morrice affairs is confirmed, and which it is gratifying to learn is now about complete, just so soon will confidence return, and then better accounts may be heard of from our wholesale friends. Goods are wanted in the country, and people will buy when they can be certain there is no danger of lower prices, and men who should know of what they speak say that lower prices simply mean greater losses, and those who are most interested are not likely to submit to this, as everything that has transpired of late, more particularly in the cotton goods department, goes to prove that higher prices must rule ere the spring trade of 1884 sets in.

FISH.—The fish market is quiet, and not up to the expectations of dealers. *Lake Trout* is quoted at \$4.75 per $\frac{1}{2}$ brl.; *British Columbia Salmon* at \$10.50 to \$17. *North Shore Salmon* at \$20 for No. 1, \$19 for No. 2, and \$18 for No. 3; *Finnan Haddies*, 7c to 8c per lb.; *Lobsters*, \$1.25 to \$1.37 $\frac{1}{2}$; *Scaled Herrings*, 22c per box. For prices of other fish see our "Prices Current."

FLOUR AND GRAIN.—The market is quiet and prices steady. Receipts for the last few days have been large, which induces caution on the part of buyers, and sales in consequence this week have been less than arrivals, so the stock

is somewhat larger than last week. The recent advance in English and Western markets has not as yet had any effect on prices here, owing, probably, to the near approach of the close of navigation. **GRAIN.**—There is very little doing in wheat, in fact we hear of no transactions. There have been several small sales of *Corn* at 69c, duty paid, and 61 $\frac{1}{2}$ c in bond; *Peas*, a few small lots afloat at from 93c to 93 $\frac{1}{2}$ c; and from 91 $\frac{1}{2}$ c to 92c in warehouse.

FRUITS.—Fairly active, but prices are mostly unchanged. Sales of car lots apples reported at \$3.45, \$3.65 and \$3.75 per barrel. *Cocoanuts* quoted at \$6 to \$7.50 per 100. Other quotations unchanged.

FURS.—The weather thus far is not favorable to any movement in raw furs, but goods have begun to arrive. Prices rule as follows for prime furs: beaver, per pound, \$2 to \$2.50; otter, 8c to 11c; fox, \$1 to \$1.25; marten, 90c to \$1; lynx, \$2 to \$3; mink, 75c to \$1.25; muskrats, 8c to 10c for fall; kittens, 2c to 5c; raccoon, 20c to 75c as to quality; skunk, 20c to \$1; fisher, \$5 to \$7; bear, \$3 to \$10 as to quality; cubs, \$2 to \$5. In dressed goods seal is still the fashionable fur, but mink is gaining in popularity in the United States, and may recover its former hold. At the London (Eng.) sales early this month seal advanced 40 to 50 per cent., but there is not likely to be any advance in this market for some little time. Leading wholesale firms express satisfaction as to remittances in general hat, cap and fur business.

GROCERIES.—*Fruit.*—*Valentias* firmer. No offers under 7c for any quantity, now entertained, and some are withdrawn for the present. However, as things are, there probably is not much safety in refusing business. In ordinary way, 7 $\frac{1}{2}$ c to 8c on values. *Malaga fruit* dull, and nominally as last noted. *Figs*, Mats, 4 $\frac{1}{2}$ c to 5 $\frac{1}{2}$ c; *Eleme*, small boxes, 12 $\frac{1}{2}$ c to 14 $\frac{1}{2}$ c. *Currants*, 6 $\frac{1}{2}$ c to 7 $\frac{1}{2}$ c. *Sultanas*, 9c to 10 $\frac{1}{2}$ c. *Prunes*, 6 $\frac{1}{2}$ c to 7 $\frac{1}{2}$ c. *Sugars*—Not active. Sales light, but refiners do not change figures. *Teas.*—Choice grades hold values. Good ordinary in moderate request. Inferior neglected. *China Young Hyson*, of first class, firm. Other grades are rather higher. *Black Teas*, quiet. *Molasses.*—Dull. Sales only moderate. *Syrups*, not active. *Rice* firm at advance noted. *Spices.*—Pepper reported from a distance as somewhat easier; with us price is but little changed. Market not active. Other spices quiet.

HARDWARE.—A fair seasonable trade is being done, and the complaints as to shipping facilities are being fairly met. Prices are unchanged, except in window glass, which is noted elsewhere. English advices refer to the absence of much new business, and the possibility is that competition will be keen for some little time. People are buying cautiously on the other side also, and the market is apparently in their favor, but it is argued, on the other hand, that neither wages nor raw material can be forced much, if any, lower. According to late advices, the erection of several new works, and the probability that ere long steel plates will be produced by the new processes as cheaply as iron, tend to slacken the demand for steel. Tin plates are very firm under increased demand from the United States and light stocks at local ports. Rylands advise a reduction of 6s per ton in Tinman's and galvanized Crown Wire, and 20s to 30s in other descriptions, caused by competition of German makers. Compared with same period last year there is a falling-off in hardware tonnage from Great Britain to Canada for the nine months ending 1st October of about 6 $\frac{1}{2}$ per cent in pig iron, 14 per cent in rails, 13 $\frac{1}{2}$ per cent in bars, angles, etc.; hoops, sheets and plates are about the same in amount, while in tinplates there has been an increase of over 70 per cent.

HIDES AND SKINS.—The market for native hides is quite firm, and, with a good demand; an advance of 1c per lb. for *Green Hides* has been established. Western hides continue firm and steady at unchanged quotations, although transactions have been confined to immediate wants.

HOPS.—Nominal, at 25c to 27c. Receipts and offerings better.

LEATHER.—The volume and character of business for the past month compare favorably with the corresponding period of last year, but quietness is the prevailing characteristic at present, and is likely to continue so until manufacturers begin on spring orders. There is the usual seasonable business going on to fill sorting-up or repeat orders. Prices show no change, and are steady at quotations. The leading firms have determined on a movement having for its object the reduction of credits from 6 to 4 months, and changing the 5 or 6 per cent. discount for cash to 4 per cent. or 1 per cent. a month. Much of the long time credits and "dating ahead" among shoe houses is due to the difference hitherto existing in the time for which credit is given in these kindred departments of trade, and the result is a tendency towards still greater extensions, overlapping of accounts and disaster, the shoe manufacturer having in these two months an incentive to long credit which he finds it difficult to resist. Four months all round will secure the trade against the heavy losses unavoidable under the present system, in case of difficulties among shoe houses: It is understood that some large firms have signified their intention of joining in this important movement and forwarding it as far as lies in their power.

LUMBER.—No change in the lumber market. Dry lumber is scarce, but sufficient for present requirements. Although stock is heavy there is very little fall in prices, as holders are well able to carry, and will not drop much until after ascertaining the quantity likely to be got out this winter, which, if below average, will tend to maintain present prices.

OILS.—A fair business is being done in the oil market. *Seal Oil*, *Steam Refined*, holders have advanced their views 2 $\frac{1}{2}$ c to 3 $\frac{1}{2}$ c per gallon, 75c to 77 $\frac{1}{2}$ c being now asked for jobbing lots. *Castor Oil* is very firm at an advance, and is quoted at 11 $\frac{1}{2}$ c to 12 $\frac{1}{2}$ c as to quality. *Linseed Oil* has an upward tendency, and is in fair demand with light receipts. *Spirits of Turpentine* is firmer and higher in sympathy with the primary markets.

PETROLEUM.—*Coal Oil.*—The demand during the past week has been limited although steady, prices remaining about the same as quoted. *Crude Oil.*—In this article there is a tendency to lower prices.

PROVISIONS.—In sympathy with the Western markets, which have made a total advance of 95c in pork within the last ten days, prices are quoted a little higher, although we hear of no transactions. Lard is steady, a fair-sized lot having changed hands at former prices. Nothing doing in *Pallow*, quotations nominal. *Eggs.*—Receipts have been light, and, with a better demand from Eastern buyers, prices will be firm and higher. Strictly fresh are quoted at 26c to 27c, and held lots from 24c to 25c. As yet there have been no sales of *Pickled*.

SALT.—The market is dull as is usual at this time of the year. Prices unchanged.

WINES AND LIQUORS.—A fair trade is being done with jobbers and country dealers at firm and unchanged quotations. Payments are reported good.

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AMERICAN MARKETS.

Chicago, 2.30 p.m.—Wheat, Nov., 96½c; Dec., 98½c; Jan., 99c. Corn, Nov., 48¾c; Year, 48½c; Jan., 47½c. Oats, Nov., 28¾c; Dec., 28¾c; Jan., 29c. Pork, Nov., \$10.90; Jan., \$11.55; Feb., \$11.70. Lard, Nov., \$7.42½; Jan., \$7.50; Feb., \$7.60.

New York, 2.09 p.m.—Wheat, No. 2 Red, Dec., \$1.12½ to \$1.13; Jan., \$1.15; Feb., \$1.17½ to \$1.17; May, \$1.02½ to \$1.02¾. Corn, Nov., 60¾c; Dec., 60½c to 61c; Jan., 60½c to 60¾c; May, 60½c.

