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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, OCTOBER 6, 1882.

No. 8.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS

Of our own Manufacture.

**PLUSH, CLOTH AND SCOTCH CAPS,
GLOVES AND MITTS**

Of English and Domestic Manufacture.

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

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

JAMES CORISTINE & CO.

Warehouse: 471 to 477
ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

JOHN MACDONALD & CO.

Silk Department.

EXTRAORDINARY VALUE

IN

BLACK GROS GRAIN

SILKS.

JOHN MACDONALD & CO.,

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

AND

30 Faulkner St., Manchester, England.

WYLD, BROCK & DARLING,

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

Mr JAMES MCGILLIVRAY,
210 St. James Street

Leading Wholesale Houses of Montreal

HOLIDAY GOODS.

WHOLESALE

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

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

H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST

Toronto.

SKELTON

BROS.

& CO.,

MANUFACTURERS OF

SHIRTS & COLLARS

Wholesale Importers of

MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
 INCORPORATED BY ACT OF PARLIAMENT.
 Capital Authorized, \$12,000,000
 Capital Paid-up, 11,999,000
 Reserved Fund, 5,500,000

Head Office, - - - Montreal.

Board of Directors.

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

W. J. Buchanan, General Manager.

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

Branches and Agencies in Canada.

Montreal, E. S. Clouston, Manager.

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

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

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

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

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

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

EXCHANGE BANK OF CANADA.

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

HEAD OFFICE, - MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., - - - President
 Hon. A. W. OGILVIE, SENATOR, - Vice-President
 Alex. Buntin. E. K. Greene.

THOMAS CRAIG, - - - Cashier.

BRANCHES.

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

FOREIGN AGENTS.

London.—The Alliance Bank (Limited).
 New York.—The National Bank of Commerce.
 Boston.—Maverick National Bank.
 Sterling and American Exchange bought and sold.
 Interest allowed on Deposits.
 Collections made promptly and remitted for low rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

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

Secretary—A. G. WALLIS.

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

R. H. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

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

CHICAGO.—R. Steven, Agent.

SAN FRANCISCO.—A. McKinlay, Agent.

PORTLAND, OREGON.—J. Goodfellow, Agent.

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

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

THE SHAREHOLDERS OF THE

MOLSONS BANK

are hereby notified that a Dividend of

Three and one-half per cent.

upon the Capital Stock has been declared for the current half-year, and that the same will be payable at the office of the Bank, in Montreal, on and after

MONDAY, the 2nd day of October next.

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

The Annual General Meeting

of the Shareholders of the Bank will be held at its Banking House, in this city, on

MONDAY, 9th of October next, at Three o'clock in the afternoon.

By order of the Board.

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 24th August, 1882.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - \$5,700,000.
 Reserve Fund, - 750,000.

HEAD OFFICE - - - MONTREAL

BOARD OF DIRECTORS.

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

GEORGE HAGUE, - - - General Manager

J. H. PLUMMER, Superintendent of Branches,

BRANCHES IN ONTARIO AND QUEBEC.

Bellefleur.	Kingston.	Renfrew.
Berlin.	London.	Stratford.
Brampton.	Montreal.	St. John's, Que.
Chatham.	Napanee.	St. Thomas.
Galt.	Ottawa.	Toronto.
Genoaque.	Owen Sound.	Walkerton.
Hamilton.	Perth.	Windsor.
Ingersoll.	Prescott.	
Kincardine.	Quebec.	

BRANCHES IN MANTOBA.

Winnipeg, Emerson, Brandon,

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

Agency in New York.—18 Exchange Place. Messrs. Henry Hague and John B. Harris, Jr., Agents.

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

Chicago Branch.—158 Washington street, J. S. Meredith, Manager.

A general banking business transacted. Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada.

Sterling Exchange and drafts on New York bought and sold.

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

Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - - - MONTREAL.

C. S. CHERRIER, Esq., President.

GEO. S. 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.

The Ontario Bank.

CAPITAL \$1,500,000.

HEAD OFFICE, - - - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lr.-Col. C. S. Gzowski, President. Vice-President.

Donald Mackay, Esq. A. M. Smith, Esq.

Geo. M. Rose, Esq. Hon. C. F. Frazer.

C. A. Massey, Esq.

C. HOLLAND, General Manager.

BRANCHES.

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

AGENTS.

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

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

Head Office, - - - Toronto.
Paid-up Capital - - - \$6,000,000
Rest - - - - - 1,659,000

DIRECTORS.

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

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

BRANCHES.

Ayr	Guelph	St. Catharines
Burrie	Hamilton	Sarnia
Bellefleur	London	Seaford
Berlin	Lucan	Simcoe
Brautford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunnville	Paris	Walkerton
Durham	Peterboro'	Windsor
Gaither	Port Hope	Woodstock

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

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

BANKERS.

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

IMPERIAL BANK
OF CANADA.

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

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon.

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000
CAPITAL PAID in May 15, 1880..... 1,297,659
RESERVE FUND..... 270,000

Board of Directors.

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

Branches.

Waterloo, Richmond,
Coaticook, Stanstead,
Owansville, Granby,
Farnham.

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

The Chartered Banks.

THE BANK OF TORONTO,
CANADA.

Incorporated 1855.
Capital, \$2,000,000. Reserve Fund, \$1,900,000.

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

HEAD OFFICE, TORONTO.

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

BRANCHES.

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

BANKERS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

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

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

AGENTS:—England—National Bank of Scotland, London; France—Messrs. All. 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.

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., *President.*
S. St. Ouge, Esq., *Vice-President.*
J. L. Cassidy, Esq. P. S. Hamelin, Esq.
Ls. S. Monat, Esq. I. O. Gravel, Esq.
Lucien Huot, Esq.

A. L. DEMARTIGNY, *Cashier.*
Branch at Beauharis, A. Clement, *Manager.*
Branch at St. Hyacinthe, S. A. Durocher, *Manager.*
Branch at St. Remi, P. Q., C. Bedard, *Agent.*
Branch at Valleyfield, C. F. Irish, *Agent.*
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

THOS. MACLELLAN, *President.*
LEB. BOYSFORD, M. D., *Vice-President.*
ROBT. GRUISSHANK (of Jardine & Co., Grocers).
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).
JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).
JOHN TAPLEY (of Tapley Bros., Indiantown).
HOW. D. TROOP (of Troop & Son, Shipowners).

CASHIER, - ALFRED RAY.

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

Loan Societies.

MONTREAL
LOAN & MORTGAGE CO.

AND
TRUST COMPANY.

Incorporated 1858.

CAPITAL - - - - - \$1,000,000 00
TOTAL ASSETS - - - - - \$1,288,143 07
LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

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

Registers and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.

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

BOARD OF DIRECTORS.

M. H. GAULT, Esq., M.P., *President.* President Exchange Bank of Canada.
Hon. A. W. OULVIE, *Vice-President.* Senator.
ROBT. ESDAILLE, Esq., of Messrs. J. & R. Esdaile.
G. W. CAMPBELL, Esq., M.D., *Vice-President.* Bank of Montreal.
THEODORE HART, Esq., *Director.* Liverpool & London & Globe Insurance Company.
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.
THOMAS CRAIG, Esq., *Managing Director.* Exchange Bank.

GEORGE W. CRAIG,

Manager.

OFFICE, 151 ST. JAMES STREET, MONTREAL.
July 20, 1882.

THE HAMILTON
Provident and Loan Society.

—President.

W. E. SANFORD, Esq., *Vice-President.*
Subscribed Capital..... \$150,000.00
Paid-up Capital..... 1,100,000.00
Reserve and Surplus Profits..... 74,000.00
Total Assets..... 2,500,000.00

MONEY ADVANCED ON Real Estate on favorable terms of Repayments.

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

OFFICE,

Corner of King and Hughson Streets,
HAMILTON, CANADA.

H. D. CAMERON,

Sept., 1882.

Treasurer

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1863.]

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

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

ARCH. CAMPBELL,
STOCK and SHARE BROKER,

(Member of the Stock Exchange)

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

Oceanic Steamships.

Allan Line.



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

1882. Summer Arrangements. 1882

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

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Building.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	" James Wylie.
Sardinian.....	4,050	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sartanian.....	3,670	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	" W. Richardson.
Hibernian.....	3,431	" Hugh Wylie.
Caspian.....	3,201	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	3,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Buenos Ayrean.....	3,800	" Jas. Scott.
Coran.....	4,000	" Barclay.
Greian.....	3,600	" C. E. LeGallais.
Manitoban.....	3,150	" McNeil.
Canadian.....	2,600	" C. J. Monzie.
Phenician.....	2,870	" J. Brown.
Waldensian.....	2,600	" R. P. Moore.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,150	" Mylins.
Acadian.....	1,350	" F. McGrath.

The Steamers of the LIVERPOOL, LONDON DERRY AND QUEBEC MAIL SERVICE.

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

FROM QUEBEC:

Sartanian.....	Saturday, Sept. 9
Polynesian.....	" " 16
Sardinian.....	" " 23
Circassian.....	" " 30
Peruvian.....	Saturday, Oct. 7
Parisian.....	" " 14

THE STEAMERS OF THE

LIVERPOOL, QUEENSTOWN, ST. JOHN'S, HALIFAX AND BALTIMORE MAIL SERVICE

are intended to be despatched as follows:

FROM HALIFAX:

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

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

Cabin.....	\$20.00 | Inter-mediate.....\$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. Borths 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.

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Ontario.....	3,176
Sarnia.....	3,850
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EXPECTED DAILY.

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MONTREAL.

Commercial Summary.

The Bank of New Brunswick has declared a
half-yearly dividend of four per cent.

The Machinery Supply Association of this
city obtained two first and two extra prizes
for their exhibits at the recent exposition.

The enterprising firm of John Taylor & Bro.
of this city has been appointed agents for
Canada of the Crosby Steam Gauge and Valve
Company of Boston, Mass.

The Bank statements for August, which we
publish this week, were unavoidably crowded
out of our last two numbers. The usual re-
view of the same appears in our issue of the
22nd September ult.

M. B. & A. HARRISON, flour and general mer-
chants, at Macaan, Cumberland Co., N.S., have
called a meeting of creditors, with a view to
making an assignment. They say the estate
will pay 20c on the dollar.

The Western Bank has opened branches
at Whitby and Oshawa, the former agency
being under the charge of Mr. Dow, late man-
ager of the Ontario Bank, while the Oshawa
agency is under the personal control of Mr.
McMillan, the President of the new institution.

A new file manufactory has been established
at the Chaudiere.—The Toronto and Ottawa
Railway is being forwarded with all possible
speed, and its completion is assured. The con-
tractor is using every opportunity to increase
his staff of men and horses on the route of con-
struction.

N. HUDON, commenced store-keeping in a
small way at Coaticook, Que., last January,
but finding business overdone in the place, and
competition too strong, he has assigned, with
liabilities amounting to \$3,300. The estate
will be wound up, the insolvent having no wish
to continue in business.

W. D. STEWART, commission merchant,
Charlottetown, P.E.I., referred to last week,
has absconded, leaving nothing to satisfy credi-
tors. Several parties who recently entrusted
the sale of goods to him on commission state
that he sold the goods and appropriated the
proceeds to his own use. Stewart has been in
difficulties several times.

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

This work of construction on the Pontiac and Pacific Junction Railway is progressing rapidly. Between 300 and 400 men are at present employed. Track-laying has been commenced from Aylmer, and the Company now has possession of Aylmer branch of the C. P. railway, having paid \$2,000 per mile therefor. A quantity of rolling stock is expected to arrive in a few days.

We are glad to learn that the handsome oil painting "Harvest Scene," by Farquharson, which has been on exhibition in Art Gallery here for some time, and held by Messrs. W. Drysdale & Co. for sale, has been purchased by Mr. Geo. Stephen, adding another to the growing number of choice works of art purchased in Canada. The price paid extended to the fourth place of numerals.

The imported superintendent of the Pioneer Beet Sugar Co. of Coaticook, Que., has entered upon legal proceedings against the company to recover \$19,000 for alleged damages through breach of contract, wages, &c. The plaintiff, who was discharged in March last, avers that he was induced about two years ago to leave a responsible position in Germany and enter into a written agreement with the company for a salary of \$3,000 a year for seven years and twenty-five shares of paid-up stock.

Mr. Jesse K. Hines, commissioner of insurance for the State of Maryland, made a visit recently to this city, for the purpose of satisfying himself, by personal examination, concerning the status and character of the Guarantee Company of North America at its head-quarters. The following extract from a letter in reply to an enquiry as to the results of his investigation will be read with satisfaction by those who have watched with interest the course of this enterprising Canadian institution, especially since its recent extension to the United States:—

"The result of my examination was entirely satisfactory, both as to the financial condition of the Company, and the standing of those who control it, as well as the testimony given in its favor, by a number of leading institutions"—which have availed themselves of its system.

Mr. Joseph Goldner, of London, recently referred to, feeling that he could not justify his conduct, has made a complete surrender of his estate, including \$1,500 cash, for the benefit of his creditors; the estate shows now a surplus of several thousand dollars. Mr. Goldner was evidently worth some \$7,000 when he conceived the idea of irregular dealing; a portion of this capital he has lost, in the meantime, in his efforts to dispose of goods "en bloc" and he now finds himself without credit or means. A more complete failure to take advantage of creditors it has seldom been our pleasure to record, and Mr. Gibbons, of Messrs. Gibbons & McNab, barristers, &c., of London, who acted for the creditors, deserves their hearty congratulations, in having secured for them a handsome dividend out of what at one time threatened to be a total loss.

There were 173 failures reported in the United States for last week, an increase of 32 over those for the preceding week, and 61 more than for the corresponding week last year. Canada had 18 failures, a decrease of 2. During the past three months there have been 161 failures in Canada and the Provinces, with \$891,337 assets and \$1,047,565 liabilities, against \$388,770 assets and \$762,250 liabilities during the third quarter of 1881. For the past nine months Canada and the Provinces have had 523 failures, with \$2,630,513 assets and \$5,471,633 liabilities, against 459 failures in the nine months of 1881, with \$2,831,510 assets and \$5,172,207 liabilities. Special despatches point out that the cotton and corn crops are improving. Farmers in the Northwest and West continue to

hold back, which is unfavorably affecting the money market in that region. The coal trade are now enjoying an active demand.

The affairs of G. S. Hayes & Co., lumber dealers, St. Johns and Sheffington, (near West Shefford), Que., referred to in these columns some weeks ago, appear to be furnishing a sensation to the business community in the vicinity of the scenes of their recent labors. It is reported that upwards of twenty promissory notes, discounted by the Bank of St. Johns, and purporting to be signed by customers of the firm, are declared to be forgeries, the signatures in some instances being of persons unable to write. The total amount is said to be about \$6,000. The three partners have been arrested on behalf of the Bank. Hon. Messrs. Mercier represents the Bank in the prosecution; Hon. Mr. Baker is counsel for the accused.