Milwaukee, 2.00 p.m.—Wheat, Dec., 98¾c; Jan., 99½c; Feb., \$1.01.

ENGLISH MARKETS.

LIVERPOOL, Nov. 8, 1883.

(Beerbohm's Advices.) Cargoes off Coast—Wheat, firm, but not active. Corn, nothing offering. Cargoes on passage—Wheat and Corn firmly held. Quantity Wheat on passage for Continent, 480,000 qrs; Corn, 55,000 qrs. Maize on passage for United Kingdom, 170,000 qrs.; Wheat 1,825,000 qrs. Liverpool Wheat and Corn on spot strong. Liverpool No. 2 Standard California Wheat, including Club, 8s 11d to 9s 2d. Liverpool fair average Red Winter Wheat 8s 7d. Red American Spring Wheat, 8s 10d. Liverpool Mixed American Maize, 5s 4½d. Peas 7s 1d.

TORONTO WHOLESALE MARKETS.

TORONTO, November 7, 1883.

The continued mild weather is having an effect on the trade in heavy dry goods staples. Independent of this there are no signs pointing to a depression in the dry goods trade. Business is chiefly confined to letter orders, which are generally small, and for sorting-up parcels. Groceries are reported moving very fairly, with the volume of business quite equal to expectations. Hardware quiet. Boots and shoes also dull. Leather quiet, and prices in favor of buyers. Provisions without change, the settle-

ments with banks on the 4th were commented on more favorably, and a better feeling is prevailing. The movement of produce is not so large as was expected, but trade is steadier in consequence of the movement so far. Financing is rather easier than at recent date. The demand for money has somewhat fallen off, and rates are easier. Brokers report loans at 6½ to 7 per cent. Gold drafts on New York negotiated at ¼, and ½ premium over the counter. The Stock Exchange has been steady, with some features that almost amount to improvement. During the week ending Saturday banks were generally irregular and weak, but there has been a better feeling manifested in the days of this week. Montreal sold at 185 to 186½; Ontario from 104 to 106; Toronto at 171; Merchants at 115½; Imperial at 138; Federal at 145 to 144; Dominion at 191 to 190; Standard steady at 114; Hamilton also steady at 115; Molsons steady at 112 and 113 during the week. The total shares sold last week were 5,704 against 8,457 in the corresponding week last year. Loan companies have been quiet and steady, with sales limited. Miscellaneous shares have been somewhat irregular, between narrow limits, and very little demand existing. North-west Land Co. sold 2,125 shares at prices varying from 72 to 67½. The Stock Exchange is altogether firmer, for the moment, than it has been for several weeks.

LOUR AND MEAL.—Flour has been remarkably steady, and millers claim that the prices are scarcely what they should be with wheat at the present prices. There are no transactions beyond what are required to supply the local demand and shipments to points east. Grand Trunk Freights are slightly higher which is also against the manufacturer. Sales are made of single cars of Superior Extra at \$5.15; while choice brands or strong Bakers are quoted at \$5.25. Patent Process steady also at \$6 to \$6.80. Extras, Fall, quoted at \$5, and Spring Extra at \$4.85 to \$4.90. To-day the market continued quiet and unchanged, with sales of Extra at \$5; and ordinary Superiors at \$5.15. Stocks are still light. On Nov. 5, there were 731 barrels against 1,216. On Nov. 6, 1882, and 3,060 barrels Nov. 7, 1881. Oatmeal is inactive; car lots of ordinary have sold at \$4.20; granulated at \$4.45. Cornmeal quoted at \$3.75 for small lots. Bran in light demand, with car lots quoted at \$12.

WHEAT.—There is a dullness in both British and American markets, and prices are low. The wheat in visible supply on this continent Oct. 30, was 30,616,382 bushels, against 16,078,308 bushels at same date last year. There is no immediate prospect of an advance. The wheat in Ontario is short of the average, and, while exports are expected to be small, prices will not go so low as they are in the States. Last week the prices were ruling about steady at \$1.11 for No. 1 Spring and \$1.09 for No. 2. Fall Wheat was quoted at about the same figures; and Goose Wheat at 90c and 91c. On Monday there was no change, with no demand except for milling purposes, and prices quite unchanged. A slight advance in Liverpool had no effect on this market, which is now higher than could be maintained for exportation. At the market to-day there was a little business at \$1.10 for No. 2 Fall; \$1.07 for No. 3 Fall, and \$1.12 for No. 1 Spring. Stocks are still light; in store on Monday last 47,192 bushels, against 42,137 Oct. 29; against 122,481 bushels Nov. 6, 1882; and 198,757 bushels Nov. 7, 1881. The total stocks of grain in store on Monday last were 223,206 bushels; against 349,463 bushels Nov. 6, 1882; and 516,310 bushels Nov. 9, 1881.

COARSE GRAINS.—Barley is coming in more freely, but shipment is not large. The market continues to be merely steady, and prices have not varied to any extent during the week. Sales have been made of No. 1 at 72c; of No. 2 at 66c; No. 3 Extra at 62c; of No. 3 at 55c. These figures are probably hard to realize. Stocks are increasing. There were on Monday last 171,134 bushels, against 130,148 Oct. 29; against 225,483 on Nov. 6, 1882; and 302,402 bushels Nov. 7, 1881. The general opinion is that prices will not improve, as the United States markets are rather inactive. Oats are quiet and steady; there is only a light demand, and prices of car lots are from 36c to 37c. There are no stocks. Peas inactive, and no shipments reported; quoted at 74c to 75c for good No. 2. Stocks on Monday last 4,880 bushels, against 3,860 bushels Nov. 6, 1882; and 6,754 bushels Nov. 7, 1881. Rye is quiet; quoted nominal at 62c in cars on the track.

DRUGS AND CHEMICALS.—Business has been rather quiet lately, with very little change in prices. Quotations are: Quinine, Howards, \$2.25 per oz.; German, \$2.10 in bottles; Phosphorus, \$1 to \$1.10. Alog, Cape, 23c to 25c; Ergot, 55c to 60c; Opium, \$4.30; Morphia, \$2.70 per oz; Bichromate Potash, 14c per lb; Bicarbonate Pot., 18c; Potass. Iodide, \$2. to \$2.10 per lb; Pot. Bromide, 46c to 48c per lb; Acid, Tannic, \$1.25 per lb; Salicine, \$4.50 to \$5; Santonine, \$5 per lb. Cream Tartar, 38c to 40c; Alcohol, \$2.75 in barrel. Turpentine, 62c to 65c; Linseed Oil, boiled, 65c to 70c; raw 60c. Cod Oil, Newfoundland, \$2.25; Norwegian, \$6.25 to \$6.50 per gallon.

COAL OIL.—Business is good, but prices are unchanged and steady. Canadian refined 18c for common and 19c for carbon safety, in single barrels. American refined 25c for prime; 28c for water white. Crude is quoted at Petrolia at 85c to 90c per barrel, which is a decline on quotations of two weeks ago.

GROCERIES.—General trade is still reported very satisfactory. The heavier lines of sugars are in good demand. It is looked for that the demand for new fruits will be active for some weeks to come. Prices generally are very steady; and the market promises to offer advantages to buyers: The following quotations hold:—Sugars.—Porto Rico, dark to fair, 6½c to 7c; bright to choice, 7½c to 7¾c; Canadian refined, 7¾c to 8c; granulated, 9½c to 9¾c; Paris lump, 10c; Scotch refined, 6½c to 7c. Teas are steady, and low grades are rather firmer. Coffees, steady; Java, 18c to 25c; Rio 12½c to 13c; Ceylon, 23c to 25c; Mocha, 30c to 32c. Syrup, common, 54c to 56c; amber, 60c to 63c; Molasses, 38c to 40c. Fish; herring, No. 1 Labrador, \$6 to \$6.25; No. 2, \$5 to \$5.50; Codfish, No. 1, \$6 to \$6.25; No. 2, \$4.50 to \$5; trout, lake, \$4 to \$4.25; whitefish, \$4.75 to \$5.00.

HARDWARE.—Business keeps quiet, as reported last week, but there is an increasing demand for builders' materials. There are no reasons offering to cause expectations of more than a moderate trade this winter. Quotations for leading lines are: Pig Iron, inside prices, Carabro, \$21; Summerlee, \$22.50; Nova Scotia, No. 2, \$22; Nova Scotia bar, \$2.50 to \$2.60; ordinary, \$2 to \$2.10; hoops, \$2.50 to \$2.60; band, \$2.50 to \$2.60. Cut Nails, 10d to 60d, \$3.10; 8d and 9d, \$3.35; 6d and 7d, \$3.60; 4d and 5d, \$3.60; 3d, \$4.10; American pattern, 4d and 5d, \$3.85; 3d, \$4. Copper, ingot, 19c to 20c; sheet, 25c to 26c; bar, 30c to 33c. Canada Plates, Pontypool, \$3.35; Thistle, \$3.25. Lead, pig, 4c; bar, 5c; shot, 6c. Steel, cast, 12c to 13c; sleigh shoe, 21c. Tin, bar, 21c to 28c; ingot, 24c to 25c. Tin Plates 10c. Coke, \$4.75 to \$5. IC. Charcoal, \$5.25 to \$5.50; IX, \$7 to \$7.25; IXX, \$9 to \$9.25. Barbed wire-fencing, galvanized, 7½c; pointed, 7c per lb. Zinc, sheet, 5½c to 5¾c. Rabbit Metal, 7½c, 12c, 20c. Glue 8c to 10c.

LEATHER, HIDES, ETC.—The leather trade continues very quiet, and prices are barely realized. The demand from country buyers is confined to small orders; and present outlook is not good for a large trade. Prices are not changed since last week's report. Hides are quiet also, with pretty large offerings. Quotations are unchanged; Green Hides buying at 7½c for cows and 8½c for steers, No. 1; No. 2 quoted 1c lower. Cured Hides are slow of sale at 8c. *Calfskins* are steady; all taken at 13c for No. 1; and 11c for No. 2; Cured selling at 15c for No. 1; and 13c for No. 2. *Sheepskins* are in pretty liberal supply, and prices are higher according to improvement in quality. General price now is 80c, with slight advance for fine lambskins. *Pullov* is quiet and steady; buying, rough at 4c, and rendered at 7½c; rendered selling at 8c.

THE LIVE STOCK TRADE.—There are fair receipts, both of stockers' and butchers' cattle. The demand for the former has rather fallen off. Prices are weaker generally. Butchers' cattle are sold at \$4 to \$4.75 for good beasts, weighing from 1,000 to 1,200 lbs.; inferior cattle sell at \$3.50 to \$3.75. Sheep and lambs are in fair supply, and the market rather dull; the prices in Buffalo market having been such recently that shipments from here did not pay a profit on the ventures. Sheep sold at \$4 to \$4.50 per head for good beasts; lambs selling at previous rates, from \$3.50 to \$3.80 per head. Hogs still offering only moderately, and prices are steady at \$5 to \$5.50, the latter for choice light hogs.

PROVISIONS, ETC.—There is very little change in the market. Meats are nearly done; and other articles are steady. Long clear bacon is now selling in small lots at 8c to 8½c. *Hams* are done. *Lard* is dull, and prices low; large lots are quoted at 10½c; small lots at 11½c to 12c. *Pork* nominal, at \$15 for single barrels. *Beef* quiet, at \$15 for prime and \$16 for Mess. *Fish* steady with a fair demand; codfish, 112 lbs, No. 1, \$6 to \$6.25; No. 2, \$4.50 to \$5; herrings, No. 1 Labrador, \$6 to \$6.50; No. 2, \$5 to \$5.50; Sardines, 4s, 10c to 12c; 4s, 19c to 22c; Lake trout, \$4 to \$4.50; whitefish, \$4.75 to \$5. *Butter* unchanged, at 19c to 20c for choice tubs and pails; 16½c to 17c for store packed, clear yellow; and 12c to 13c for inferior. *Cheese* is steady, notwithstanding large offering at factories; fine goods selling at 12c to 12½c; ordinary at 11c. *Eggs* are still scarce, selling at 22c to 23c per doz., in case lots. *Beans* almost done, and reported scarce outside, selling at \$1.90 to \$1.95 per bushel. *Dried Apples* unchanged, at 10c for common, and 15c for evaporated. *Green Apples* are in fair supply, selling in large lots at \$2.50 for cooking, and \$3.50 for winter varieties. *Hogs*, small lots are selling at \$6 to \$6.25. *Hops* very quiet, and prices almost nominal; choice quoted at 28c to 30c; new medium at 23c to 24c. *Salt*, Liverpool bags, coarse, 65c in car lots; Canadian barrels, \$1.35 to \$1.40 in large lots; and \$1.50 in small orders. *Potatoes* in good supply at 75c for car lots. *Poultry* in light supply at 7c for fowls and geese, and 10c for ducks and turkeys.

Wool.—There has been no movement to speak of, and stocks in the country, and in storekeepers' hands are not nearly cleared out. The dullness in Ontario factories and low prices of woollen goods have greatly lessened the home demand for Canadian fleece. There is no change in prices since last quotations. Good lots of Leicester are worth 19c to 20c; and Cotswold is quoted at 17c. Southdown bought at 25c and 26c; other Downs at 23c and 24c. Pulled wools sell to factories at 26c for Supers, and Extras are selling in small lots at 28c and 29c.

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BLACK AND COLORED

French Cashmeres and Merinos,

all of which will be quoted at special prices.

In **Gloves, Hosiery, Laces, New Fringes, Trimmings, &c.** our stock will prove exceedingly attractive.

Our **Fancy Woolens, Knitted Goods, &c.**, have been specially manufactured for us, and we shall be prepared to offer extra value in these goods.

The **HABERDASHERY STOCK** will, as usual, be very complete, especially in **FRENCH, ENGLISH AND AMERICAN BUTTONS.** New designs in **Cretonne Fringes, Stylish Plain and Fancy Braids, in Blacks and Colors.** Full lines of **Men's Silk Handkerchiefs and Braces.** Special attention called to our **Fingering, Wheeling, Shetland, and Berlin Wools.**

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MONTREAL

PELEE ISLAND WINES.

Vintage 1882.

Dry & Sweet Catawba.

St. Emilian,

St. Augustine,

Isabella, Claret.

The Vintage of 1882 was of a very superior character. We are now in receipt of the mature wines of the above vintage of Pelee Island Wines.

All orders on our books are now being shipped. Catalogues on application.

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(IMPERIAL, STAMPED)

STEEL SUGAR SCOOPS

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PRICE LIST REDUCED.

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LARGE DOUBLE DRIVING BELTS A SPECIALTY.

Send for Price Lists and Discounts.

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COMMERCIAL PRINTERS

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Fine Printing a Specialty.



ST. LAWRENCE CANALS.

Notice to Contractors.

The letting of the works at the upper entrance of the CORNWALL CANAL, and those at the upper entrance of the RAPIDE PLAT CANAL, advertised to take place on the 13th day of NOVEMBER next, are unavoidably postponed to the following dates:—

Tenders will be received until TUESDAY, the FOURTH day of DECEMBER next.

Plans, specifications, &c., will be ready for examination at the places previously mentioned on and after TUESDAY, the TWENTIETH day of NOVEMBER.

For the works at the head of the Galops Canal tenders will be received until TUESDAY, the EIGHTEENTH day of DECEMBER. Plans and specifications, &c., can be seen at the places before mentioned on and after TUESDAY, the FOURTH day of DECEMBER.

By Order,

A. P. BRADLEY,

Secretary.

Department of Railways & Canals,
Ottawa, 20th October, 1883.

SMYTH & WALLS,

Trade Auctioneers

AND

Commission Merchants.

Trade Sales every Tuesday. Liberal cash advances made on consignments when necessary. Correspondence invited from Merchants, Trustees and Manufacturers. Storage in Bond or Free.

10 DEBRESOLES ST.,
MONTREAL.

SPECIAL LINES.

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MILLINERY and MANTLES,
HOSIERY AND LACES.

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STAPLES

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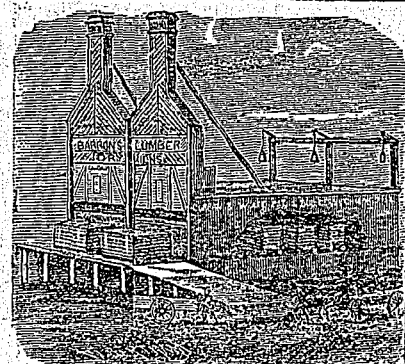
WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

Notre-Dame Street, Montreal,

Mr. E. O'BRIEN, Representative.



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J. J. CURRAN, Inventor.

CURRAN & WOLFF, Proprietors for the U. S.,

39 & 41 Franklin Street, Chicago.

A. F. BARRON,

Patentee and Builder for the Dominion of Canada

Office, 9 Corn Exchange,

MONTREAL.

Send for descriptive Pamphlet containing list of parties using this Dry Kiln in the United States.

Dryers built and in working order by the following Companies:

James Shearer, Montreal; James Crossen; (car builder), Cobourg, Ont.; Canada Pacific, K. R. Perth, Ont.; Kingston Car Works, Kingston, Ont.; Pike & Richardson, (Cooperage Co.) Chatham, Ont.; Grand Trunk, R. R. London, Ont.; Steinhoff, Schnoor & Co., Staves and Heading, Wallaceburg, Ont.; Essery Mahufg. Co., Toronto.

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THE GUARANTEE CO.

Of North America.

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

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 over nineteen years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

President—SIR ALEXANDER T. GALT, G.C.M.G.
 Vice-President . . . THE HON. JAMES FERRIER
 Managing Director . . . EDWARD RAWLINGS.
 Secretary—JAMES GRANT.

Bankers . . . THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

EDWARD RAWLINGS,

Managing Director.