That a large business cannot succeed without the owner's undivided attention, as a general rule, has just been proven in the case of Messrs. Killoran & Ryan, rather extensive dealers in groceries and liquors, at Seaforth, Ont. The firm have been in business many years, but owing, it is alleged, to one of the partners having taken money out of the business to invest in a flax manufacturing concern, in addition to inattention, they have been obliged to assign in trust to William Campbell, of the same place. The liabilities are estimated at \$20,000, with assets valued at from \$12,000 to \$15,000, consisting of stock and real estate. A fine brick store and cottage (dwelling house) belonging to the firm is said to be mortgaged for \$3,000. The heaviest creditor, whose claim is said to be \$17,000, is a Toronto house. The liquor department was conducted by the junior partner, Mr. Thomas D. Ryan, who is also of the firm Ryan & Murphy, flax manufacturers.

Leading Wholesale Trade of Montreal

JOHN TAYLOR & CO.

WHOLESALE

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

MANUFACTURERS,

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

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

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

Naval Stores, &c., &c., &c.,

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street**MONTREAL.**

A DIVIDEND of four per cent. and a bonus of one per cent. upon the capital stock of the Dominion Bank has been declared for the current half-year.

THERE were 3,698 tons of coal shipped from the Pictou (N.S.) mines last week.

The Bank of Nova Scotia is reported to have called a meeting of shareholders for the 20th of November, to consider a proposition to amalgamate with the Union Bank of Prince Edward Island.

MESSRS. BOURKE & SON, the Charlottetown (P.E.I.) hardware firm, who got into difficulties several months ago, have settled with their general creditors at 50c. on the dollar. It is stated that the P. E. I. Bank held a lien on all the property belonging to the firm.

A LOT of some 3,000 pounds of Canadian butter is said to have been seized at Valleyfield, Q., last Monday, while the individual in charge was endeavoring to pass it through on its way to Boston. By trying to save \$120 the owner lost upwards of \$600.

THE CUSTOMS receipts at Montreal for Sept., ult., amounted to \$780,980.90; and for the quarter ending 30th Sept., ult., the amount was \$2,595,385.39. The excise returns for last month were \$149,223, against \$130,965.59 for Sept., 1881—an increase this year of \$18,257.41.

THE T. G. & B. STATION has been extended into the village of Wroxeter, with a switch to the grain store-houses and the mills. Messrs. John Sanderson and David Hood are preparing to purchase grain, etc., on a large scale. The grist mill has been leased by Messrs. Chapman & Goodfellow.

Leading Wholesale Trade of Montreal.

S. H. & J. MOSS,
5 & 7 RECOLLET STREET
MONTREAL, and LONDON, ENGLAND,
IMPORTERS OF EVERY DESCRIPTION OF
WOOLLENS, ETC.

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Cash Advances made on Consignments of every description of Canadian Woollens.

IMPORTERS AND DEALERS IN **FOREIGN & DOMESTIC**
Wools and Wool Extract

DOMINION GLUE DEPOT.

Established 1872.

EMIL POLIWKA & CO.,

Awarded First Prizes at Dominion Exhibitions, Ottawa, 1879; Montreal, 1880. Diploma Provincial Exhibition, Montreal, 1881.

Largest Stock and best assortment of GLUES in the Dominion.

32, 34 & 36 St. Sacrament St.,**MONTREAL.**

Correspondence solicited.

S. H. MAY & CO.,**174 AND 476 ST. PAUL STREET,**

Importers and Dealers in

Paints, Balled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.; Smothwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, $\frac{1}{2}$ and $\frac{3}{4}$, White.

THE potato crop in Nova Scotia and Prince Edward Island being exceedingly large this season, prices are expected to be quite low. From the present outlook the export trade in potatoes does not promise profitable returns.

THE Northern Fair which commences in Walkerton, Ont., on the 10th inst. promises to be a success if the large number of entries be any indication. It lasts four days, and will be lighted by electricity, the managers of the electric light at the London fair having agreed to bring their machinery there for the purpose.

A LOT of Japanese goods invoiced at \$4,500, and consigned to Mr. M. Hicks, auctioneer, this city, last July, has been seized for alleged undervaluation.—The seizures of canvas made in this city some time since have resulted, so far as the two Sonnes are concerned, in confiscation of the entire stocks.

"A. EISENHARDT & Co.," general storekeeper, at Iberville, Que., has absconded, leaving a large number of creditors in the lurch. His total liabilities are estimated at from \$40,000 to \$50,000. Eisenhardt has been in business for many years, and has been in difficulties before; it is stated that he transferred his real estate to his wife's name a few months ago.

Batty's Nabob Pickles.

C. H. BINKS & CO.,
MONTREAL.

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,**53 Yonge Street, TORONTO.**

AMONG the business changes since our last issue are the following:—S. A. Agnew, fancy goods, Montreal, bailiff's sale of stock next Monday; Wilbrod L'Heureux, general store, St. Genevieve (Batiscan), Que., assigned; Wm. Powell, grocer, Cornwall, offers to compromise with his creditors; Beland, Garneau & Co., dry goods, Quebec, offer to compromise at 37 $\frac{1}{2}$ c in the dollar.

WE regret to learn that a respectable merchant tailor of Chatham, Ont., has been obliged to ask for some little indulgence at the hands of his creditors, having overstepped his usual prudence about a year ago in purchasing an addition to his premises and enlarging the same. He is quite good for one hundred cents in the dollar if the required extension be granted and the times continue good.

RECENT business changes: Notman & Sandham, photographers, Montreal; McDonald & McKay, Napanee, Ont., liquors; Smale, Hazleton & Robinson, St. Thomas, Ont., foundry; Britton Bros., grocers, Toronto; Detweiler & Schantz, implement makers, Preston, Ont.; Gorrie & McLenn, marble, Truro, N. S., and M. Mattheson & Co., general dealers, Breadalbane, P.E.I., have all dissolved partnership.—J. A. McCallum, drugs, Montague Bridge, P.E.I., has moved away.

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS

MONTREAL.

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

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



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

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

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

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

CHEWING

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

A. D. PORCHERON, Proprietor,
MONTREAL.

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS

FOR SALE BY THE

HUDSON'S BAY COMPANY.

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

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

C. J. BRYDGES,

Land Commissioner.

MR. JOHN HAMILTON, of the late firm of Whitehead & Hamilton, and Mr. F. Guggisberg, grocer, have entered into partnership under the firm name of Hamilton & Guggisberg as grocers and dry goods dealers in Walkerton, Ont.—Mr. John Goergen, confectioner, has removed into his new building, and Albert Kaiser, jeweller, has removed into Goergen's stand.

The price of new barley at Kingston ranges from 80c to 85c per bushel; the competition among buyers, it is said, keeps the price higher than at any point in the district.—The cut of lumber on the Ottawa river and its tributaries this season is expected to be unusually heavy. Sixty-four gangs of men passed through Pembroke last Saturday on their way to the shanties.

Hossack, Woods & Co., wholesale grocers, Quebec, are removing to Winnipeg; Pearsall & Higgins, grocers, Port Rowan, Ont., are selling off and giving up the business; David Lemay, confectioner, Peterboro, Ont., has sold out and is leaving; A. W. Rowland, general store; D. W. Bole, drugs; Arthur Brown, dry goods; Moore & Tibbits, fancy goods; and R. A. Cook, tins, &c., have all been burnt out.

JAMES A. COOP, stores, &c., Moncton, was formerly a ship master, but embarked as above a few months since. The result is that he has been selling out at auction as fast as possible, and, it is said, contemplates "going West" or some other place.—W. R. Angus, dry goods and gents' furnishing goods, is laying in a heavy fall stock to meet his increasing trade.—George F. Fair, general merchandize, has fairly commenced business with a heavy stock of new goods, which appear to be well selected. Mr. Fair's new building is a credit to him and the town.

For some time past the insurance companies have been endeavoring to bring about an agreement as to higher rates for the city of Quebec, which, notwithstanding the recurring conflagrations of the last 30 or 40 years, have not been any higher than those of Toronto or other cities possessing suitable and efficient fire preventive appliances. These efforts are at length about to be crowned with success, and there is some reason to believe that the amended tariff will go into operation next week.

The irrepressible L. T. Jondry, of Moncton, N.B., dealer in jewellery, horses, watches, &c., has again opened a shop in Moncton, where he proposes exhibiting, as he says, some splendid lines of goods. Jondry has been through the insolvent Court and otherwise compromised, but appears now to be moving easily.—Mr. George McSweeney, formerly clerk with McSweeney Brothers, is erecting a three-storey building of wood on Main street, where he intends opening a large stock of furniture, carpets, &c. Mr. McSweeney has had considerable experience in these lines of business.

The Merchants' Bank has decided to close the branch established in Chicago some two years ago. This conclusion has been arrived at through greater demand for money in Canada, including the North-West, and New York, as well as to the disproportionate, although unavoidable, expenses of the branch. The United States business will henceforth be conducted from the New York branch, thereby saving considerable to the Bank. Mr. Meredith, referred to in the press despatch, goes on the general staff. The branch of the Bank of British North America in Chicago will occupy the premises vacated by the Merchants.

JOHN CALDER of Moncton, N.B., and his new associate in business, Mr. Caleb R. Palmer, formerly station master at Dorchester, have purchased land on Main street and purpose building a large store. Mr. Calder has been doing a large business since he opened in Moncton.—G. P. Hogan, from Queen's County, has purchased a store and dwelling on Main street, Moncton, where he intends opening a general store. He brings a good reputation with him, and it is said paid cash for the premises purchased.

We regret to learn that D. D. Landry, of St. Mary's, near Buctouche in Kent County, N.B., is in trouble. The sheriff has an execution against him for \$5,000 in favor of his brother, Ami Landry. Mr. D. D. Landry is one of the firm of Landry, Girouard & Co., of Moncton, and has been considered good; the other partners were not supposed to have sufficient capital when the business commenced. They are offering 40 cents in the dollar, payable in 3 or 4 months, secured by good endorsed notes. Liabilities upwards of \$4,000; assets nominally a little more, but the stock is run down and the book debts are of little value. If this offer be not accepted an assignment will be made.

The furniture of the Hunter city and La Prairie residences was sold by auction last Friday, realizing good prices, in many instances more than the goods were worth. The total amounted to about \$6,000. A Steinway three-cornered grand piano-forte brought, however, only about \$400. Many valuables are said to have been removed before the sale, and many were the expressions of surprise at the inexpensive, although tasty, style of the furnishings owned by the absconding defaulter.

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,

MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,

AND EVERY DESCRIPTION OF

CUT NAILS,

Railway and Ship Spikes,

Iron, Steel, Zinc & Copper Shoe Nails.

AND SHOE TACKS,

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

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Caverhill's Buildings, 91 St. Peter Street.

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CUT NAILS,
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TACKS, BRADS, ETC.

HORSE SHOES, ETC., ETC.

Porter & Savage
TANNERS,

AND MANUFACTURERS OF

LEATHER BELTING,
FIRE ENGINE HOSE, HARNESS, MOCCASINS
LACE, RUSSET and

OAK SOLE LEATHERS,

OFFICE AND MANUFACTORY :

436 VISITATION STREET, MONTREAL.

A seizure was immediately made on the proceeds on behalf of one of the lady victims. The Citizens Insurance Company (or rather the late agent of the Canada Fire and Marine in this city) is anxious about a premium of \$120 which the oldest son of Hunter (late Hunter & Rennie, insurance agents) holds, probably in the form of "agents' balance," although he was not directly connected with the company. The defaulting elder is said to be in New York. The following gentlemen have been ap-

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Lyman's Standard



Blue

Black

Writing

Fluid

—AND—

COPYING INK.

Are warranted to retain their fluidity, and do not corrode the pen.

Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

Prepared only by

LYMAN, SONS & CO.,
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Messrs. Kenneth Campbell & Co.

WHOLESALE DRUGGISTS,

HAVE REMOVED

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New and Commodious Premises,

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Steam Gauge & Valve Co.

SAFETY VALVES,

STEAM & HYDRAULIC GAUGES, &c.

We have received a large assortment of the instruments made by the above celebrated firm, which we offer at moderate prices.

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THE WHOLESALE TRADE ONLY SUPPLIED.

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Leading Wholesale Trade of Montreal

JAMES GUEST,
COMMISSION MERCHANT

—AND—

GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]

Jules Bellerie. [Cognac.]

W. & J. Graham & Co., Oporto Ports.

R. C. Ivison, Jerez de la Frontera Sherries.

Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.

Jules Regnier, Dijon, Burgundies and Chablis.

L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.

Renaudin, Bollinger & Co., Ay, Champagnes.

Seigert & Sons, Trinidad, Genuino Angostura Bitters Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, &c.

Roig Fosset & Co., Barcelona and Tarragona Spanish Ports.

J. H. Henkes Delfshaven, Holland, Superior Geneva George Roe & Co., Dublin, Celebrated Old Irish Whiskies.

Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.

C. & D. Gray's Far-famed Loch Katrine, Scotch Whiskies.

James Watson & Co., Dundee, Fine Old Scotch Whiskies.

ESTABLISHED OVER A CENTURY.

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BLACKING.

AGENTS,

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John, N.B.—Hon. T. R. Jones, M.L.C.; G. S. DeForest, Esq., merchant; S. S. Hall, Esq., Ex-Pres. Board of Trade; W. H. Thorne, Esq., hardware merchant; C. A. Macdonald, Esq., barrister at law, agent. Charlottetown, P.E.I.: —Hon. W. Sullivan, Q.C., M.P.P., Attorney-General and Premier; Hon. Neil McLeod, M.A., M.P.P., Ex-Provincial Secretary and Treasurer; Hon. Lemuel C. Owen, merchant and ship-owner; Lemuel L. Beer, Esq., firm of Beer & Sons, general merchants; A. S. Urquhart, agent.

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IMPORTERS OF

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No. 30 St. Sulpice & No. 879 St. Paul Street,

MONTREAL.**A. & T. J. DARLING & CO.****BAR IRON, TIN, &c.,****AND SHELF HARDWARE.****CUTLERY A SPECIALTY**

FRONT ST., East.]

TORONTO.**BUY THE****GLOBE**
WASHBOARD

PATENTED 1876.

Kept by all Wholesale Grocers

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WALTER WOODS, Hamilton.

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

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COFFEE & SPICE

STEAM MILLS,

73 ST. JAMES ST., MONTREAL.Diploma awarded for Duffy's Mustard
at Exhibition, 1881.

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ADAM BROWN.

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

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

WOOLLENS

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FINE TAILORS' TRIMMINGS.**15 SOLID REASONS WHY****THE WILLIAMS MACHINES****ARE THE BEST TO BUY.**

- 1st. They are built on the most approved mechanical principle.
- 2nd. Only the very best material is used in their construction.
- 3rd. All the essential working parts are made of finely tempered English steel.
- 4th. The fitting and adjustment is done by the most thorough and skilful workmen that money can procure.
- 5th. The wood work is made of the best black walnut, thoroughly seasoned and beautifully polished.
- 6th. Our new patent Anti-friction Stand lessens the noise and makes the machine run light and easy.
- 7th. They are the easiest machine to learn to operate.
- 8th. They are so extremely simple that a mere child can use them.
- 9th. The self-threading arrangement does away with more than half the work of threading machines.
- 10th. They never get out of order if well oiled and properly used.
- 11th. With proper and intelligent care, a genuine Williams Singer will last an ordinary lifetime.
- 12th. They are built by a Canadian company, and the money paid for them circulates in Canada, and adds to the prosperity of the country.
- 13th. They are the most popular sewing machines in the market.
- 14th. They are built by a strong, reliable company, whose guarantee is of some real value.
- 15th. They give better satisfaction than any other make.

HEAD OFFICE:**347 NOTRE-DAME STREET, MONTREAL.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 6, 1882

CANADIAN HOME RULE.

The disallowance for the second time by the Dominion Government of an Act passed by the Legislature of Ontario, and clearly within the powers confided to it by the Constitutional Act, is calculated

to lead to the serious consideration of the question as to whether that Act is adequate for the purpose for which it was framed. Notwithstanding the frequent objections that have been made to Party Government, we apprehend that there are few whose opinions possess weight, either in the United Kingdom, the United States, or Canada, who believe it possible to conduct a free Parliamentary Government, except through the instrumentality of party, and if we may judge by the experience of the United States, where there is a Federal System, the same party lines are drawn in the elections for the State Legislatures as

for Congress. The tendency in Canada is precisely the same, and, so far as we can judge, the instances are rare in which individuals who have left the Reform party, owing to their preference for the protective policy of the Conservatives, have continued to support their old leaders in the Provincial elections. We are inclined to think that this is precisely what might be expected as the result of party organization.

It is now rather more than three years since a venerable statesman of great experience, Earl Grey, contributed to the *Nineteenth Century* a paper entitled, "How shall we retain the Colonies?" The occasion for writing this paper was the adoption by Canada of the principle of protection, and it led to another contribution from Lord Norton entitled, "How not to retain the Colonies," in which Lord Grey's views were combated with considerable ability. There is much in the respective papers that is applicable to the questions which force themselves on our consideration in Canada, and which may be designated, "How shall we preserve Confederation?" and "How not to preserve Confederation." It must be borne in mind that when in public life, and Secretary of State for the Colonies, Lord Grey was not surpassed in liberality by any statesman of his time. His views as to Imperial control may be gathered from a short passage in his paper:

"If the Colonies and the United Kingdom are to form an Empire in the true sense of the word, there must be some one paramount authority invested with sufficient power over all the separate communities that form the Empire to ensure that on matters that concern them all they shall not follow different and conflicting lines of conduct, but shall cooperate with each other. Every Colony enjoying representative institutions may fairly claim the right of taking such measures as it may judge to be best, whenever these affect only its own separate interests, but unless all the Colonies act in concert, and in subordination to the Imperial authority in everything that concerns the general interest, they cannot be said to constitute a real Empire."

It will be observed that Lord Grey, while contending that as regards questions affecting all parts of the Empire there ought to be one paramount authority, so as to secure unity of action, fully admits that in cases where there are separate interests the controlling power should rest with the subordinate authority. As regards the question of what we may term "Canadian Home Rule" there can be no doubt that the principle laid down by Lord Grey requires non-interference on the part of the Dominion Government with questions with which the Provincial Legislatures are authorized to deal. In the

States of the American Union instances are constantly occurring of State Legislatures being in antagonism to Congress, but their legislation, so long as it does not exceed their constitutional power, cannot be interfered with by any authority emanating from Congress. The power given to the Governor General to disallow the acts of the local Legislature is analogous to that which the Queen possesses to disallow the Acts of the Canadian Parliament, a power which, if exercised, even on such questions as those in which the whole Empire is interested, would create, and in our opinion justly create, intense dissatisfaction throughout the Dominion. We should fail to convey a just idea of Lord Grey's views if we were to omit noticing the remedy which he suggested to prevent uncalled for interference by the Imperial Government with local legislation. He strongly objected to the project which has been often recommended of Colonial representation in Parliament. He pointed out that it would be a very small proportion of the whole business of the House of Commons in which the Colonies would have any interest, and that it would be unreasonable that a Canadian or Australian member should have the right to speak and vote on questions relating to the imposition of taxes in Great Britain which his constituents would not have to pay. He likewise held that there would be an obvious inconvenience in having Colonial members sitting in Parliament, as this would lead to their being enrolled in the ranks of one or other of the parliamentary parties. If, he said, they adhered to the Opposition, it would be impossible for them to hold confidential intercourse with the Government, and if they supported the Ministers of the day, the defeat of the Administration would render their relations with a new one still more difficult. How, then, was the difficulty to be met? Admitting that almost any plan was liable to objections, Lord Grey suggested the formation of a committee of the Privy Council, to which Her Majesty might signify her readiness to appoint resident colonial agents, and which other members of the Privy Council in England, including the Secretary of State, might be specially instructed to attend. No colonial acts should be disallowed without having been first considered and reported on by this committee. Lord Grey, being a strong Free-trader is impressed with the conviction that the colonies can only be retained by preventing them from imposing protective duties, and the object of his proposed committee was to find a means of thwarting the views of the Canadian

Parliament. Although we are unable to concur either in Lord Grey's opinion as to the impending danger or as to the remedy which he has suggested, we venture to think that the latter is less objectionable than the exercise of an arbitrary veto.

Lord Norton in his reply deals with the expediency or practicability of increased control, and the probable results of attempting it. He said:

"There is no dispute as to the entire control which all such British communities have over matters of their own internal and local concern. The Imperial Parliament would never think of interference in exclusively colonial legislation, nor could the Sovereign constitutionally withhold the Royal assent from responsible Ministers, possessing the confidence of the Parliament passing such measures. The legislative authority of the Imperial Parliament is in theory transcendent, and extends over colonies and all dominions of the Sovereign; but in colonies under government responsible to their own representative legislatures it is practically never directly exerted at all. If it were it would reduce constitutional Government, recognized and established in a colony, to a fiction, sham, and delusion, fraught with mischief alike to the bastard colony and to the Mother Country so degrading herself abroad."

There is not one word in the foregoing extract that does not apply to our Provincial legislation. Ontario enjoys a representative assembly, and a responsible Ministry, and is not in the exceptional position of the Dominion Parliament, as its legislation cannot affect the people in other Provinces of the Dominion, who, nevertheless, through the instrumentality of a Government, responsible to their representatives, undertakes to disallow the acts of the Ontario Legislature, even when re-affirmed after a previous disallowance. The position of this question is well deserving of calm consideration. The people of Ontario will, ere long, be called on to pass their verdict, and it is confidently maintained that it will be in favor of the exercise of the veto. Should it be so it will perhaps remind Sir John Macdonald of the time when Lord Metcalfe succeeded in getting a Parliament elected, apparently in opposition to Responsible Government, as Sir Francis Head had likewise succeeded in doing some years previously. Those elections only proved that the political leaders who were successful were more popular at the moment than those whom they defeated. Those leaders would have been quite as indignant as their predecessors had the Government refused to follow their advice, and most assuredly if Mr. Meredith should succeed in defeating the present Ontario Government he would object as strongly as Mr. Mowat to his measures being

disallowed. It will not long be tolerated that on strictly local questions the deliberate action of the Provincial Legislatures shall be nullified by the veto of the Dominion Government. We own that it may be difficult to point out a remedy if the Dominion Government continue to act on the policy which it has announced, and which its supporters seem determined to adhere to. It will be interesting to watch the action that will be taken on the petition for the disallowance of the Quebec Tax Act as contrary to public policy. That Act affects not the Province of Quebec alone, but banks and insurance companies having their head-quarters in the Province of Ontario, and which, if this Act be not disallowed, and if it should be held to be constitutionally within the powers of the Quebec Legislature, would be liable to taxation in some four or five other Provinces, and to any extent that the Legislatures of those Provinces might deem fitting. We believe that there is no subject at the present time which more demands the grave consideration of all interested in the welfare of the Dominion than that to which we have called attention.

THE CORPORATION DEFALCATION.

The defalcation of McNeil, an employé in the Treasury department of the City Corporation, has naturally led to much discussion as to the cause, and it is reported that one member of the Finance Committee has imputed blame to at least one of the superior officers. The occasion is said to have been the censure of the young man "who discovered the defalcation for not having reported it sooner." We have used the precise words that we find marked with inverted commas, in the report of a conversation with a member of the Finance Committee, and they are followed by a further remark: "We pay a gentleman a large salary for this very thing, and it appears he was to blame in not having audited the books for over twelve months, and I don't believe now he knows what the amount is, but I am sure it is far greater than is believed." As to the censure of the young man by his superior, the inference we draw from the report is that, after he made the discovery, he failed to report it at once to the Treasurer, as he certainly ought to have done, and by his remissness may have enabled the defaulter to make his escape.

As to the attacks which have been made on the auditor, and possibly on the Treasurer, we own that the result of our own enquiries into the cause of the defalcation have led us to the conclusion that on the

system and not on the officers of the corporation should the blame be cast. For that system the Quebec Legislature is responsible, as it has more than once refused to alter it when urged to do so. McNeil was enabled to defraud the corporation by obtaining settlements of arrears of taxes, which had been placed in suit, and which were not entered as paid in the books. The corporation arrears are very large, and are very difficult of collection, owing to the necessity of bringing suits against the individual tax-payers, instead of, as in the Province of Ontario, advertising the property for sale for the axes. It is often difficult to ascertain the names of the persons liable to pay taxes on property, and the proceedings are costly and tedious.

We by no means wish it to be understood that any practical difficulty would be found by the auditor in ascertaining periodically the amounts paid in on account of arrears; and we presume that the present defalcation must have opened his eyes to a mode of defrauding the corporation by a trusted employé which he had not previously thought of. Nevertheless it is most important that public attention should be drawn to the superiority of the Ontario system of proceeding against the property and not against the individual. We can readily conceive that in the rural districts, where it is much easier to ascertain the names of the tax-payers, the same necessity does not exist, and this may have led to the opposition to the change on the part of the members. If any doubt should exist, the experiment might be made in Montreal, and if the Treasurer should be able to convince the Finance Committee of the desirability of trying it, we scarcely think that the Legislature would refuse to sanction it.

The great majority of the tax-payers are interested in putting a stop to the accumulation of arrears of taxes, and while dealing with the subject it should be borne in mind that heavy loss has been incurred, owing to the arrears of water rates. It is the opinion of many that property should be made liable for these rates, but the influence of proprietors, who fear the risk of loss, has been powerful enough to prevent the desired change. In the case of tenements, where loss is most to be apprehended, the proprietors, as a rule, collect their rents monthly, and as the water rate would be included, as are the other taxes, in the rent, the risk would be very slight and might be guarded against. On the other hand, the corporation, having to collect the rates from the tenants, are in constant danger of losing. With regard to the collection of taxes we have learned

that in Toronto they are received in instalments, but, in case of default in either the first or second, the tax-payer becomes at once liable for the whole amount.

We have noticed complaints of the reticence of the officers of the corporation as to the extent of the defalcation, but it must be acknowledged that the examination into the arrears of a number of years must take time. We have also heard that the defaulter had attracted attention by the extravagance of his habits, which were not such as his salary enabled him to afford. It is to be regretted that such suspicions were not communicated to the head of the department to which he belonged. We trust that the Finance Committee will give its serious attention to the subject, and take steps to remedy the existing system of dealing with arrears of taxes and water rates.

LEADING LINES.

Of the uncommercial reader who should ask what is meant by "Leading Lines," it should be said, as of him who wished to be informed of what is meant by "Scotch Warrants," namely, that it does not concern him to know. As every wholesale iron and hardware dealer knows all about "Scotch Warrants," so every retailer, especially the dry goods merchant, and to some extent the grocer, is well seized concerning "Leading Lines." Even the boot and shoe dealer has his leading lines; and we learn that it has become common of late for some travellers to strike from off their selling price for rubbers the whole of the regular twenty-five per cent. discount, within which lie the profits of their firms on these goods, if we deduct the trifling four or five per cent. beyond this allowed to the wholesale dealers. One of the first questions put by a customer to the boot and shoe traveller is, "What is your price for rubbers?" and upon the answer often depends the possibility of an order for a bill of boots and shoes, which, in all conscience, are "cut close" enough without bearing the additional burthen of selling rubbers at cost.

The grocer usually makes sugar his "leading line." Sugar bears little or no adulteration as yet in Canada, and as it is an article of which the price is almost as public as bank shares, it is difficult to charge a legitimate profit; it is therefore generally employed as an advertisement of cheapness, but the tea and coffee drinker must pay a profit in one way or other; if not on sugar it is upon the tea, an article which, as to quality, must often be "taken upon trust," and which it takes a long apprenticeship to thoroughly master.

It is, however, in the dry goods trade, and its many branches that "Leading Lines" play the most prominent part, but this we must reserve for future treatment.

THE TARIFF.

The new party, which was formed in England under the designation of *Free Trade* seems to have become extinct. Its professed object was to establish free trade between the Mother Country and its various dependencies, and to impose duties on all imports from foreign nations. It received some encouragement in Canada from the party which professes to afford undeviating support to the commercial policy of the Government, and that party has invariably professed that the protective policy which it has established was aimed much more against the United States than against Great Britain, and has repeatedly endeavored to prove that, owing to the effect of the tariff, the imports from Great Britain have increased, while those from the United States have diminished. In May, 1879, an article, entitled "Canadian Protection Vindicated," was contributed to the *Fortnightly Review* by Mr. D. McCulloch, which fully sustains our position, that the proposed object of the Canadian tariff was to discourage imports from the United States, and to encourage those from Great Britain. The concluding paragraph of the article referred to is as follows:—

"It does not appear to Canadian Protectionists that the people of England have the slightest reason to fear that their trade interests will suffer by Canada's adoption of a protective tariff. The country will not of course manufacture all that it consumes; it will still depend upon England for much of its supply, a much larger supply than it has drawn from the Old Country for several years past. If the new policy answers the expectation of its advocates, an increase, instead of a decrease, of British imports into the country will be one of its results."