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

STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices Nov. 7.
British North America	500	\$ 4,800,000	\$4,800,000	889,719	3	115 1/2
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,310,000	4	124 1/2
Dominion Bank	50	1,500,000	1,500,000	880,000	5	190 1/2
Du Peuple	50	1,000,000	1,000,000	240,000	2 1/2	61 1/2
Eastern Townships	50	1,500,000	1,399,730	350,000	3 1/2	110 1/2
Exchange Bank	100	500,000	500,000	300,000	4	50 5/8
Federal Bank	100	2,366,800	2,787,870	1,450,000	5	148 1/2
Hamilton	100	1,000,000	976,570	200,000	3 1/2	116
Hochelaga	100	680,200	680,200	50,000	3	86 5/8
Imperial Bank of Canada	100	1,500,000	1,500,000	600,000	4	138 1/2
Jacques Cartier	25	500,000	500,000	140,000	3 1/2	87 1/2
Maritime	100	686,000	686,000	40,000	4	40 1/2
Merchants' Bank of Canada	100	5,798,267	5,714,500	1,150,000	3 1/2	115 1/2
Molson's Bank	50	2,000,000	2,000,000	600,000	4	114 1/2
Montreal	200	12,000,000	11,999,200	5,750,000	5	180 1/2
Nationale	50	2,000,000	2,000,000	150,000	4	70 1/2
Ontario Bank	100	1,500,000	1,500,000	335,000	2	105 1/2
Quebec Bank	100	2,500,000	2,500,000	825,000	2 1/2	114 1/2
Standard	50	704,000	764,000	140,000	2 1/2	172 1/2
Toronto	100	2,000,000	2,000,000	1,000,000	4	78 1/2
Union Bank of Lower Canada	100	2,000,000	2,000,000	13,000	4	98 1/2
Ville Marie	100	600,000	464,257	20,000	3 1/2	102 1/2
Building and Loan Association	25	750,000	747,574	53,000	3	60 5/8
Canada Cotton Co.	100	500,000	500,000	500,000	5	121 1/2
Canada Landed Credit Co.	50	1,500,000	663,390	125,000	4	226
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	1,000,000	7	114 1/2
Dominion Savings & Inv. Co.	50	1,000,000	864,982	140,000	4	87 1/2
Dominion Telegraph Co.	50	711,700	1,000,000	1,000,000	3	50 5/8
Dundas Cotton Co.	100	500,000	500,000	500,000	5 & 2b.	90
Farmers' Loan and Savings Co.	50	1,057,250	611,430	75,857	4	126
Freehold Loan & Savings Co.	100	1,050,400	690,080	261,500	5	167
Hamilton Provident & Loan Society	100	1,500,000	1,100,000	97,000	4	125 1/2
Huron & Erie Sav. & Loan Soc.	50	1,000,000	1,000,150	320,000	5	102 1/2
London & Can. Loan & Agency Co.	50	4,000,000	500,000	240,000	5	141
London Loan Co. of Canada	50	550,700	404,510	45,500	4	116 1/2
Manitoba Loan	100	518,900	518,900	518,900	5	120
Montreal Telegraph Co.	40	2,000,000	2,000,000	2,000,000	4	116 1/2
Montreal City Gas Co.	40	2,000,000	1,880,000	1,880,000	6	167 1/2
Montreal City Passenger Ry Co.	50	600,000	600,000	600,000	2 1/2	110 1/2
Montreal Cotton Co.	50	500,000	300,880	300,880	10	90
Montreal Loan & Mortgage Co.	50	1,000,000	832,812	106,000	8 1/2	50 7/8
National Investment Co.	100	1,400,000	292,000	15,000	8 1/2	104
Ontario Loan and Debenture Co.	50	1,000,000	1,000,000	226,000	4	128
Robelleux & Ontario Nav. Co.	100	1,655,000	1,655,000	1,655,000	2	55 1/2
Toronto City Gas Co.	50	800,000	800,000	800,000	2 1/2	124 x.d
Union Loan and Savings Co.	50	600,000	575,000	180,000	4	133 1/2
Western Canada Loan & Savings Co.	50	2,000,000	2,000,000	570,000	5	132 1/2

SECURITIES.

	Montreal, Nov. 7.
Can. Government Debentures, 6 p. ct. 1882-84	101 1/2
Do. do. 1885 op. of Gov.	102
Do. do. inscribed stock	103
Dominion 5 per ct. Stock	103
Montreal 5 per cent Stock	104 1/2
Montreal Harbor Bonds 6 p. c.	107
Do. Corporation 6 per ct. Bonds	107
Do. 7 per ct. Stock	107
Toronto City 6 per ct. 1904	115 1/2
Co. Debentures, (Ont.) 20 years 6 per ct.	110
Township Debentures, (Ont.) 6 per ct.	103

Shrs.	Railway and other Stocks.	Pd.	Nov., 7
100	Atlantic & St. Lawrence Sta 6 p. c.	all	131
100	Do. 6 p. c. S'ter. M't. Bonds	all	114
100	Do. do. 3rd Mort. 1891	all	109
10	Buffalo and Lake Huron	all	111
100	Do. do. 5 1/2 p. c. 1st Mort.	all	121
100	Do. do. 2nd Mort.	all	120
100	Can. Central 5 p. c. 1st M't. Bonds	all	103
100	Canada Southern 1st Mort. 3 p. c.	all	99
100	Chic. & G.T.R. 6 p. c. 1st M. Coup. 1,900	all	104
100	Grand Trunk of Canada Consol.	all	127
100	Do. 5 p. c. 1st Mort.	all	121
100	Do. do. 2nd do do	all	121
100	Do. do. 1st Prof. Stock	all	103 1/2
100	Do. do. 2nd Prof. Stock	all	92 1/2
100	Do. do. 3rd Prof. Stock	all	48 1/2
100	Do. 5 p. c. 1st Mort.	all	113
200	Great Western of Canada	all	14
100	Do. 6 p. c. do 1890	all	113
100	Do. 5 p. c. pref conv.	all	114
100	Do. Preferred 5 p. c. Debenture Stock	all	111
100	Hamilton and N. W.	all	111
100	N of Canada 2 1/2 p. c. Stg. 1st Mort.	all	95
100	N of Canada 6 p. c. 1st Prof. Bonds	all	105
100	Do. do. do	all	103
100	Northern Extension, 6 p. c. guar.	all	105
100	Do. do. 6 p. c. Imp. Mort.	all	105
100	Well, Grey & Bruce, 7 p. c. Bds, 1st Mort.	all	93 1/2
100	T. G. & B. 6 p. c. bonds 1st mort.	all	75
100	St. Lawrence & Ont. 6 p. c. Bds.	all	94
100	British Columbia, July, 1907 6 p. c.	all	117
100	Can Gov 1877-80	all	101 1/2
100	Can Gov at 6 p. c. 1882-84	all	102 1/2
100	Do 6 p. c. 1880, Op. of Gov.	all	103
100	Do 6 p. c. 1st Stock	all	106
100	Do Dom. Stock of 1903, April and Oct.	all	106
100	Do Dominion Stock of 1904, 4 p. c.	all	108
100	Do. do. 1904 1st Stock 4 p. c.	all	108
100	New Brunswick 6 p. c. Jan and July	all	105
100	Nova Scotia 6 p. c. 1898	all	105
100	Quebec Prov. 5 p. c.	all	101

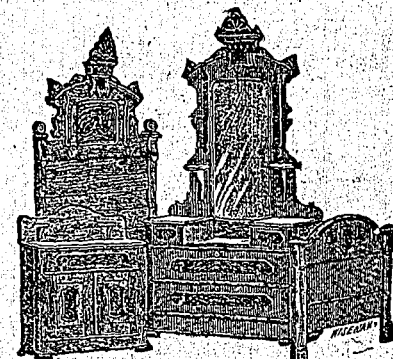
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 Inspection invited.

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Every Description of Household Furniture,
WAREROOMS, 724, 726 & 728 CRAIG ST.,
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RODGER, MACLAY & Co.

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FLOATING SOAP,
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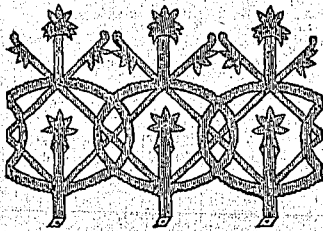
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Fulling Soaps, Toilet Soaps,
ANILINE DYES.

SEND FOR PRICE LIST.

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CRESTINGS & FINIALS,
STABLE FIXTURES,
WINDOW GUARDS and
BANK RAILINGS
Of every description.

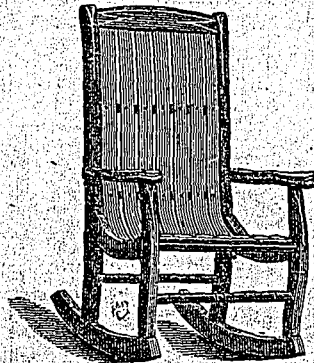
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BERLIN NOVELTY WORKS,
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THE GRAPE SUGAR
Refining Company of Canada.