The writer referred to, drawing his inferences from the abnormal state of trade, during the severe depression which commenced in 1873, argued that: "if Free Trade England can no longer compete with protected America in the Canadian markets, why should any body feel angry if Canadians take measures to do it themselves." The object of Canadian Protection was to defend our own manufactures from those of the United States. It is said, "For several years past the Americans have had two price lists, one for Canada and another for the United States. The price for Canada depends

"upon the necessity they are under to make sales, and it is often as much as 30 per cent. below their home price." Our readers will have no difficulty in comprehending from our brief extracts the object of the article in the *Fortnightly Review*.

We have more than once called attention to the gross injustice of the present tariff towards British manufactures, which is the more inexcusable, from the fact that Canadian exports are admitted free of duty into Great Britain. It is far from our intention to attack the tariff on the ground that it is protective. There are really no Free Traders in Canada as the term is understood in England. Both the political parties admit that incidental protection is indispensably necessary, and the leaders of the Liberal party have of late given it to be understood that they are not disposed to recommend any extensive changes. During last session Mr. Blake attacked some of the details of the tariff, but he failed to draw attention to its most objectionable features, which are simply indefensible, and which, though previously noticed in our columns, have never been even excused. The tariff has been deliberately framed so as to impose higher duties on British than on United States imports, and this has been accomplished by means of combined duties on the same article, the specific duties being of course more onerous on the lower priced British article. To this extra duty must be added the increased cost of carriage on the British manufactured article.

The principal articles imported into Canada are the manufactures of cotton, iron, and wool, and we shall illustrate our charge of unfairness to Great Britain by specific references to the imports during the year ending on 30th June, 1881. On grey and unbleached cottons the duties were about 5 per cent. higher on British than on United States goods, on gingham and plaids about 4 per cent., on denims, drillings, &c., about 4 per cent., on iron nails and spikes, wrought, over 10 per cent., on nails and spikes, cut, about 5 per cent., on nuts 12 per cent., on woollen cassimeres about 6 per cent., on yarn about 4 per cent., ready-made clothing 2 per cent., on upright pianos 12 per cent., and concert or grand pianos 8 per cent. These differential duties against Great Britain, and in favor of the United States must have been deliberately imposed, as it is well known that the price of the leading articles of manufacture is lower in Great Britain than in the United States, and that, consequently, the practical effect of supplementing the *ad valorem* rate by a specific duty by the yard or

pound weight must be to discriminate against Great Britain. Under the circumstances in which Canada stands to Great Britain, and the United States, we cannot but think that the adoption of this principle of combined duties was most unjustifiable. It may be argued that Canadian manufacturers require more protection against Great Britain than the United States, but, if so, the honest and straightforward way would be to impose the necessary protective duty on the various classes of goods, no matter whence imported. Under the combined system the duties in several instances amount to more than 30 per cent. on the value, a protection which even the most extravagant of the Protectionists, did not venture to propose during the discussions which preceded the adoption of the present tariff. We wish it clearly understood that our present remarks are not directed against the protective element in the present tariff, but against the discrimination in favor of the United States and against Great Britain which it has established. If the Government should determine to continue this discrimination, their supporters must at all events cease to pretend that the object of their commercial policy is to encourage trade with Great Britain in preference to the United States.

THE QUEBEC TAX ACT.

The Insurance Companies have at last obtained the injunction for which they applied a few weeks ago, requiring the collector of taxes to suspend all proceedings for the recovery of the tax on commercial corporations which was imposed by the Act of last Session. There were about 40 actions pending, and the object was that a test case should be adjudicated on by the Courts of Justice, so as to avoid the enormous costs which would be incurred had separate actions been entered. The judgment of the Court was pronounced by Mr. Justice Jetté, who pointed out that all the suits rest on the same enactment, and if the law is unconstitutional, as affirmed, none of the actions can succeed. If, however, each pleads separately, an enormous amount of costs would be incurred to arrive at the decision of a single question, and as the Treasurer of the Revenue may or may not pay these costs in his discretion, should the decision be against the Government, the companies have a considerable interest in endeavoring to reduce the costs by asking for a single adjudication on the one question raised.

The learned Judge referred to the English practice in Courts of ordering jurisdiction which had admitted repeated attempts to libigate the same question, and pointed out that, to put an end to the oppression occasioned by the abuse of this privilege, Courts of equity have assumed jurisdiction by perpetual injunction, and have interfered to prevent a multiplicity of suits. In the case under consideration the defendant, while admitting the doctrine laid down, contended that the procedure had been introduced in England on account of the special organization and special jurisdiction of the tribunals that authorize it, but that it is opposed to our system of procedure derived specially from French law. Mr. Justice Jetté was clear that this objection was not well founded. Two fundamental principles form the basis of our procedure: 1st. That there is no wrong without a remedy. 2nd. That the rigid forms which so often amount to a denial of justice no longer impede the exercise of a right. These two frequent principles control the whole subject, and starting from this point it seemed to the learned Judge impossible to arrive at the conclusion, that a remedy so equitable and practical as that indicated by English law is inadmissible under our system, and would be repugnant to the wise and perfect rules of the old French jurisprudence. Judge Jetté then cited an old French ordinance of 1737, in which the principle is distinctly found. The learned Judge referred to the numerous rules, which in our system tend to prevent conflicts of jurisdiction, to protect parties against cumulation of action and to avoid useless costs, and held it impossible to say that our Courts would be powerless to do justice to the parties in a case like that now before him.

A further objection raised by the counsel for the Province of Quebec was that it was incompetent for the local Courts to pronounce on the constitutionality of an Act which could only be decided by the Federal authorities. Judge Jetté pointed out that it is not to England that we must look for precedents on such a point. The right of the Courts to pronounce on the constitutionality of the law is no longer questioned. If the constitutionality of the law was attacked by the Insurance Companies in their pleas to the actions of the Revenue Inspector, the Court would be forced to decide the question. In this case the public officer had, by bringing the action, submitted the question of the constitutionality of the law to the Court. The injunction was granted, but the Companies were ordered to deposit the amounts of their respective taxes in the Bank of

Montreal, subject to the final judgment on the test case.

The Insurance Companies are entitled to the gratitude of all the other commercial corporations, as well as of the public, for their spirited opposition to a tax which is obviously contrary to public policy. Some of the banks were induced to pay their taxes, we presume under protest, but the Insurance Companies acted as a unit. They have gained the point for which the banks originally contended, but which the Treasurer refused to yield. It is to be presumed that all proceedings against other corporations will now be suspended, and that unless the Act be disallowed by the Dominion Government, a proceeding which would be in strict accordance with its avowed policy, the judgment of the Courts will be obtained with as little delay as possible. The question is of such immense importance, that it would be desirable to obtain the judgment of the Judicial Committee of the Privy Council as to the tax imposing powers of the Provincial Legislatures, and especially as to the precise meaning of the term "direct taxation."

THE 25-FOOT CHANNEL.

The Harbor Commissioners were afforded an opportunity of receiving a number of representative citizens of Montreal and Quebec, as well as some of the Dominion and Quebec Ministers, on board the Allan steamer "Peruvian" on her trip to Quebec, on Tuesday, the 3rd inst. The object was to test the present depth of the channel of the river, and we learn that it was fully 26 feet, probably a foot deeper than at ordinary periods of the year. The work is one in which Western Canada is as deeply interested as in the canals between Montreal and the upper lakes. The chairman made an interesting exposition of the state of the work and of the finances of the Harbor Trust, which we may again notice. Sir Hector Langevin spoke at some length, and we fear disappointed many among his audience in a comparison which he made between the assumption by the Dominion of the debt incurred for the deepening of the channel and the transference of a private debt from one individual to another. The comparison, however, if it is an illustration of Sir Hector Langevin's view of the claim of Montreal, is indication of his determination to resist it. The claim is founded on the character of the affair entitling it to be considered a Dominion work, which it certainly is more entitled to be considered than many of the works recently undertaken by the Government.

THE NEW SMOKE PREVENTER AND FUEL ECONOMIZER.

In a large manufacturing centre like Montreal, and in a lesser degree in every locality where manufacturing by steam-power is carried on, the invention and introduction of a thoroughly practical smoke preventive or consumer cannot be over-estimated. This is the more important owing to the evidently increasing power of the masses, who seem to think more and more every day that the very enterprises which afford them employment and good wages are not to be tolerated if on a misty day the smoke from the chimneys does not rise fast enough to keep the atmosphere clear; at the same time that a far greater nuisance, in the shape of a low dram-shop near by, is afforded every encouragement which patronage can bestow. The necessity for smoke prevention is therefore likely ere long to be brought home to every manufacturer who uses coal as fuel. There is, of course, some expense connected with the change, but if the invention for this purpose owned by Mr. W. A. Campbell, well known for many years as a successful wholesale manufacturer of coffees and spices in this city, will only accomplish nearly all that is claimed for it, and what it was shown to be capable of during the recent Exhibition, the manufacturers of Canada have at length the means of not only getting rid of the smoke nuisance, but of saving from 15 to 20 per cent. in fuel, the latter a very important consideration. It is a mistake, however, to call this invention a smoke consumer: there is no smoke to consume, as there is no carbon whatever disengaged in the process, and consequently no smoke whatever is produced. Should the present invention prove all that is claimed for it—and there is no apparent reason why it should not—it will probably ere many years be employed in every coal consuming factory in Canada where the motive power is steam.

TAKING CARE OF THE PENCE.—It is strange how closely millionaires look after the pennies. Many are the stories told of the penurious habits of Russel Sage, the lunches for 10 cents, and that he frequents the cheapest dining saloons of the financial quarter. Sage and Gould are members probably of 12 or 15 Boards, for each meeting of which they are entitled to directors' fees ranging from \$5 to \$10, which it is customary to pay in cash after or during the meeting. Sage and Gould being partners in many schemes, and both being on the same Boards, sometimes find it convenient to divide up, Gould going to one and Sage to another. The other day Gould entered the Board room of a large corporation, and after sitting a while said regretfully to one of his co-directors: "Sage and I arranged that I should come here and he should go to another meeting, and by Jove, come to think of it, he has got the best of me. His is a ten dollar Board, while this is only a five dollar one," and the poor little fellow sighed wearily as he thought of the "V" which his friend and co-partner had beguiled him out of. He probably went home with the feeling that he had had an unsuccessful day.—N. Y. correspondence of Gazette.

In a recent Circuit Court case in this city, Mr. Justice Rainville maintained that where one party gives a promissory note to another, and the latter, at the time of receiving it, signs an agreement by which he obliges himself to receive payment in monthly instalments, the first to become due after maturity,—although he may receive payments on account, they will not in any way affect the character of the note; and on action brought to recover the amount of the same, he delivered judgment in favor of the plaintiff.

FIRE RECORD—INSURANCE.

ONTARIO.

Cornwall, Oct. 2.—Barn and outbuildings, along with season's crop, of A. Kinlock, totally destroyed. Slightly insured. **Toronto, 2.**—Three small dwellings on Argyle street burnt. Loss \$2,500. **Cannington, 3.**—The stables and barn, with contents, belonging to P. Sorout, burnt. Loss \$3,000; insured in London Mutual for \$1,000. **Berie, 3.**—T. McKinnery's barn and sheds, occupied by W. Atkinson, with 1,000 bushels grain, two threshing machines, and other implements burnt. Insurance not known. **Unionville, 3.**—Farm house occupied by L. Mills, burnt, contents saved. Insured for \$3,500. **Belleville, 3.**—H. Owens' pump factory with a quantity of machinery belonging to the Thompson estate, also two brick buildings adjoining, owned by James Cummins, damaged to extent of \$200, which is insured. Loss on building and machinery \$2,500. Insured for \$1,500. Owens' loss \$1,500; insured for \$900. **Belleville, 4.**—D. Wney and Preston's elevator burnt, it contained 6,000 bushels of barley, rye and wheat; fully insured. Building and contents valued at \$15,000; insured for \$5,000.

QUEBEC.

Hochelaga, Oct. 4.—A large wooden building, occupied by Messrs. J. Howley & J. R. McLaren, junior, manufacturers of sash and novelties, totally destroyed. Mr. Howley loses besides the building and his dwelling house and stables, a large quantity of machinery, lathes, planers, &c, including a 75 horse power engine, the whole estimated by him roughly at \$12,000. He lost also six car loads of timber which he had only yesterday bought. The loss of Mr. McLaren comprises besides machinery 100,000 feet of hardwood lumber; 5,000 children's chairs and a quantity of other stock. He estimates his loss at \$9,000; insured for \$5,000. Mr. Howley is insured as follows: Royal, \$3,000; British America, \$6,000; Scottish Union, \$2,000; Standard, \$2,500; City of London, \$2,000; total, \$15,500. The opinion is that the fire is the work of an incendiary and some developments may follow. This is the fourth alarm within three months.

NOVA SCOTIA.

Litchfield, Sept. 28.—Fishing station, consisting of eight buildings, with contents, burnt. Loss \$1,000; no insurance. **Halifax, 29.**—C. Woolnough's building on McNab's Island burnt. Insured in the Imperial for \$2,150.

NEW BRUNSWICK.

Narvey, Sept. 30.—J. M. Stevens' house, which contained post office, telegraph office, and out-houses, burnt. Insured for \$4,000 in the Western and Canada Fire and Marine.

MANITOBA.

Winnipeg, Sept. 28.—Northwest Transfer Company's stables burnt. Loss \$5,000; no insurance. **Reeling Mountain, 28.**—Hudson's Bay Company's mill burnt; loss not ascertained.

BRITISH COLUMBIA.

Victoria, Oct. 4.—Driard House and adjoining buildings burnt. Loss \$30,000.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 5th Oct., 1882.

The movement of sorting-up purchases to country merchants is becoming brisk in some lines, notably hardware, boots and shoes, groceries, drugs and chemicals, etc., while in a few other branches there is a slight shrinkage in business, usual at this period. The warmer days and colder evenings of the past week have been decidedly favorable to some departments, especially dry goods, and altogether a healthy fall trade continues to be done by the wholesale and retail community, with an upward tendency in values for some leading staples. As will be seen by our report of "groceries" elsewhere, sugars and syrups are active and advancing, and iron continues especially scarce here and in Great Britain, with an upward movement in values for the various grades of pig iron. The demand for money continues fair, at unaltered rates of interest and discount. Sterling Exchange dull and weak at 108½ between banks, 108½ cash over the counter, and 109½ for demand bills. In stocks there has been rather less business doing; leading bank stocks have been a shade weaker the last few days, under a falling-off in the demand. The brokers attribute this to the present condition of the money market. With the exception of Richelieu, which has advanced about 4½ per cent., the changes for the week in quotations are not important. Bank of Montreal sold to-day at 211, an advance of ½ per cent; Merchants' sold this p. m. at 133½, an advance of 3½ per cent for the week; Commerce at 143½, an advance of 1 per cent.; and City Passenger sold to-day at 151 up to 152½, a decline of about 1 per cent. for the week.

Sales to-day: Morning Board—10 Montreal at 210½; 25 do at 211; 45 Toronto at 188½; 5 Merchants at 131½; 27 do at 132; 125 Commerce at 143½; 350 Montreal Telegraph at 129; 75 Richelieu at 75½; 25 do at 75½; 165 do at 76; 100 do at 76½; 50 do at 76½; 25 City Passenger at 151; 75 do at 152½; 50 do at 152; 100 City Gas at 186½; 175 do at 187; 50 do at 186½; 100 St. Paul, M. and Manitoba at 157½; 50 do at 157½; 25 Dundas Cotton at 119. Afternoon Board—2 Montreal at 211; 25 Ontario at 125½; 25 do at 125½; 5 Molsons' at 131½; 10 Toronto at 189; 25 do at 188½; 125 Merchants at 133; 100 do at 133½; 200 Richelieu at 76½; 150 do at 76½; 200 City Passenger at 152½; 75 do at 152½; 125 do at 151; 300 do at 151½; 100 St. Paul, M. and Manitoba at 156½; 25 Dundas Cotton at 119.

ASHES.—Receipts are again light. Pots are in good demand at \$6 to \$6.10 for Firsts, \$5.35 for Seconds. No Thirds offering. Pearls—15 brls Firsts sold at \$7.65, and 6 brls Firsts at \$7.80. Stocks of both kinds are small. Receipts since 1st January, 6163 brls Pots and 420 brls Pearls. Deliveries, 6675 brls Pots, 698 brls Pearls. Stock in store at six o'clock on Wednesday evening, 227 brls Pots and 28 brls Pearls.

CATTLE, ETC.—The supply of shipping cattle offered at the local markets last Monday was large, but owing to the quality, which was only medium, the demand was slow; sales were made at from 5c to 5½c per lb. live weight. The offerings of butchers' cattle, though not as large as last week, were equal to the demand, and prices were a shade lower; choice cattle sold at 4½c; fair to good at from 4c to 4½c, and leaner stock at about 3½c per lb. live weight. The offerings of Lambs and Sheep comprised

about 800 head, the demand for which was good. Sheep sold at from \$5 to \$8 each as to size, and Lambs at from \$2 to \$4. Live Hogs were quoted at from \$7.65 to \$7.90 per 100 lbs. Shipments of live stock from Canada to Great Britain for week ending October 6th, 1882, as reported by C. H. Chandler, insurance and shipping agent, are as follows:—SS. "Lake Huron" to Liverpool, 465 cattle, 346 sheep; SS. "Hanoverian" to Glasgow, 422 cattle; SS. "Ontario" to Liverpool, 1,000 cattle, 1,504 sheep; SS. "Somerset" to Bristol, 90 cattle. Also from Boston—SS. "Victoria" to Liverpool, 402 cattle; SS. "Iberian" to Liverpool, 58 cattle. Total this week, 1,632 cattle, 1,346 sheep. Total previous week, 2,147 cattle, 1,564 sheep. Total to date, 37,803 cattle, 65,825 sheep. Total same date last year, 38,512 cattle, 54,308 sheep.

DRY GOODS.—The atmospheric changes of the last few days have had an influence for good upon this branch, judging by the number of letter orders received by some leading houses. Some other houses, however, report a falling-off in business this week, but it is only about what they are accustomed to expect at this period. The favorable weather has also stimulated the city and country retail trade to a very appreciable extent, and remittances are generally reported more satisfactory than for some time past; harvesting being over, and prices for all kinds of produce satisfactory, the shopkeepers throughout the country are in turn receiving the benefit. Values for all kinds of goods are well maintained. Stocks continue well-assorted, any shortages being replenished by the weekly arrivals per steamer.

DAIRY PRODUCE.—The local Butter market continues quiet, with values steady and unchanged; all really fine goods coming to market are quickly taken at full figures. For instance, a lot of 75 tubs creamery was sold here yesterday at 24c, and another lot of 50 tubs at the factory brought 24½c, and on Tuesday there were sales reported of a lot of fine Eastern Townships at 21c, and a lot of fair Western at 17c. Fine Western is held at 18c to 18½c. Farmers still refuse to sell their stocks at present shipping prices, but for this disadvantage to the trade and all concerned, shippers have themselves chiefly to blame for paying such high figures for the new butter in June last. Some efforts are being made, we understand, by certain shippers to establish in Montreal a butterine factory or works for the manufacture of oil from which oleomargarine or butterine is made; nothing tangible, however, seems to have been accomplished yet. In Cheese there has been rather more activity the last couple of days, in sympathy with the improvement in the American markets and a further advance on Tuesday of 1s. in Liverpool. Latest reported sales include 700 boxes at 10½c to 11c; a fine lot of white at 11½c, and a quantity of good French cheese at 10½c. Several factories are closing for the season this week. At Ingersoll on Tuesday twenty-six factories offered 11,630 boxes cheese: 7,000 August make, 3,000 Sept. make. Two factories offered Sept. and balance of season's make. No sales. On account of improved prices paid at Little Falls and Utica yesterday, holders were firmer in their ideas, offering August make at 11c, and declined to offer Sept. and balance except they could get 12c or over. Sales of August have been made the past week at 10½c. At Little Falls, 2nd Oct., sales were 11,000 boxes; 1,200 at 11½c; 5,000 at 11½c; 3,000 at 12c; 300 farm dairy, 10½c to 11½c; 100 packages butter, 28c to 30c. At Utica, 2nd Oct., sales were 15,000 boxes at 11½c to 12½c; ruling price, 12c; 1,200 consigned.

DRUGS AND CHEMICALS.—Without any great rush of business the Fall trade is progressing favorably, and prices maintain their firmness. There are no new features in the market calling for comment; the return of fine weather has established a more cheerful feeling, and a good Fall business is generally anticipated. The

English markets are unchanged, and manufacturers continue in control of prices, which are firm.

FLOUR AND GRAIN.—There has been a steady improvement in the English breadstuffs markets during the week, and wheat cargoes in all positions rule firm. Imports in the United Kingdom for the week show an increase of 120,000 qrs. wheat, 5,000 qrs. corn, and 105,000 brls. flour, as compared with the week previous. In Chicago wheat has ruled steady and firm all week, a fractional advance in prices being established from day to day. New York wheat market is also firm and higher than last week, while the local grain market is quiet, with values somewhat lower than at our last reference. To-day there were sales of cargoes of Canada White Wheat at \$1.07 to \$1.08, and a cargo of Canada red do. at \$1.06½; yesterday car lots Canada Red Winter sold at \$1.04, and of white do at \$1.05 to \$1.06. Toledo Red Winter quiet at \$1.04 to \$1.06. Peas dull at 90c to 92c, and oats inactive at 36c to 37½c. The local flour market has continued quiet and steady; there has, however, been rather more enquiry for both Eastern Canada and Lower ports trade, but values are still maintained beyond the reach of shippers for export. A few lots of 500 to 1,000 barrels each of Superiors and Extras have changed hands this week on p. l., but they were chiefly Michigan flours in bond.

FISH.—One or two more cargoes of Labrador Herrings arrived this week, and prices are a shade easier only, round lots having changed hands at \$6.25. The fishery on the Labrador coast is reported to have been very limited. Cape Breton herrings selling in hundred barrel lots at \$5.75 for No. 1, and \$4.75 for No. 2. No Dry Cod fish in the market; it is nominally quoted at \$5.75 to \$6 per quintal of 112 lbs., though some dealers claim that \$6 is readily obtained. Green Cod also scarce, and quoted at \$5 to \$5.25 for No. 1. In Newfoundland Salmon not much movement, and prices as last quoted.

FRUITS.—Business reported fair for the season. Shipping apples of course command the chief attention just now; receipts so far have been rather light. The str. Alexandria yesterday unloaded 700 brls., of which the bulk were shipped through to Liverpool, and the remainder on the dock were sold at \$2 to \$2.50 per brl. Latest Liverpool advices quote Canadian apples there at 21s to 23s, while yesterday's cable from Glasgow quoted them at 23s to 25s. With larger arrivals prices in Britain are expected to weaken considerably. Following were the shipments of apples from Montreal, Boston and New York for week ending September 30th as furnished by Mr. C. S. Nixon of this city:—From Montreal to Liverpool 1,334, to Glasgow 1,322, to London 155. From Boston to Liverpool 3,465, to Glasgow 886. From New York to Liverpool 3,314, to Glasgow 1,818. Total for week, Liverpool 8,113. Glasgow 4,026. London 155. The shipments from this port to Great Britain last week were 2,821 brls., from Boston 4,351, and from New York 5,132. The local market is quiet, but firm; there is not much demand from jobbers, owing to the large quantities brought to market in bag and baskets by farmers. During the week there have been sales of several car lots of choice fruit at \$3.25 to \$3.50, a round lot of choice St. Louis apples changing hands at \$3.50 in bond, and a lot of fair Canadian fall fruit at \$2.75 to \$3. Crab-apples selling slowly at \$1.50 to \$2 per brl. Peas scarce, and all coming forward are bought up immediately at \$10 to \$12 for choice Flemish Beauties, and \$6 to \$8 for medium to fair do. No Bartlett's offering. Duchess worth \$6 to \$8. Malaga Grapes in active request; about 600 kegs arrived ex Parisian, and are selling freely at \$6 per keg. Concord brings 5c per lb., Delawares 8c to 12½c, and Rogers 10c. Lemons in light demand, choice stock worth \$6, and ordinary \$3 to \$3.50. Cocoanuts

reported firm at \$6.50 to \$6.75, but demand is light. A car load red Bananas expected here in a couple of days; holders quoting them at \$3 to \$3.50 per bunch. Sweet Potatoes, 55 per brl.

GROCERIES.—Sugars.—The upward tendency is apparently arrested, but no positive reduction with us can be reported. There is a good demand for Yellow refined. In West India Grocery grades moderate business. Molasses.—The demand is not so active. Barbadoes is nominally held about as last reported. Antigua and Trinidad kinds quiet. Good Syrups in active demand and quite scarce. Teas.—There is very little change in values to report for all kinds. Good Japans are dealt in moderately, chief enquiry is for fair medium. China Greens and Blacks inactive. Coffees without change in values for most kinds, there is only light trade doing. Rice steady. Spices.—Pepper firm and still at full prices, 15½c to 17c. Pimento rather lower. Other Spices in only moderate request. Fruits.—Currants are higher in Greece. French demand has commenced. Valencia Raisins for the week not much altered. To arrive for heavy lots Scis looked for, and on the spot 8½c to 9½c. In new crop Malaga Raisins very little to note. Crop 1881 dull. Sultanas 10½c to 12c. New Elme Figs not yet at hand in any quantity. Nuts and Almonds dull, and rather easier for Almonds.

HARDWARE AND IRON.—Business with the leading houses is tolerably brisk this week; the demand throughout the country for nearly all kinds of hardware is reported good, and travellers are forwarding a good many orders. Bar iron continues to move off briskly at \$2 per ton for "Crown" bars. The nail makers are also very full of orders, and find a difficulty in getting delivery of all the sizes. Tin plates continue inactive, at unchanged quotations; nor is there the usual demand for Canada plates at this season, they having been forced rather too much earlier in the year. Copper is in good request, but the market is rather bare of it at present; in Great Britain the price has advanced to £78 sterling, and it is selling here at 20c for English Ingot. Tin and tinsmiths' supplies rather dull; prices are considered too high to stimulate business. Pig iron continues decidedly firm, with stocks in this market very light; in fact there is so little iron here that holders are in a position to command almost their own prices, and for want of available tonnage from Glasgow to this port there is little or none coming forward. Cable advices report an advance for both "Warrants" and makers brands, and Coltness is reported higher in the British markets than any other brands, owing to the temporary difficulty in making deliveries from the furnaces. Canadian consumers, however, are still loth to stock up at present high figures,—and some dealers call our outside quotations their lowest,—and are only buying "from hand-to-mouth" quantities; such sales for the week include Glengarrock and Caribroc at our outside prices, and a few small lots of Calder on the basis of \$23.75 to \$24 for No. 1. Remittances generally reported "good."

HIDES AND SKINS.—The market for native Hides appears to be in a rather unsatisfactory condition; the demand continues equal to butchers' offerings, and the competition among buyers keeps prices unchanged at \$10, \$9 and \$8 respectively for Nos. 1, 2 and 3. But some dealers complain that these figures are too high in proportion to other markets, and especially since, with the present prices for leather, tanners will not pay over 10½c for inspected No. 1 hides. The remedy is surely within reach of the dealers. Sheepskins steady and unchanged, at 80c to 90c each, as to quality; there is to be no change this month. Nothing doing in Calfskins, season over.

HORS.—The local market has been quite excited during the past week. The enormous profits already made by early buyers of the new

Canadian crop stimulated the demand, and accordingly a sharp advance in values followed. This only increased the excitement, and most of the crop has already been bought up by parties who are shipping it out of the country, at a time when perhaps the home trade never needed it more, all the old supplies having been exhausted. The growth in Prince Edward County has been cleared of the most part by Montreal buyers, who have re-sold most of it at a handsome profit to an English house. In Dundee section, the bulk of the growth is said to have passed into the hands of a New York house, and those lots which are left in growers' hands are held for very much higher than current figures. A consignment of 50 bales hops has been received in this city with instructions from the shipper to hold for 75c per lb. Prices are now quoted at 55c to 60c per lb. The opinion has been expressed in the trade that Canadian brewers will have to import hops before another crop season, as it is generally admitted that a large portion of the whole crop of Canada has been sold for export to the United States and England. Enquiries for hops are already being received in this city from the country, a round lot being asked for on Tuesday by a Western buyer. Latest cables quote the English and Continental markets in favor of sellers, prices continuing to rule high.

LUMBER.—Local trade is brisk; an active demand for good seasoned lumber, which is scarce and in few hands. Hardwood is selling freely at good prices. There are prospects of an excellent Fall trade.

OILS.—Market rules firm for Cod oil, at 62½c per Imp. gal. for Halifax A, and 65c for Newfoundland. For Seal oils there exists only a fair jobbing demand, with sales between houses reported at 75c for steam refined, and 70c for pale. In Straw Seal not much doing; still quoted at 67½c.