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Manufacturers of
Grape Sugar, Glucose and
Steam Refined Syrups.
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Supplies.
Works at WALKERVILLE, Ont.
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PLAIN, RIBBED AND FANCY
SEAMLESS HOSIERY,
In Wool, Cotton, Cashmere and Merino,
Genuine Rib-top Half-Hose,
Style equal to Imported Goods,
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Solicits consignments of Butter, Cheese, Eggs and
other Produce.
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COMMISSION MERCHANTS,

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MESSRS DIAS & LIMIA,
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CORKS AND CORKWOOD,
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Exporters of **ESSENTIAL OILS,**

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Distillers of the genuine **EAU DE COLOGNE.**
Julichs Platz No. 2 COLOGNE.

Laboratory 28 Beaver Hall Terrace,
Montreal

To Messrs W. F. Lewis & Co
Montreal

August 12 1878

Gentlemen

I have carefully examined the sample of your
and made sown mash Whiskey Cup 18 1/4 sent me by you;
I now report it to be free from fusel oil, and all other, so harmful
compounds injurious to health; and that it is in every respect
a sample of a choice spirit, and of such a one as I can
recommend for use, medicinally when an alcoholic stimulant
is indicated.

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

Yours truly

G. P. Gudwood 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. Sacrement Street, Montreal.

WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 8th, 1903

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.		Soda Ash	\$ 60 1 75	Japan Nagasaki	\$ 14 0 22	Mace	per lb. 0 80 0 95
Men's Thick Boots Wax	2 25 3 07	Soda Bi Carb	2 50 2 75	Y. Hyson common to rd	0 13 0 33	Cloves	0 23 0 35
" Split	1 50 2 25	Sol Soda	1 00 1 15	Y. Hyson fine to finest, lb	0 36 0 60	Nutmegs	0 60 0 90
" Kip Boots	2 50 3 25	Tartaric Acid	0 68 0 80	Gunpd., fair to med.	0 28 0 24	Jamaica Ginger, Bl.	0 22 0 28
" Calf Boots, pegged	3 00 3 75	bleaching Powder	2 55 2 85	" Good to fine	0 40 0 50	Jamaica " Unbl.	0 17 0 20 1/2
" Kip Brogans	1 35 1 40	Citric Acid	0 68 0 75	Gunpd. Finest	0 57 0 65	African	0 12 0 14
" Split do	0 90 1 10	Camphor Eng. Ref.	0 40 0 42	" med. to gd	0 20 0 23	Pimento	0 10 0 12
" Buff Congress	1 50 2 40	Am. Ref	0 35 0 35	" Fine to finest.	0 37 0 68	Pepper	0 16 0 17 1/2
" Buff & Pebbled Bals.	1 50 3 00	Gum Arabic, per lb.	0 20 0 33	Pwankaj, com. to gd.	0 12 0 13	Mustard, 1 lb. Jars.	0 17 0 20
" Split do	1 20 1 50	" Traj.	0 45 0 90	Coolong	0 30 0 55	" 1 lb.	0 24 0 25
Wom's Pebbled & Buff Bals	1 00 1 50	Copperas per 100 lbs.	0 95 1 00	Congou common	0 16 0 20	Rice: Arracan, & p. 100 lb.	3 45 3 85
" Split Bals	0 80 1 10	Blue Vitriol	0 05 0 07	" med. to good.	0 23 0 35	Sago	0 05 1 06
" Prunella do	0 50 1 25	Potash Bichroma	0 11 0 12	" fine to finest.	0 36 0 55	Tapioca, Pearl	0 05 1 07 1/2
" Inferior do	0 45 0 50	DRY GOODS		Souchong common	0 16 0 20	Flake	0 05 1 07
" Cong. do	0 50 1 25	Flour		" med. to good	0 25 0 31	Glass	
" Baskins do	0 55 1 15	superior extra	5 60 5 65	Fine to choice	0 36 0 66	7 1/2 x 8 1/2, 7 x 9, 8 x 10	
Miscellaneous Pebbled & Buff Bals	1 00 1 50	Extra Superfine	5 45 5 50	Coffee, green Mocha per lb.	0 27 0 33	10 x 12 1/2, 10 x 14	1 93 2 00
" Split Bals	0 60 1 00	Strong Bakers	5 50 5 75	Java	0 17 0 27	12 x 16 1/4 x 20	2 10 2 05
" Prunella do	0 50 1 00	Do American	5 75 6 00	Maracabo	0 12 1 05	18 x 24	2 25 2 31
" Cong. do	0 60 0 70	Fancy	5 40 6 00	Cape	0 11 0 12	Hardware	
Children's Pebbled Buff Bals	0 60 0 90	Spring Extra	5 25 5 30	Jamaica	0 10 0 14	7/8" Block, per lb.	0 22 1 0 24
" Split Bals	0 50 0 60	Superfine	4 75 4 90	Rio	0 10 1 13	Grain	0 24 1 0 25
" Prunella do	0 50 0 75	Fine	3 30 4 00	Singapore & Ceylon	0 17 0 24	Copper: Ingot	0 18 1 0 19
Infants' Cocks, doz.	8 00 6 00	Middlings	3 60 3 75	Chicago	0 11 1 12 1/2	Sheet	0 24 1 0 20
Dairy Produce.		Collards	3 00 3 25	Sugars, (Caks. & Brs.)		Cut Nails: 30 days price;	
Creamery, fine to choice	0 22 0 26	Onion Baks.	3 25 3 50	Porto Rico	0 7 0 7 1/2	7 p. ct. per an. added for	
Townships, finest	0 21 0 22	City Baks.	3 00 3 00	Cuba	0 63 0 73	4 months' note.	
" fair to good	0 16 0 20	Oatmeal	5 00 5 25	Barbadoes	0 7 0 7 1/2	Hot Cut Am. or Can. Pat'n	
Brookville, finest	0 20 0 21	Cornmeal	3 25 3 40	Yellow Refined	0 71 0 81	3 in. and above	3 00 0 00
" fair to good	0 10 0 19	Brown per ton	14 00 15 00	Paris Lump	0 91 0 95	2 1/2 & 2 1/2 ins.	3 25 0 00
Morrisburg, finest	0 20 0 21	Shorts doz	17 00 18 00	Granulated	0 9 0 9 1/2	2 & 2 1/2 ins.	3 50 0 00
" fair to good	0 15 0 19	Grain.		Syrups—Extra	0 41 0 45	1 1/2 & 1 1/2 ins. Am.	3 75 0 00
Western Dairy, finest	0 16 1 17 1/2	Canada White, No. 2	1 17 1 18	Good	0 33 0 41	1 1/2 ins.	4 50 0 00
" med to good	0 13 1 15 1/2	" Red Winter	1 21 1 23	Kair	0 3 0 3 1/2	1 1/2 & 1 1/2 Cold Cut, Can.	3 50 0 00
Cheese, fair to choice	0 11 0 11	" Michigan No. 2	0 03 0 00	Molasses (Barbados) im g.	0 42 0 70	1 1/2 ins.	4 00 0 00
" Sept.	0 10 0 12	Red Winter, No. 2 Toledo	1 07 1 06	Trinidad	0 46 0 45	10c per keg off above prices,	
" Medium Grades	0 09 0 10	Spring, Chicago No. 2	1 07 1 09	Fruit: Loose Muscatel, new	2 00 2 40	net cash.	
Drugs & Chemicals		Spring, Milwaukee No. 2	1 07 1 09	Layers in boxes	1 80 2 10	Casing, Box, Shook:	
Aloes Cape	0 16 0 18	Oats	0 33 0 34	Sultanas	0 9 1 11	1 1/2 in. p. 100 lb. keg.	4 90 0 00
Alum.	1 75 1 90	Barley	0 50 0 60	Seedless	0 9 1 10	1 1/2 in. to 1 1/2 "	4 15 0 00
Borax xtls	0 14 0 16	Peas	0 91 1 08	Valencia	0 07 0 08	2 1/2 in. to 2 1/2 "	3 90 0 00
Castor Oil	0 10 1 0 11	Rye	0 62 0 63	Currants	0 60 1 0 73	2 1/2 in. to 2 1/2 "	3 60 0 00
Caustic Soda	2 30 2 50	Corn in bond	0 50 1 0 61	Prunes	0 00 1 0 73	3 in. to 4 1/2 "	3 40 0 00
Cream Tartar	0 35 0 37	Flax Seed, prime	0 60 0 61	Figs C. Mata	0 04 0 06	Cut Spikes, all sizes	3 15 0 00
Epsom Salts	1 25 1 40	Groceries.		H. S. Almonds bxs	0 12 1 15	Finishing Nails:	
Extract Logwood	0 09 0 10	TEA, (Hf-Ch. & Cad.)		S. S. Tarragona	0 16 1 18	1 in. to 1 1/2 in. p. 100 lb. kg	5 55 4 80
Indigo Madras	0 55 1 00	Japan, com. to med. lb.	0 18 0 22	Walnuts	0 07 0 10 1/2	1 1/2 in. to 1 1/2 in.	4 55 4 30
Madder	0 12 1 0 13	" to good	0 24 0 32	Pilberts	0 07 1 0 10	2 in. and up	3 80 0 00
Opium	4 10 4 25	Japan, fine to choice lb.	0 33 0 50	Brazil, now	0 11 0 12	Tobacco Box Nails:	
Oxalic Acid	0 15 0 17			Batty's Nabob Pickles, doz	2 70 3 00	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 95 4 00
Potass Iodide	1 90 2 00			" Mixed do	3 90 0 04	2 1/2 " 3 "	3 85 3 65
Quinine	1 95 2 15			" Nabob Sauce, ptr	3 90 1 0 18	1 1/2 " 2 "	3 55 3 15
				Spices: Cassia per lb	0 10 0 18	Nett. 30 days or 7 n. of mos.	