PROVISIONS.—Liverpool provision market has continued firm, with an advance of 1s. recorded yesterday for lard, which is now quoted at 61s-3d. The Chicago hog market also continues firm, with estimated receipts yesterday 14,000, against Tuesday's official count of 10,498, and shipments 3,660 head. The pork market was strong also, prices having advanced yesterday 12½c to 32½c per brl., while lard appreciated in value 10c per 100 lbs. This market remains steady, with values for hog products firm, in sympathy with Western markets. Chicago has advanced about \$3.25 per brl. for pork from the lowest point within the last three weeks, and lard has advanced about 1c per lb. during the same period. A fair demand for Mess Pork is reported in this market at \$25 to \$25.50 for Western, but some in the trade here claim that it would now cost more money to lay it down here. No quotable stocks of Canada Short Cut Mess in the market, and prices therefore nominal. Lard in fair request, and firm; at 15c to 15½c for America, and 14½c for Canadian. Hams merely nominal at 15c to 16c for city cured, season being about over. Eggs quiet and firm, at from about 19½c to 21½c per doz., as to quality.

PETROLEUM.—This market has been excited since Monday last, when crude jumped 15c per brl., and refiners being busy filling contracts, raised their figures 23c per gal, some being unable to fill orders fast enough. We quote Refined at 18c f.o.b. London, and broken lots here 21c and upwards.

SALT.—The demand rules steady, and prices are unchanged. The consumption is reported very large, and there are no "tens" left in the market; "elevens" still selling at 62½c per bag, and factory-filled at \$1.25 to \$1.45, as to quality.

WOOL.—There is no change to note in the condition of the market as compared with a week ago. Small sales of Cape wool have transpired at our unchanged quotations, but dealers report no large transactions in any kind, and prices rule firm, as before quoted.

Statement of Banks acting under Charter, for the month ending 31st Aug., 1882, according to the Returns furnished by them to the Department of Finance

BANKS.	CAPITAL.				LIABILITIES.				
	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dominion Govt. Deposits payable on Demand.	Dom. Govt. Deps. payable after notice, or on a fixed day.	Dep. held as Security for execution of D. Gov. contracts & for Res. Cos.	Provincial Gov. deposits payable on Demand.	Provincial Gov. Deposits payable after notice, or on a fixed day.
ONTARIO.									
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	1,188,569	43,559	.....	5,753	.....	.....
2 Bank of Hamilton.....	1,000,000	1,000,000	852,580	624,279	31,811	.....	10,500	.....	.....
3 Canadian Bk of Com.	6,000,000	6,000,000	6,000,000	3,207,927	113,302	900,000	17,905	68,368	250,000
4 Dominion.....	1,500,000	1,350,783	1,334,748	901,888	36,991	.....	10,000	.....	.....
5 Ontario.....	1,500,000	1,500,000	1,500,000	1,000,000	79,139	370,000	20,250	107,848	300,000
6 Standard B. of Can....	1,000,100	764,650	762,510	470,926	47,167	50,000	.....	.....	135,000
7 Federal.....	3,000,000	1,721,100	1,658,870	1,456,996	40,912	.....	67,509	38,910	130,000
8 Bank of Ottawa.....	1,000,000	941,400	649,659	598,722	21,076	.....	7,518	.....	.....
9 Imperial Bk of Can...	1,500,000	1,386,200	1,331,301	1,164,494	96,555	100,000	52,000	45,136	250,000
Total, Ontario....	18,500,000	16,064,083	16,128,670	10,674,705	511,298	1,350,000	191,516	318,336	1,115,000
QUEBEC.									
10 Montreal.....	12,000,000	12,000,000	11,999,900	5,189,141	2,542,617	4,000,000	609,893	200,809	.....
11 Brit. North America.	4,866,666	4,866,666	4,866,666	924,513	6,891	.....	18,038	.....	.....
12 People's.....	1,600,000	1,600,000	1,600,000	182,566	4,136	.....	.....	.....	100,000
13 Nationale.....	2,000,000	2,000,000	2,000,000	894,892	6,658	209,200	3,075	190,200	11,157
14 Jacques Cartier.....	500,000	500,000	500,000	353,328	47,975	.....	.....	.....	250,000
15 Ville Marie.....	500,000	500,000	461,240	339,753	3,156	25,000	.....	.....	.....
16 St. Jean.....	1,000,000	540,000	225,990	149,091	40,183	15,000	.....	.....	.....
17 Banque de St. Hyac.	1,000,000	504,000	248,840	211,487	1,163	.....	.....	5,855	.....
18 La Bk d'Hochelega.	1,000,000	685,200	685,000	434,818	37,390	.....	.....	19,891	.....
19 Eastern Townships...	1,600,000	1,479,870	1,399,714	900,644	70,000	.....	105,245	.....	.....
20 Exchange Bk. of Can.	500,000	500,000	500,000	476,061	55,504	.....	.....	.....	100,000
21 Molsens.....	2,000,000	2,000,000	2,000,000	1,797,733	29,377	.....	.....	10,092	.....
22 Merchants'.....	6,000,000	5,798,267	5,712,240	3,576,861	629,563	.....	453,066	22,931	4,702
23 Quebec.....	3,000,000	2,500,000	2,500,000	1,776,632	31,245	.....	300,000	38,200	150,000
24 Union.....	2,000,000	2,000,000	2,000,000	552,658	6,364	.....	200,000	.....	.....
Total, Quebec....	39,466,666	37,474,338	36,702,650	17,066,453	3,506,517	5,402,266	802,081	675,998	611,157
NOVA SCOTIA.									
25 Bank of Yarmouth...	400,000	400,000.00	383,970.00	100,857.81	86,548	.....	.....	.....	.....
26 Bank of Nova Scotia.	1,000,000	1,000,000.00	1,000,000.00	996,510.33	312,949	100,000	.....	14,609	.....
27 Exchange.....	250,000	250,000.00	250,000.00	215,021.12	.....	.....	.....	.....	.....
28 Merchants Bk of Halifax	1,000,000	1,000,000.00	900,000.00	652,555.90	272,194	.....	632	167	24,096
29 People's Bank.....	800,000	800,000.00	800,000.00	191,701.27	21,988	.....	.....	10,806	.....
30 Union Bank.....	1,000,000	1,000,000.00	500,000.00	146,505.24	52,741	.....	.....	.....	.....
31 Pictou Bank.....	500,000	500,000.00	200,000.00	142,606.09	.....	.....	.....	.....	.....
32 Halifax Banking Co.	500,000	500,000.00	500,000.00	275,936.74	7,614	.....	.....	.....	.....
33 Com. Bk of Windsor	500,000	500,000.00	200,000.00	86,598.78	69,372	.....	.....	.....	.....
Total, Nova Scotia...	5,980,000	5,780,000.00	4,588,491.00	2,653,943.89	814,352	100,000	632	25,583	24,006
NEW BRUNSWICK.									
34 Bk of New Brunswick	1,000,000	1,000,000.00	1,000,000.00	565,304.50	167,762	.....	1,917	.....	.....
35 Maritime Bank.....	2,000,000	638,000.00	697,800.00	291,918.00	42,377	50,000	98,850	.....	.....
36 St. Stephen's Bank...	200,000	200,000.00	200,000.00	205,867.80	51,023	.....	.....	.....	.....
Total, New Brunswick	3,200,000	1,838,000.00	1,897,800.00	1,063,089.50	261,163	50,000	100,797	.....	.....
Grand Total..	67,146,666	61,816,416.67	59,318,111.85	31,458,101.80	5,693,331	6,302,266	1,607,920	1,019,368	1,770,793.39

BANKS.	Other Deposits Payable on Demand.	Other Deposits payable after notice, or on a fixed day.	Loans from or Deposits made by Banks in Can. sec'd.	Loans from or Deposits made by Banks in Canada unsecured.	Due to other Bks in Canada.	Due to other Banks or Agts. in Canada.	Due to other Banks or Agts. in United Kingdom.	Liabilities not included under foregoing heads.	Total Liabilities.
ONTARIO.									
1 Bank of Toronto.....	\$ 3,318,764	\$ 1,448,265	.....	\$ 82,521	\$ 19,868	.....	.....	.....	\$ 6,137,510
2 Bank of Hamilton.....	595,193	494,700	.....	.....	6,361	.....	67,707	.....	2,111,449
3 Canadian Bk of Com.	6,849,522	9,350,339	.....	.....	7,937	.....	.....	.....	19,765,673
4 Dominion.....	3,432,350	2,673,882	.....	.....	.....	.....	469,316	.....	7,614,518
5 Ontario.....	2,157,743	1,004,143	.....	.....	.....	.....	224,550	.....	5,391,468
6 Standard B. of Can....	1,158,454	594,701	.....	.....	788	.....	58,758	.....	2,514,717
7 Federal.....	2,132,027	8,588,026	.....	300,000	57,430	.....	588,510	.....	8,390,830
8 Bank of Ottawa.....	488,012	478,080	.....	.....	26,232	.....	.....	.....	1,590,642
9 Imperial Bk of Can....	2,034,313	1,692,446	.....	196,000	7,492	.....	.....	.....	5,638,438
Total, Ontario....	21,563,068	21,186,152	.....	578,521	216,679	.....	1,358,912	588	59,004,844
QUEBEC.									
10 Montreal.....	\$ 8,850,405	\$ 6,896,313	.....	\$ 642,334	\$ 168,650	\$ 8,267	.....	\$ 57,023	\$ 28,447,305
11 Brit. North America.	1,254,408	3,922,725	.....	.....	75,415	28,812	.....	.....	6,227,942
12 People's.....	1,046,751	637,180	.....	.....	34,037	.....	.....	.....	2,008,833
13 Nationale.....	1,248,319	477,200	.....	.....	25	902	20,853	6,688	3,089,102
14 Jacques Cartier.....	354,618	242,085	.....	.....	.....	.....	8,539	1,643	1,788,189
15 Ville Marie.....	75,258	217,732	.....	.....	.....	.....	.....	14,162	702,062
16 St. Jean.....	9,756	233,727	.....	.....	.....	.....	.....	.....	448,357
17 Banque de St. Hyac.	6,960	604,013	.....	.....	.....	.....	.....	.....	829,480
18 La Bk d'Hochelega.	329,630	201,754	.....	.....	1,252	.....	16,475	4,024	1,027,245
19 Eastern Townships...	406,960	1,827,504	.....	.....	91,820	2,675	110,935	3,420	3,064,850
20 Exchange Bk. of Can.	1,267,768	872,872	.....	225,000	287,222	.....	50,886	.....	3,317,677
21 Molsens.....	2,187,614	2,203,423	.....	.....	297,222	4,291	182,664	67,122	7,848,606
22 Merchants'.....	3,584,949	4,303,361	.....	100,000	584,421	.....	314,322	.....	13,479,923
23 Quebec.....	3,056,343	622,350	.....	.....	17,153	.....	.....	.....	5,082,160
24 Union.....	855,346	780,169	.....	80,000	18,262	.....	.....	244,418	3,149,330
Total, Quebec....	25,842,086	23,166,770	.....	1,647,333	1,227,270	39,940	907,210	212,706	90,008,106
NOVA SCOTIA.									
25 Bank of Yarmouth...	127,585.95	133,314.53	.....	.....	985.27	.....	.....	.....	449,245
26 Bank of Nova Scotia.	710,918.86	1,016,236.72	.....	40,000	38,702.37	15,113	.....	82,520.41	4,297,653
27 Exchange.....	25,759.60	34,375.00	.....	.....	11,351.81	.....	.....	.....	114,095
28 Merchants Bk of Halifax	297,299.76	1,074,897.63	.....	30,000	74,861.13	.....	99,313.79	.....	2,538,467
29 People's Bank.....	184,501.13	265,007.94	.....	.....	7,090.48	.....	4,295.13	.....	700,450
30 Union Bank.....	122,625.79	370,640.42	.....	.....	4,049.00	6,979	14,048.55	.....	715,692
31 Pictou Bank.....	138,617.77	424,202.66	.....	.....	28,117.02	.....	862.90	.....	737,278
32 Halifax Banking Co.	179,071.34	395,501.57	.....	30,000	16,319.61	.....	6,441.42	.....	921,279
33 Com. Bk of Windsor	65,597.49	141,714.32	.....	.....	25	309	.....	.....	354,283
Total, Nova Scotia...	1,847,635.19	4,761,490.19	.....	100,000	182,420.57	22,492	117,921.96	117,202.60	10,768,291
NEW BRUNSWICK.									
34 Bk of New Brunswick	527,941.66	586,034.25	.....	.....	129,601.80	.....	121,763.00	.....	2,400,354
35 Maritime Bank.....	145,578.72	200,304.46	.....	.....	1,444.04	.....	.....	7,181.00	837,004
36 St. Stephen's Bank...	117,585.54	.....	.....	.....	.....	.....	.....	248.00	374,724
Total, New Brunswick	791,105.92	1,086,298.74	.....	.....	131,046.84	.....	121,763.00	7,379.00	3,612,682
Grand Total..	49,548,890.80	50,190,771.40	.....	1,728,855	1,757,425.58	62,442	2,505,808.01	337,376.26	163,443,023

ASSETS.