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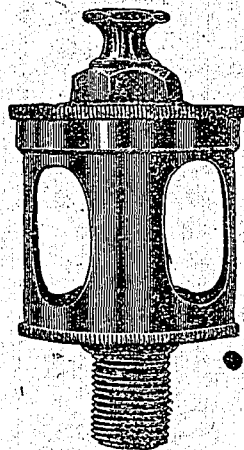
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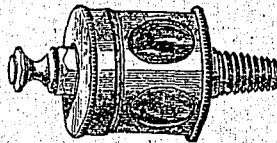
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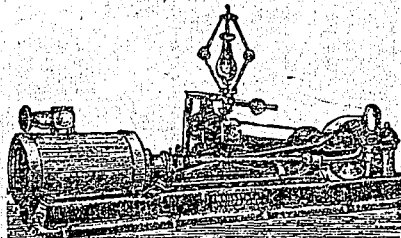
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— PORK PACKERS —

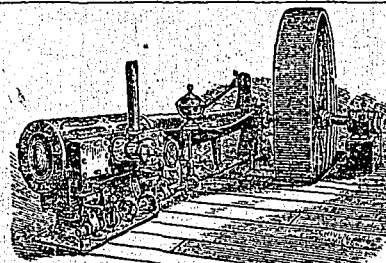
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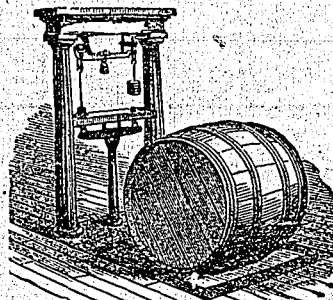
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WHOLESALE PRICES CURRENT THURSDAY, NOVEMBER 8th, 1883.

Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale		
		\$ c.			\$ c.			\$ c.			\$ c.		
Clinch and Heavy Clinch:			Tin Plate:			Zanzibar,			Broken Lots				
1 and 1 1/2 in. per lb.	0 08 1/2	0 08	IC Coke	4 40	4 50	No. 1	0 22	0 23		\$ o.	\$ o.		
1 1/2 " 1 1/2 "	0 07 1/2	0 07 1/2	IC Charcoal	5 00	6 25	No. 2	0 20	0 21		0 17	0 17 1/2		
2 " 2 "	0 07	0 07	IX "	6 75	7 00	Slaughter,	0 25	0 24		0 18	0 18 1/2		
2 1/2, 2 3/4 in. and up.	0 06 1/2	0 06 1/2	INX "	8 50	9 00	Harness	0 28	0 28					
Flat & Sharp pres'd N's:			DC "	4 25	4 50	Upper Heavy	0 32	0 34		Ostrich Plumes (wild.)			
1 and 1 1/2 in. per lb.	0 10 1/2	0 09 1/2	DX "	6 00	6 25	Light	0 35	0 37		Cape, Nos. 1 to 2, p. lbs.	200	200	
1 1/2 " 1 1/2 "	0 09 1/2	0 08 1/2	DXX "	7 75	8 00	Grained Uppr.	0 34	0 35		Mongador, Nos. 1 to 3	150	250	
2 " 2 "	0 08 1/2	0 07 1/2	Russ. Sheet Iron	0 10 1/2	0 11	Scotch Grain	0 37	0 42		Egypt, Nos. 1 to 3	000	250	
2 1/2 " 2 1/2 "	0 07 1/2	0 07	Anchors, per lb.	4 75	5 75	Kip Skins, French	0 75	0 85		Domestic Prime	100	200	
3 in. and up	0 06 1/2	0 06	Lion & Crown, Third Sheets	1 75	2 00	English	0 65	0 75		Tames	050	100	
Acres S.S. & D.S.		11 00	13 00	Lead: Pig, per 100 lbs.	4 50	4 75	Canada, Kip	0 45	0 55		Natural Grey Boos, doz.	050	000
Dis. 25 to 30 p.c.				Sheet "	6 00	6 00	Hemlock Calf.	0 70	0 85		Disc. 5 p.c. 30 days.		
Horse Nails:				Shot "	5 75	6 25	French Calf	0 95	1 20		Meats, Eggs, &c.		
7 lb. size	0 22	0 00		Lead Pipe, per 100 lbs.	5 75	6 25	Splitts, Light & Medium	0 23	0 50		Pork, Mess, Western	14 50	15 00
8 lb. "	0 21	0 00		Zinc: Sheet, lb	4 75	5 00	" Heavy	0 21	0 25		Hams, City Cured	0 14	0 15
9 lb. "	0 20	0 00		Powder: Canada, Blasting	3 50	4 00	" Small	0 16	0 20		Lard, in Pails	0 103	0 11
" " I. & F. Bright	0 22	0 24		F. F. to F. F. F.	4 75	5 00	Leather Board, Canada	0 08	0 12		Bacon, per lb	0 13	0 14
55 to 57 1/2 p.c. dia.				Barbed wire, per lb.	0 07 1/2	0 08 1/2	Enamelled Cow, per ft.	0 15	0 17		Eggs, Strictly Fresh	0 00	0 24
Horse Shoes		3 00	4 00	Hides and Skins.			Patent	0 15	0 16		Held lots	0 23	0 28
Galvanized Iron:				Green Hides, No. 1, p. 100 lbs.	8 00	0 00	Pebble Grain	0 11	0 15 1/2		Tallow, Rendered	0 08 1/2	0 09
No. 21	0 06	0 06 1/2		" No. 2	7 00	0 00	R. Calf	0 14	0 15		" Rough	0 04 1/2	0 07 1/2
No. 26	0 04	0 07		Hamilton, No. 1	8 75	9 10	Brush (Cow) Kid	0 14	0 16		Mess Pork, per bri	3 00	16 00
No. 28	0 07	0 07 1/2		" No. 2	7 75	8 00	Buff	0 14	0 16		Potatoes per bag	0 75	0 00
Pig Iron:				Toronto, " 1	9 00	9 25	Russetts, Light	0 45	0 50		Turnips " bri	1 00	0 00
Siemens No. 1	21 00	0 00		" 2	8 50	8 75	" Heavy	0 35	0 40				
Coltess	21 00	21 50		Western Buff, No. 1	9 25	0 00	" No. 2	0 25	0 35		FISH		
Calder	20 50	20 75		" 2	8 00	8 25	Cod Oil, Newfoundland	0 62	0 65		Labrador Herrings, No. 1	6 00	0 00
Langloan	20 75	21 00		Dry Salted, No. 1	16 50	0 00	Strait's Oil, American	0 57	0 60		No. 2	4 50	4 75
Summerlee	20 50	21 00		" 2	14 50	0 00	Straw Seal	0 62	0 65		Mackerel No. 1	11 00	00 00
Gartsherie	20 50	21 00		Lamb & Sheepskins, each	0 55	0 00	S. R. Pale Seal	0 72 1/2	0 75		No. 2	10 00	00 00
Carbros	00 00	20 00		Calfskins, per lb.	0 10	0 00	Pale Seal, Ordinary	0 61 1/2	0 70		Whitefish	5 00	0 00
Eglington	18 50	19 00		Wool.			Lard Oil, Extra	1 05	1 10		Green Cod No. 1	5 55	5 75
Hemattle	22 50	24 00		Fleece	0 21	0 22	" No. 1	0 90	0 95		Dry	5 25	5 50
Bar Iron, per 100 lbs.		1 90	2 00	Pulled, unsorted	0 23	0 25	Linseed Raw	0 56	0 58		Oysters	2 50	4 00
Best Refined	3 15	2 25		" Extra Super	0 30	0 35	" Bolted	0 60	0 62		Manuf's of Cotton.		
Siemens	2 20	2 25		" B Super	0 24	0 27	Olive Machinery	1 00	1 10		Hochelega.		
Swedes	4 25	4 50		" C	0 19	0 21	" Eating	1 80	2 10		(Brown Sheet)		
Sheet Iron to No. 20	2 50	2 60		Australian	0 22	0 32	" qt., per case	2 60	2 75		A	0 75	0 06
Roller Plates	2 50	3 50		Cape	0 17	0 19 1/2	" pts., "	3 25	3 30		B	0 06 1/2	0 05 1/2
Hoops and Bands	2 50	2 75		Leather (at 6 month)			" pts., "	4 00	4 20		G	0 06	0 00
Canada Plates: Hatton	0 00	0 00		No. 1, R. A. Sole	0 25	0 27	" Lucca, Flaska	6 50	0 00		H	0 07	0 00
Penn. and W. P. & Co.	8 15	8 25		No. 2, R. A. Sole	0 22	0 24	Antonini's qts., case 1 doz.	7 25	0 00		I	0 07 1/2	0 00
Iron Wire: No. 6, p. bdle.	1 75	1 55		No. 2, Ordinary Sole	0 24 1/2	0 25 1/2	" pts., " 2	8 25	0 00		IIH	0 08	0 00
" No. 9	2 10	2 30		Buffalo Sole, No. 1	0 21 1/2	0 23	Spirits Turpentine, brls.	0 61 1/2	0 62 1/2		DD	0 08 1/2	0 00
" No. 12	2 50	2 60		" No. 2	0 21	0 22	Whale Rehd.	0 70	0 75		IIIH	0 09 1/2	0 00
" No. 16	3 25	3 50		China " No. 1	0 22	0 23	Coal Oil:				XX	0 09 1/2	0 00
Wro't Iron pipe 6 3/4 to 5 p.c.d	0 36	0 41		" No. 2	0 19	0 21	Imp. Gals. f.o.b. (Petrolia)	0 14 1/2	0 00		W	0 10	0 00
Steel, cast per lb.	0 11	0 12					Car Lots in Store	0 10 1/2	0 00		MH	0 10	0 00
" Spring 100 "	3 25	3 50									X 3/4 Twill	0 10 1/2	0 00
" Tire "	3 25	3 50											
" Sleigh Shoe "	2 50	2 60											
" Blister, p lb. "	0 08	0 10											