BANKS.	Specie.	Dominion Notes.	Notes and Cheques on other Banks.	Balances due from other Banks in Canada.	Bal. due from other Banks or Agents not in Canada.	Bal. due from other Banks or Agents in United Kingdom.	Dom. Gov. Debentures or Stock.	Prov'l. Brit. For'gn. or Col. Public Sec's. other than Canadian.	Loans to Dominion Government.	Loans to Provincial Government.	Loans, Dis'ts or advances for which stock, Bils. or Dis's. of Canadian, Brit. or For'n Secs. are held as collateral.	Loans, &c., to Municipal Corporat's.	Loans, &c., to other Corporations.	Loans to or dep'ts made in other Banks secured.
ONTARIO.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 Toronto	262,316	542,820	360,476	54,664	56,927	23,316	133,042	5,289	537,173	10,500	1,456,392	277,691	1,117,100	150,000
2 Hamilton	96,900	165,101	45,756	162,584	8,200	9,333	97,333	189,900	209,632	1,117,100	18,556	187,529	65,222	1,000,000
3 Commerce	989,284	1,444,055	620,476	378,047	2,166,056	81,449	152,000	575,213	11,255	189,900	591,347	1,117,100	18,556	150,000
4 Dominion	127,427	276,600	309,488	257,838	640,469	118,803	2,000	542,627	2,423	593,112	22,608	6,643	4,145	3,268
5 Ontario	215,379	398,918	246,760	145,645	118,803	9,320	2,000	542,627	2,423	593,112	22,608	6,643	4,145	3,268
6 Standard	75,445	96,947	45,134	12,823	6,500	1,000	2,000	542,627	2,423	593,112	22,608	6,643	4,145	3,268
7 Federal	301,539	353,351	320,000	179,810	91,320	1,000	2,000	542,627	2,423	593,112	22,608	6,643	4,145	3,268
8 Ottawa	38,629	49,564	42,029	3,985	238,061	13,592	1,000	542,627	2,423	593,112	22,608	6,643	4,145	3,268
9 Imperial	278,724	256,031	189,768	167,063	105,159	32,693	204,309	297,414	101,750	4,151,078	477,277	4,211,701	100,000	100,000
Total	2,855,647	3,474,438	2,254,547	1,382,617	3,426,338	157,351	613,109	1,385,255	7,713	101,750	4,151,078	477,277	4,211,701	100,000
QUEBEC.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10 Montreal	2,637,042	4,243,254	1,530,639	62,179	6,847,197	1,111,144	45,270	130,718	631,742	638,822	4,507,943	119,970	4,611,416	100,000
11 B. N. A.	443,812	476,215	171,923	9,423	1,770,993	11,000	1,000	1,000	1,000	1,000	2,704,356	4,000	4,611,416	100,000
12 Du Peuple	19,551	100,238	234,584	3,810	11,000	15,459	1,000	1,000	1,000	1,000	151,375	1,000	4,611,416	100,000
13 Nationale	124,822	331,421	57,708	225,421	67,000	1,633	1,000	1,000	1,000	1,000	104,909	1,000	4,611,416	100,000
14 Jacq. Cartier	13,697	45,838	46,722	136,135	13,675	15,306	1,000	1,000	1,000	1,000	1,000	1,000	4,611,416	100,000
15 B. V. Marie	9,827	41,529	36,985	13,854	99	1,000	1,000	1,000	1,000	1,000	15,575	2,407	4,611,416	100,000
16 St. Jean	5,136	6,105	4,148	17,920	16,517	1,000	1,000	1,000	1,000	1,000	4,350	4,700	4,611,416	100,000
17 St. Hyacinthe	13,729	17,968	21,305	30,953	12,163	1,000	1,000	1,000	1,000	1,000	1,000	1,000	4,611,416	100,000
18 D'Hochelega	41,632	39,603	36,821	32,143	36,053	37,530	1,000	1,000	1,000	1,000	151,900	33,211	4,611,416	100,000
19 E. T'wuships	108,017	93,902	24,881	90,821	290,573	6,531	5,730	1,000	1,000	1,000	661,704	3,221	4,611,416	100,000
20 Ex. B. of Can.	28,931	63,079	193,704	76,805	6,531	5,730	1,000	1,000	1,000	1,000	167,701	3,000	4,611,416	100,000
21 Molsons	331,312	505,262	209,562	42,657	37,752	3,741	1,000	1,000	1,000	1,000	40,4954	49,732	170,150	100,000
22 Merchants	507,510	571,855	692,585	139,642	1,161,453	1,000	1,000	1,000	1,000	1,000	911,967	495,725	678,000	100,000
23 Quebec	105,199	203,517	162,765	1,554	84,595	75,508	1,000	1,000	1,000	1,000	1,016,397	76,083	163,676	100,000
24 Union	40,074	218,131	168,367	45,408	32,839	1,000	1,000	1,000	1,000	1,000	74,735	1,000	163,676	100,000
Total	4,436,300	6,948,298	3,407,994	970,655	10,861,051	1,200,261	483,739	13,718	804,670	638,931	11,335,165	1,184,416	6,535,594	100,000
NOVA SCOTIA	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
25 Yarmouth	32,941.43	30,107.00	3,716.60	78,656.56	96,041.63	13,968.17	18,218	1,093.47	39,587	88,820	13,747	17,071	100,000	100,000
26 Nova Scotia	175,484.92	356,422.25	140,959.18	307,101.22	66,713.07	30,210.49	29,039.18	1,000	1,000	1,000	1,000	1,000	100,000	100,000
27 Exchange	17,136.63	12,451.00	2,211.00	15,239.31	18,825.32	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100,000	100,000
28 Merchants	152,322.45	141,126.00	109,107.32	118,653.74	58,329.69	25,174.76	1,000	1,000	1,000	1,000	1,000	1,000	100,000	100,000
29 People's Bank	61,583.16	41,275.00	19,200.47	11,587.29	79,885.27	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100,000	100,000
30 Union	45,854.75	61,203.00	47,936.00	75,832.30	69,491.20	23,048.47	67,200	1,000	1,000	1,000	1,000	1,000	100,000	100,000
31 Pictou Bank	33,855.44	35,277.00	16,907.87	30,270.49	2,185.69	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100,000	100,000
32 Halifax B. Co	16,075.28	31,963.00	32,304.70	17,814.14	15,576.27	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100,000	100,000
33 C. B. W'dsor	19,234.35	14,661.76	2,993.00	21,721.59	38,646.22	5,241.78	1,000	1,000	1,000	1,000	1,000	1,000	100,000	100,000
Total	574,512.41	724,040.01	374,503.32	677,223.67	435,337.36	97,630.67	85,420	25,937.35	16,833	39,537	122,971	115,776	413,210	100,000
N. BRUNSWICK	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
34 N. Brunswick	143,935.24	274,850.00	110,832.00	120,747.30	76,742.37	12,059.07	4,169.31	2,052.00	31,542	90,709	111,600	16,324	45,552	100,000
35 Maritime	40,907.61	127,000.00	36,457.35	34,971.77	12,059.07	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100,000	100,000
36 St. Stephen's	40,002.00	37,962.36	22,457.45	58,944.70	13,171.70	1,000	1,000	1,000	1,000	1,000	1,000	1,000	100,000	100,000
Total	224,844.85	402,750.00	189,291.71	178,173.61	147,768.74	1,341.01	5,169.31	2,052.00	31,542	91,709	322,109	16,324	45,552	100,000
Gr. Total	7,021,363.65	11,545,126	6,222,296	3,205,671	14,371,653	1,511,507	1,157,289	1,514,023.62	863,750	571,100	15,931,231	1,763,791	11,209,118	100,000

BANKS.	Loans to or dep'ts made in other Banks unsecured.	Other cur. loans, dis. and adv's. to public.	Notes &c. overdue and not specially secured.	Other Overdue debts, not sp'ly secured.	Notes, &c. overdue and other debts secured on real estate, or by de'ts of or for Stk. &c.	Real Estate (other than the Bk Premises)	M'lgments on real estate sold by the Bank.	Bank Premises.	Other Assets not included above.	Total Assets.	Liabilities of Directors and firms in which they have any interest.	Average amount of specie held during the month.	Average amount of Dom. Notes held during the month.
ONTARIO.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 Toronto	34,758	5,776,566	7,487	16,820	7,631	2,440	8,971	60,000	10,060	9,318,077	44,291	253,304	622,291
2 Hamilton	13,456	1,661,576	2,169	118,938	16,820	73,039	58,880	14,400	14,669	3,162,569	172,196	97,005	65,262
3 Commerce	18,456	19,071,425	115,415	17,744	118,938	11,915	68,630	268,010	106,232	27,843,453	267,563	594,000	1,409,000
4 Dominion	6,510,164	15,467	1,744	113,545	17,744	31,215	30,673	5,110	9,772,121	1,595,940	13,000	239,000	4
5 Ontario	5,390,750	8,740	113,545	113,545	113,545	133,484	25,346	163,084	806	7,215,792	136,000	21,900	412,600
6 Standard	2,290,988	9,237	2,758	8,331	2,758	1,955	1,755	10,619	3,358,833	49,000	70,544	114,523	
7 Federal	7,768,575	24,093	5,831	13,842	5,831	13,842	144,000	10,806,221	124,000	264,477	365,459	8	
8 Ottawa	50,000	12,604	37,043	7,748	37,043	7,748	2,500	10,321	2,314,705	31,016	45,129	8	
9 Imperial	6,165,592	24,609	14,737	20,772	14,737	20,772	13,311	114,752	15,937	7,637,456	167,374	283,117	3
Total	97,715	55,893,178	220,671	332,618	271,196	108,510	847,552	162,935	81,463,320	2,797,432	2,209,944	8,523,125	
QUEBEC.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
10 Montreal	34,612	17,329,497	255,514	139,982	94,553	65,333	440,000	865,668	46,637,132	1,377,772	2,601,662	4,269,819	
11 B. N. A.	5,201,095	97,005	11,817,617	11,817,617	74,459	27,338	200,000	11,817,617	11,817,617	450,972	511,453	10	
12 Du Peuple	2,959,570	69,433	34,160	167,433	40,666	15,793	35,000	44,645	3,821,580	93,106	18,540	702,495	
13 Nationale	3,610,920	38,953	41,323	127,538	279,661	10,002	96,111	41,405	5,165,261	624,311	110,659	307,250	
14 Jacq. Cartier	1,393,275	12,073	179,887	103,023	232,092	30,000	174,224	2,471,556	40,335	24,651	33,316	11	
15 B. V. Marie	664,021	29,961	79,866	7,400	30,000	7,400	30,000	241,442					

AMERICAN MARKETS.

Boston, Oct. 5.—*Flour*, quiet and dull. *Superfine* selling at from \$3.75 to \$4; Extras \$4.50 to \$5; including choice Bakers' \$4.75 to \$6. *Winter Wheats* selling at from \$5 to \$6.25. *Patent Spring* from \$8 to \$8.75 for old. *Cornmeal* selling at from \$3.40 to \$3.45. *Hay*, good demand for choice old at from \$20 to \$21; new from \$18 to \$20 per ton. *Butter*, choice in demand at from 29c to 31c, fair to good 24c to 28c. *Cheese* has been in demand at from 11½c to 12c, fair to good at from 10c to 11c. *Eggs*, firm and in demand, at from 24c to 25c for Canada and Eastern. *Canada Peas* selling at from \$1.25 to \$1.30. *Potatoes* unchanged; sales at from 70c to 80c per bush.

Chicago, 1.30 p.m.—Wheat, Oct., 94½c; Nov., 96c; Corn, Oct., 62½c; Nov., 62½c. Oats, Oct., 32½c; Nov., 32½c. Pork, Nov., \$21.70; Jan., \$11.65. Lard, Nov., \$12.60; Jan., \$11.65.

New York, 2.00 p.m.—Wheat, Oct., 98½c; Nov., 99½c; Dec., \$1.11½; Jan., \$1.12½. Corn Oct., 72c; cash, 72½c; Nov., 70½c; Dec., 66½c; Jan., 61½c.

Milwaukee, 1.00 p.m.—Wheat, Oct., 94½c; cash, 94c; Nov., 95c; Dec., 95½c.

ENGLISH MARKETS.

LONDON, Oct. 5, 1882.

(Beerbohm's Advices).—*Flouring Cargoes*—Wheat and Corn, firm. *Cargoes on passage*—Wheat and corn, firm but not active. *Liverpool* Wheat on spot firmer, held higher. *Corn*, on spot firm. *Red Winter and White Mich.* Wheat R. W. 8s 5d, W. M. 9s; *American Western mixed Corn* 6s 4d. *Peas*, 7s 3d. *Amount of Wheat on passage for U. K.*, 2,050,000 qrs.; *Corn*, 55,000 qrs.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Oct. 5, 1882.

Trade continues in fair amount in almost every branch of business up to the present, and it is expected to continue so at least up to the holidays. There are no wholesale men who have not some queer customers, but the general report is that remittances are very satisfactory. If that is so at present, the prospect is good for the next half year. The judgment of the country dealers runs with that of nearly all commercial men, that there exist all the conditions for a large trade. A good year is coming after another good year, and all the producers of Ontario are better off than they have been for many years. Wholesale men expect, at least, that trade will be good, for wherever it was judged necessary for such an expected large trade the stocks have also been largely increased. The anticipated expansion of circulation has taken place. The banks are exercised to keep pace with the expected demands. Rates of discount for commercial purposes are still 6 to 7 per cent. according to security. Bank accommodation on account of produce is granted at 6½c to 7c. The rate to brokers is not given as it is available to a degree. Commercial Exchange is steady at 8½; there is not much asked for at present. Sterling Exchange is lower in sympathy with the declining rate in New York. Exchange on New York is in demand. There has been a considerable range of prices in some bank stocks recently. In consequence of some disappointment at the rate of dividend to be paid by the Dominion Bank, the rate dropped in two days about 6 points. It has recovered, however. The stock market has been dull with the exception of the Imperial,

Federal and Dominion banks. Following are closing bids to-day as compared with those of last Thursday:

Banks.	Bid		Loan Cos.	Bid	
	Sept. 28.	Oct. 5.		Sept. 28.	Oct. 5.
Montreal..	210	210½	Can. Permanent	.....	.....
Toronto..	190	187½	Freehold..	.....	.....
Ontario..	127	.....	Western Can..	.....	.....
Merchants	120	131½	Bldg. & Loan..	104½	104½
Commerce	142½	143	Imp. Savings..	.....	110
Dominion	203½	210½	Farmers' Loan..	.....	.....
Hamilton	.....	117	Land & Can'dn	.....	130½
Standard..	112½	116½	Huron & Erie..	.....	.....
Federal..	152½	157	Dom. Savings..	120	.....
Imperial..	141½	144½	Ontario Loan..	.....	127
Moleons..	.....	.....	Hamilton Prov..	125	125

PETROLEUM.—There has been an inevitable advance owing to speculative operations in the States. American prime is sold at 25c and water white at 28c. Canadian refined has advanced 2c per gallon, selling by single barrels at 20½ cents, and in 5 or 10 barrel lots at 20c.

FLOUR AND MEAL.—The flour market has been exceedingly dull. Latest transactions were sales of superior extra old wheat at \$4.90; of superior extra new wheat at \$4.75. The opinion that prices will be lower hinders sales, and concessions would have to be made before sales at the rates named would be large. The stock of flour keeps very small. On Monday there were only 1497 barrels in store here. *Oatmeal* is in light supply at \$5 a barrel. *Cornmeal* also held in small quantities at \$4 a barrel. *Pot Barley* in moderate supply at \$4 a barrel.

WHEAT.—Prices have been declining ever since last report. Old Wheat is not quoted; No. 2 Fall has been sold at 97c f.o.c., but it is now offered at 95c f.o.c. It is not worth more. No. 1 Spring would not bring more than \$1 or \$1.02 f.o.c. here. No. 3 Fall is worth 90c; No. 2 Spring would bring perhaps 99c. Wild goose sells at 74c to 76c. There is very little doing, millers do not care to buy more than hand to mouth stocks; and buyers for shipment cannot pay at the outside more than the prices named. Stocks here are 24,800 bushels in store now, against 206,000 this time last year.