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for cut, casing, box and shock, 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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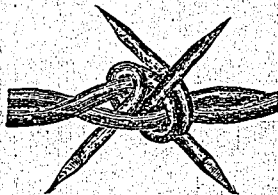
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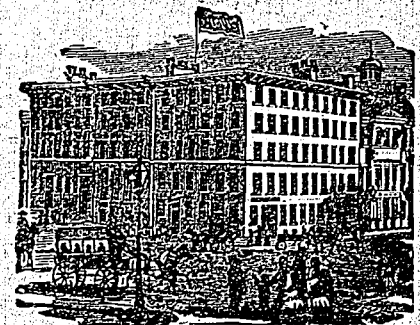
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 Palmer, Proprietor.

WHOLESALE PRICES CURRENT. - THURSDAY, NOVEMBER 8th, 1883.

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 C Drill, Bleached Shirting, Tobacco, and Wines.

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

DIXON BROTHERS, Importers of Oysters, Fish, Fruits, Nuts. HAMILTON, ONT.

ESTABLISHED 1874. We are the largest receivers of SMOKED FISH in the Dominion... D. HATTON & CO., 18 Bonsecours Street, MONTREAL.

ESTABLISHED 1880. DELAWARE OYSTER CO., SHIPPERS OF Bulk and Shell Oysters, Clams, &c. The Largest Oyster Firm in New York. CORRESPONDENCE SOLICITED. 169 Washington Street, New York.

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

MACHINE OILS. AWARDED GOLD AND SILVER MEDALS. LARDINE, CYLINDER, BOLT CUTTING, WOOL OILS. MANUFACTURED BY McCOLL BROS. & CO., TORONTO.

—THE LONDON— MACHINE TOOL WORKS. Manufacturers of all Sizes of Lathes, Drills, Sloters, Rolls, Planers, Sharpeners, Punches, Shears, Pulleys, Shafting, Hangers, &c., &c. And all descriptions of Tools for MACHINISTS, BOILERMAKERS and BLACKSMITHS. Inspection and orders solicited. Catalogues on application. WILLIAM YATES, Manager, London, Canada

THE GLASGOW & LONDON INS. CO. OF GREAT BRITAIN. ANNUAL INCOME - - \$1,000,000, Re-insurances accepted on all descriptions of property, upon which liberal commissions are allowed. Head Office for Canada—Montreal D. J. STEWART-BROWNE, Manager.

L. A. GORDON & CO., GENERAL MERCHANTS, FISH, OILS, PRODUCE, &c., Consignments receive prompt attention. 31 & 33 ST. NICHOLAS STREET, MONTREAL.

Security against Errors. The Rate-Inlaid Interest Tables AND Account Averager. 4 to 10 PER CENT. \$100 to \$10,000. One DAY to One YEAR. Free by Mail. \$5 Each. WILLING & WILLIAMSON, TORONTO. AND ALL BOOKSELLERS.

NORTHERN ASSURANCE CO'Y.
OF LONDON.
ESTABLISHED 1836.
CALEDONIAN INSURANCE CO.,
OF EDINGURGH.
FOUNDED 1805.

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

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

LIFE ASSOCIATION OF CANADA.
HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, - - - - 104,000

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

A Special and Popular Feature of the Association is the class of assurances of which the CASH VALUES are GUARANTEED.

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

JOHN CAMERON, Manager,
Formerly of the Scottish Widows' Fund Assurance Society,
Edinburgh, Scotland.

THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

WRITES LIBERAL POLICIES
Without burdensome conditions.

NON-FORFEITABLE POLICIES.

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

DAVID DEXTER,
Managing Director.

THE ONTARIO MUTUAL
LIFE ASSURANCE CO'Y.
Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - - \$56,207.00.

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1882, - - - - 4,325
Covering Assurance to the amount of - - - - \$5,504,478 00
Net Cash Assets - - - - 365,328 71
Net Reserve to Credit of Policy-holders, - - - - 383,044 59

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

The rapid growth of the Company may be seen from the fact, that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$427,429 !!

I. E. BOWMAN, W. HENDRY, W. H. RIDDELL,
President. Manager. Secretary.

BRITISH AMERICA
ASSURANCE CO.,
FIRE AND MARINE
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

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

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, JAMES DAVISON,
Secretary-Treas. Manager.

HEAD OFFICE:—160 ST. JAMES Street, MONTREAL

M. J. E. DROLET, Agent for City and District.

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:— JOHN BAIRD, Esq., St. Thomas
VICE-PRESIDENT:— AIES WRIGHT, M. D., Port Hope.
ADJUSTER:—R. H. JARVIS.
SECRETARY-TREASURER:—H. THEO. CRAWFORD,
JOHN FULTON, Manager Montreal Branch.

Insurance.

**CITIZENS
INSURANCE COMPANY,
OF CANADA.**

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

DIRECTORS:

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

Fire, Life, Accident.

RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

TORONTO—BOSTEAD & Gibbs, Agents.
ST. JOHN, N. B.—H. CUNN & Co., and M. & T.
B. Robinson, Agents.
HALIFAX, N. S.—W. B. McSweeney, Agent.
CHARLOTTETOWN, P. E. I.—A. S. Uguhart,
Agent.
WINNIPEG, MAN.—Robert Straug, and Feron,
Shaw & Co. Agents.
HAMILTON—James Walker, Agent.
LONDON—David Smith, Agent.

**HEAD OFFICE, 179 St. James Street,
MONTREAL.**

Every reliance may be placed in the contracts of this company, as the capital is fully subscribed by the wealthiest capitalists of the country, and its past record for prompt and liberal payment of claims is of the best.
Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Nov. 6, 1883.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	107 1/2 108 1/2
Canada Life	2,500	7 1/2-6mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22 1/2	70
Confederation Life.....	5,000	5-6 mos.	100	10	280
Sun Life and Accident.....	5,000	4-6 mos.	100	12 1/2	200
Queen City Fire	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	121 1/2 126
Royal Canadian Insurance	20,000	5	100	15	.....
Accident Ins. Co. of North America..	2600	3 per ct.	100	20	.....
Guarantee Co. of North America.....	13,000	3 per ct	50	10	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 22 1883.

	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	£21 1/2
Commercial Union Fire Life & Marine.	50,000	30	50	5	£17 1/2 18
Edinburgh Life.....	5,000	10	100	15	40 1/2
Fire Insurance Association.....	100,000	5	£10	£2	50s 5/8
Guardian Fire and Life.....	20,000	18	100	50	£82 1/2 84
Imperial Fire.....	15,000	£7 p. sh.	100	25	£130 1/2 136
Lancashire Fire and Life.....	100,000	30	20	2	£5 1/2
Life Association of Scotland.....	10,000	15	40	2	£27
Lion Fire.....	500,000	.....	10	2	10s 2 1/2
Lion Life.....	32,000	.....	10	2	10s 20s
London Assurance Corporation.....	35,802	48	25	12 1/2	£33 1/2 35
London & Lancashire Life.....	10,000	10	10	1 7-20	30s 35s
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	£20 1/2 21 1/2
Northern Fire & Life.....	80,000	70	100	5	£45 1/2 46 1/2
North British & Mercantile Fire & Life	40,000	56	50	6 1/2	£25 1/2 26 1/2
Phoenix Fire.....	6,722	£21 p. a.	.....	.....	£220 1/2 230
Queen Fire & Life.....	200,000	30	10	1	40s 6d
Royal Insurance Fire & Life.....	100,000	30	20	3	£26 1/2 29
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	20s 20 1/2
Scottish Imperial Fire and Life.....	50,000	6	10	1	23s
Scottish Provincial Fire & Life.....	20,000	15	50	3	£14 1/2 14 1/2
Standard Life.....	10,000	58 1/2	50	12	£49 1/2 49 1/2
Star Life.....	4,000	5	25	1 1/2	£15

**NATIONAL ASSURANCE CO.
OF IRELAND.
FIRE INSURANCE.**

Incorporated by Royal Charter, 1822.

CAPITAL - - - - - £1,000,000 Sterling.
79 St. Francois-Xavier Street, Montreal.

**SCOTT & BOULT,
CHIEF AGENTS FOR DOMINION.**

GET AN ESTIMATE FOR YOUR

Book and Job Printing,

LETTER PRESS BOOKBINDING,
AND

Blank Account Books

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

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION of CANADA.

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.

BOARD OF DIRECTORS.

President:—A. L. de Marigny, Esq., Cashier Jacques Cartier Bank. Vice-Presidents:—Hon. W. W. Lynch M.P.P. B. Globensky, Esq., Directors:—L. H. Massie, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEntyre, Esq., merchant, M. Babcock, Esq., manufacturer. John L. Harris, Esq., Moncton, N.B.

Medical Director:—J. J. Guerin, Esq., M.D., Legal Adviser:—Hon. Alex. Lacoste, Q.C., M.L.C.

ARTHUR GACNON, Sec.-Treas. JOHN HOPPER, Gen. Agt.

SECTION 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."

Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

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

Insurance.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE:

260 ST. JAMES STREET, MONTREAL.

President, Vice-President.
 Sir A. T. GALT. HON. JAMES FERRIER.
 MANAGING DIRECTOR.
EDWARD RAWLINGS.

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

THE LONDON GUARANTEE & ACCIDENT CO.

(LIMITED)

OF LONDON,  ENGLAND.

CAPITAL, - - £260,000.

Available Assets, - - - \$350,000
 Dominion Government Deposits, - - - \$55,000.

HEAD OFFICE FOR CANADA,
 28 and 30 Toronto Street,
TORONTO.

Gentlemen of influence wanted in unrepresented districts.

A. T. McCORD,
Resident Secretary,

GEO. H. PATTERSON,
 264 ST. JAMES STREET, MONTREAL,
 General Agent Province of Quebec.

Legal.

Toronto.

JONES, MACKENZIE & LEONARD,
 BARRISTERS & SOLICITORS,
 Canada Permanent Chambers, Toronto.
 CLARKSON JONES. BEVERLY JONES.
 GEO. A. MACKENZIE. C. J. LEONARD.
English Agent.

JONAS AP JONES, 99 Cannon Street, London.
 *A Comm'r for N. Y., Illinois and other States.

Walkerton, Ont.

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

Waterloo, P.Q.

JOHN P. NOYES, Q. C.
 ADVOCATE, WATERLOO, P. Q.

Woodstock, N.B.

APPLEBY & COURSE, Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.B.
 Special attention given to collections.

Insurance.

Established 1803.

IMPERIAL Fire Insurance Comp'y OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.
RINTOUL BROS., Agents.

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

QUEEN INSURANCE CO. OF ENGLAND.

FIRE AND LIFE.

Capital, £2,000,000 Stg.
 INVESTED FUNDS.....£660,818.
FORBES & MUDGE,
 Montreal,
 Chief Agents in Canada.

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.

The Waterloo Mutual

FIRE INSURANCE CO.

ESTABLISHED IN 1803.

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

During the past Ten Years this Company has issued 57,090 Policies, covering property to the amount of \$40,872,028.00

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

J. H. WALDEN, M.D., President.
 C. M. TAYLOR, Sec. J. B. HUGHES, Inspector.

CORE DISTRICT FIRE INSURANCE COMPANY.

HEAD OFFICE GALT, ONT.

Established 1836

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

REMOVAL.

The editorial and business offices of the JOURNAL OF COMMERCE have been removed to the Citizens Insurance Company's Buildings, No. 179 & 181 St. James St., first floor front, opposite the City and District Savings Bank.

Insurance.

Plate Glass Fronts Insured AGAINST BREAKAGE, AND Immediate Replacement

Furnished when Broken.
DOMINION PLATE GLASS INS. COY,
A. RAMSAY & SON,
 10 INSPECTOR ST.

Intercolonial Railway

FALL ARRANGEMENT.

Commencing 15th Oct., 1883,
 THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.00A.M.
Arrive Riviere du Loup.....	12.15P.M.
Caouana.....	13.41 "
Trois Pistoles.....	1.22 "
Rimouki.....	3.07 "
Little Metis.....	4.03 "
Matapedia.....	6.55 "
Campbellton.....	7.23 "
Dalhousie.....	8.00 "
Bathurst.....	9.50 "
Newcastle.....	11.32 "
Moncton.....	2.05A.M.
St. John.....	6.00 "
Halifax.....	10.00 "

These Trains connect at Chaudiere Curvo with the Grand Trunk Trains leaving Montreal at 10.00 p.m. and at Campbellton with the Steamer "ADMIRAL," 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, Metapédia, 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., Oct. 15th, 1883.

THE JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW.

DEVOTED TO

Commerce, Finance, Insurance, Railways,
 Manufacturing, Mining and Joint
 Stock Enterprises.

Issued every Friday Morning.

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American " - - - - -	\$3
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Editorial and Business Offices:

No. 179 & 181 ST. JAMES Street,
 (CITIZENS INSURANCE BUILDINGS.)

MONTREAL.

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

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 & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE. \$30,500,000
Funds Invested in Canada - \$300,000

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

CANADA BOARD OF DIRECTORS:
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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. MAGOALLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADGLEY.
Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,
MONTREAL.

NORTH AMERICAN
LIFE INSURANCE CO'Y.

Head Office - - TORONTO.

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

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P., Vice-Pres't.
JOHN L. BLAIR, Esq.,
WILLIAM McCABE, Managing Director.

MONTREAL OFFICE,
188 ST. JAMES STREET.

GEORGE FORBES,
Manager for the Province of Quebec.

Insurance.
BRITISH EMPIRE

MUTUAL LIFE
Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADIAN
Head Office, - - Montreal.

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

APPLICATIONS FOR AGENCIES INVITED.

ALF. H. ELLIS,
General Agent, Province Quebec.

Accumulated Funds . . . \$4,500,000
Annual Income, 800,000
Canadian Investments, . . . 450,000
Claims and Bonuses paid, 8,000,000
Canadian Deposit, 100,000

F. STANCLIFFE,
GENERAL MANAGER.

WESTERN
ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 32
Income for Year ending 31st Dec., 1882.....\$1,602,422 45

HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. J. J. KENNY, Managing Dir.
JAS. BOOMER, Secretary.
J. H. ROUTH & CO., Managers, Montreal Branch.
180 ST. JAMES STREET.

EXTRACT FROM GOVERNMENT SUPERINTENDENT'S REPORT,
FOR YEAR ENDING 31st DECEMBER, 1881.
Canadian Life Companies—Assets and Liabilities.

COMPANY.	ASSETS.	Liabilities including Reserve but not Capital Stock.	Surplus of Assets over Liabilities and Capital Stock.	Percentage of S'pl's of As'ts over Liab's & Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	%
Canada Life	4,688,956.85	4,137,203.55	320,752.00	
Citizens (Life)	156,584.03	136,070.60	†	
Confederation 879,054.47	643,158.81	185,915.66		29‡
Mutual Life	184,334.17	142,227.80		
North American ..	88,763.47	28,832.83	2,430.64	8‡
Ontario Mutual ..	337,101.85	309,606.50	27,495.15	9‡
Sun	538,523.76	411,199.08	64,824.07	18‡
Toronto	67,431.50	29,921.79	7,647.36	25‡

* It may be stated that this Company's percentage for preceding year before the distribution of profits was about 24 per cent.
 † The capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.
 ‡ Including liability, Accident Department, \$3,387.35.

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.

LONDON & LANCASHIRE
LIFE ASSURANCE CO.

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300 000
AND INCREASING YEARLY.

Low Rates of Premium.

HEAD OFFICE FOR CANADA,
217 ST. JAMES ST.
MONTREAL.

WILLIAM ROBERTSON, General Manager.

THE FIRE
INSURANCE ASSOCIATION

(LIMITED)

OF LONDON, ENGLAND.

FIRE INSURANCE EXCLUSIVELY.

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

Head Office for Canada,
217 ST. JAMES ST.,
MONTREAL.

WILLIAM ROBERTSON, General Manager.