COARSE GRAINS.—There has been an active market for all coarse grains. The principal item is barley. The standards have been struck, and samples for color been pretty well distributed throughout Ontario. There is some allowance made for color, but the standards will be strictly required according to sample. The weights are 45 lbs. for No. 1; 47 lbs. for No. 2 and 3 extra; and 43½ lbs. for No. 3. Prices are 77c to 80c for No. 1; 72c to 73c for No. 2; 65c to 66c for No. 3 extra; and 56c to 57c for No. 3. There is very little coming in by rail, but street receipts have been liberal. There are now about 75,000 bushels in store here. *Oats* are still wanted at 40c to 42c. Receipts are light. *Peas* are nominally worth 75c to 80c. *Rye* is nominal at 65c to 66c.

PROVISIONS.—There has been a movement recently in meats that relieved the stocks here to a large extent. A considerable quantity of bacon has been sold to lumbering parties at fair prices, mostly at 13c. The trade is the better of this sale, for what is left is in better demand. Prices are generally unchanged, however; *Cumberland cut*, 12½c to 13c; *long clear*, 13½c to 14c; *rolls*, 16c; *shoulders canned*, 13½c; *racks and bellies*, 15c. *Pork*, \$24.50 for large lots; \$25 for small lots. *Hams* are selling better, at 13c to 14c for pickled, and 15½c to 16c for smoked, and lard is still dear at 15½c for Canadian and 16c for American. There is no expectation that prices will decline for the present. *Butter* is dull for inferior grades, but commands good prices for a good article. Good dairy is worth 20c to 21c; second, 18c to 19c; inferior, 13c to 14c. *Dried Apples* in good supply at 8c to 8½c. *Eggs*, packed 19c to 20c.

OTHER PRODUCE.—The market is being well supplied, and prices are declining in many articles. *Apples* still bring 75c to \$1.50 per barrel. *Potatoes* are in large supply and cheaper at 75c a bag, and 60c a bag by car lots. *Hogs* are sold at \$8 to \$8.50. *Poultry* is not in much demand, chickens, 50c a pair; *Fowls*, 60c to 75c a pair; *Ducks*, 75c to 80c a brace; *Turkeys*, \$1.25 to \$1.50. *Fruit* is nearly done, late peaches and plums will be finished this week. *Hay* is steady at \$12.50 to \$15 a ton. *Straw*, loose \$7.50; in bundles \$11 to \$13 a ton. *Pressed Hay*, \$12.50 to \$13 a ton. *Hogs* are not on the market yet, but price nominal at 45c.

GROCERIES.—It is still reported that trade is good. Orders are in fair amount, and remittances are satisfactory. The only feature to be noticed is a dullness in movement of coffees. *Teas* have been selling at low figures, and it is expected they will be stronger before many weeks. *Fruit* is certain to be dear. *Peels* are steady now at 22c to 25c. *Fish* is not in demand; *Cod fish* is \$6 to \$6.50. *Sugars* are unchanged; *Scotch refined* 7½c to 8c; *Paris lump*, 10½c to 10¾c; *standard Granulated*, 9½c to 9¾c; *Canadian refined*, 7½c to 8½c; *Porto Rico*, 7½c to 7¾c for dark to fair, and 8c to 8½c for bright to choice. *Tobaccos*, dark, 38c to 40c; *Western leaf*, 38c to 42c; *B.ights*, 48c to 57c, and choice 70c to 80c.

HARDWARE.—There is still a steady and large trade being done. In some lines the houses here are pushed to fill orders. Prices are still hardening in the Old Country. *Finished iron* is in active demand. *Pig iron* has advanced \$1 per ton; *Summerlee* is quoted \$25 to \$25.50; *Carnbroe* \$24 to \$24.50. It is thought iron will not be cheaper. *Iron boiler plate*, P. G. 2½c to 3c; best 3½c to 4c; *Bradley* 4½c to 5c. *Cut nails* per keg of 100 lbs, 10d to 60d, \$2.95 to \$3.10; 8d and 9d, \$3.20 to \$3.30; 6d and 7d, \$3.45 to \$3.55; 4d and 5d, \$3.65 to \$3.75; 3d, \$4 to 4.10. *Canada Plates*—*Hatton*, \$3.10 to \$3.15; *Boar's Head*, \$3.35; *Pontypool*, \$3.35; "W. F. G.", \$3.15 to \$3.25; *Sagemay*, \$3.35. *Tin Plates* are in good demand and price firm. *Barbed Fencing Wire*, galvanized, 8½c to 9c; pointed 7c to 7½c.

DRUGS AND CHEMICALS.—Business is good, and the trade is pronounced to be more profitable than for some years past. The most active lines are the heavy goods. The prices are not materially changed since last report. Prices are:—*Cuttle Fish Bone*, 55c per lb.; *Balsam*, 48c per lb; *Camphor*, 37c; *Cubeb Berries*, advanced, \$1.20. *Gum Arabic* dearer, 13c to 35c. *Aloes*, *Cape*, firm, 20c and 25c; *Borax*, 20c; *Opium*, scarce, and is firm in value, \$3.10 to \$3.25; *Castor Oil*, 10½c to 11c; *Sweet Almonds*, 60c per lb; *Juniper Berries*, 65c per oz. *Oil Lemon*, \$3.75 to \$4 per lb; *Peppermint*, \$3.75 to \$4.50; *Quinine*, no advance is expected to present prices: *Howard's*, \$1.75; *German*, \$2.50; *Alcohol*, \$2.95 cash; *Morphia*, \$3.10 to \$3.20 per oz; *Cream of Tartar*, 36c; *Turpentine*, 80c to 85c; *Linseed Oil*, 72c for raw, 76c for boiled; dye stuffs are quiet; *Nfld. Cod Liver Oil*, \$1.75 per gal; *Norwegian* higher at \$4.00. *Santonine* \$6 per lb. *Turpentine* 77c to 80c; *Hemp Seed* 6½c to 7c per lb.

HIDES, WOOL AND PELTS.—Hides are firm, and in good demand. The supply is light. Prices are not advanced, but an advance is looked for. *Green hides*, 8½c for cows, 9½c for steers; *cured* 9½c for cows, 10½c for steers. *Lamb and Pelts* have advanced and are now 90c to \$1. *Calf Skins* nominal, 15c for cured. *Tallow* scarce at 9c to 9½c. *Wool* dull, 20c for fleece; 28c to 29c for Superior; 34c to 35c for Extra Superior. *Leather* is comparatively lower than would be judged by the price of hides. The demand for ordinary brands of leather has been good this fall.

FREIGHTS.—There is no change in Grand Trunk freights. The published rates are understood to be rather a basis, though a schedule to be absolutely insisted upon in every case.

STORAGE.—A difficulty has been growing over a new tariff proposed by the Northern Elevator, and Toronto, Grey and Bruce. They have proposed that the charge shall be one cent a bushel for ten days, and one cent a bushel for the next ten days, or fractions of those periods. Produce men perceive heavy expenses in these rates, and the Corn Exchange is going to confer with the railway authorities on the subject.

FUEL.—The fuel question has righted itself by the contending parties getting down from their self-sacrificing attitude, and making prices such as would afford a margin for dealers. Anthracite is now \$6 a ton, which is also the price for coal of all sorts. Wood is \$5 a cord.

LEATHER.—Trade is good, although there is no special feature to notice. Quotations are Spanish Sole, all weights, 26c to 27c; No. 2, 23c to 24c; Slaughter Sole, heavy, 27c to 29c; light, 27c to 29c; No. 1 Spanish, middle weights, 28c to 30c; Buffalo Sole, 21c to 23c; Hemlock Harness, 28c to 33c; Oak harness, 45c to 50c; hemlock felling, 32c to 34c; upper, heavy, 32c to 36c; upper, light, 34c to 40c, according to quality; French kips 75c to 95c; English 70c to 75c; Chitengo, 60c to 75c; native kips, 50c to 65c; buff, 14c to 16c; pebble, 14c to 18c; hemlock calf, 35lb to 40lb, per doz. 75c to 90c; light, 60c to 70c. French calf \$1.10 to \$1.40.

LIVE STOCK.—There has been rather an excess of beasts on the cattle market. The markets recently have been slow on account of numbers, and prices are rather off. Cattle for export range from 5c to 5½c; there are no 6c cattle, and not a large number of shipping cattle at any price. Sheep are scarce, and wanted at 5c for export. For local consumption good butchers' cattle sell at 4½c to 4¾c; second class at 4c; inferior 3c to 3½c. Lambs are in good supply, and the market keeps moderately strong. Prices are \$3.50 to \$4 for good lots, taking the good and medium together. The demand is not likely to improve. Hogs are sold at \$6 live weight. The market, altogether, does not promise to be better within any immediate time.

WOOL	WINANS & CO.	Cotton Warps
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WOOL		Cotton Warps
WOOL		Cotton Warps
WOOL		Cotton Warps
WOOL	13 CHURCH ST.,	Cotton Warps
WOOL	TORONTO.	Cotton Warps

DOMINION BANK.

NOTICE is hereby given that a dividend of **FOUR PER CENT.** AND A **BONUS OF ONE PER CENT.**

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

Wednesday, First day of November next.

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

By order of the Board,
R. H. BETHUNE,
Cashier.

Toronto, September 26th, 1882.

PAINTING.

HOUSE, SIGN & FRESCO WORK

Done in best taste and modern style, at as low rates as are consistent with first-class workmanship. Steady, respectable and trustworthy men employed.

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Parlor Suits, 7 pieces, from \$45 to \$500
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Constantly on hand the largest, best assorted, and acknowledged by all the Cheapest Stock of general HOUSEHOLD FURNITURE in the Dominion.

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SOLE AGENTS FOR THE DOMINION FOR Messrs. PERRIN FRERES, Grenoble, France, Manufacturers of KID GLOVES,

Always on hand a considerable stock; also, orders taken for direct importation.



WELLAND CANAL.

Notice to Contractors.

SEALED TENDERS, addressed to the undersigned and endorsed "Tender for Welland Canal," will be received at this office until the arrival of Eastern and Western mails on FRIDAY, the 6th day of OCTOBER next, for the forming, at the water line, a stone facing or protection to the banks of the canal on the summit level between Thorold and Humberstone.

Specifications of the work to be done can be seen at the office of the Resident Engineers at Thorold and Welland, where forms of Tender, and general information on subject, can be obtained on and after MONDAY the 25th instant.

Contractors are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms.

This Department does not, however, bind itself to accept the lowest or any tender.

By order,
A. P. BRADLEY,
Secretary.

Department of Railways and Canals,
Ottawa, September 26th, 1882.

THE

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The Evening Classes

AT



Will Commence MONDAY, OCTOBER 2nd.

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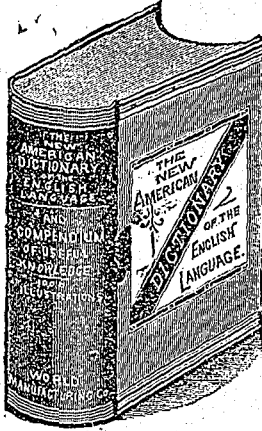
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Large table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Lists various commodities like boots, soda, flour, sugar, etc.

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

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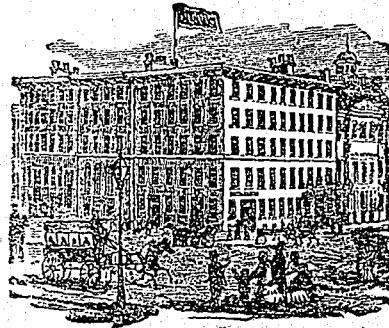
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WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 5, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 0 07 1/2	AA 33 in.....	\$ 0 23 1/2	Basswood, 1/2.....	00 00 00	Brandy: Hennessy's...gal	4 50 5 00
" A 27 in.....	0 06 1/2	36 in.....	0 24 00	Basswood.....	18 00 20 00	case	11 00 15 50
" B 27 in.....	0 06 1/2	Check, 33 in.....	0 22 00	Black Walnut, culls.....	60 00 65 00	Bisquit, Dubouché & Co.gal	3 50 3 00
" H33 in.....	0 08 00	Denims Blue or Brown AA	0 21 00	Do do 1st & 2nd.....	160 90 110 00	case	8 00 8 00
" H136 in.....	0 08 1/2	" A.....	0 19 00	Do do 1st quality.....	110 00 120 00	Jules Duret & Co..... } gal	4 00 4 50
" DD.....	0 08 1/2	" B.....	0 17 00	Cedar, round, lineal foot.....	00 06 00 10	case	9 00 9 50
" H1136 in.....	0 09 1/2	" C.....	0 14 00	Cedar, flat, lineal foot.....	00 04 00 06	Pinet, Castillon & Co..... } gal	3 50 3 50
" XXX36 full.....	0 10 1/2	" D.....	0 12 1/2	Cedar square, lineal foot.....	90 07 00 09	case	8 00 8 50
" A 33 in. full(std'd)	0 11 1/2	Shirtings:		Elm, soft, 1st.....	15 00 18 00	Cheaper shippers..... gal	2 50 2 75
" M drilling.....	0 11 1/2	Oxford striped BX.....	0 11 1/2	Elm, Rock.....	25 00 30 00	case-qts	6 00 6 50
R. K. Sheeting, 8-4 plain	0 27 00	" C X.....	0 10 1/2	Hemlock, 1 to 3 in., M.....	3 00 10 00	Irish Whiskey—Roe's case	7 75 9 75
X 8-4 twil'd	0 30 00	" O.....	0 10 1/2	Hemlock, timber, M.....	14 00 15 00	case	6 50 7 00
Stormont (Brown) A 30 in.	0 07 00	Galatea Stripes.....	0 16 00	Hemp, hard, M.....	24 00 22 00	Mitchells..... imp gal.	2 40 2 50
" A 33 in.....	0 07 1/2	Regatta Check A.....	0 16 00	Sat, do.....	18 00 00 00	cases	6 00 6 50
" B 36 in.....	0 08 1/2	Check Solida A.....	0 15 00	Oak, M.....	40 00 45 00	Scotch Whiskey..... case-qts	5 50 7 50
" C 36 in.....	0 09 00	Check Solida B.....	0 15 00	Pine, clear, M.....	35 00 40 00	Encore..... case	6 50 6 50
Canada (Grey) A W 30 in.	0 07 00	Bags: 3-ply 16 oz. B, per bbl	26 50 00	2nd quality, do.....	23 00 25 00	May, Fairman & Co.'s case	6 00 6 00
" A D 32 in.....	0 07 1/2	Park's Yarn, White.....	0 26 00	Shipping Culls.....	14 00 15 00	gal.	2 00 2 00
" A H 35 in.....	0 08 00	" Colored.....	0 38 00	Mill do.....	7 00 10 00	Sheriff's Islay..... imp. gal.	2 90 3 00
" A C 36 in.....	0 09 1/2	Warp White.....	0 28 00	Lath, M.....	7 40 0 00	cases	0 00 0 00
" A B 35 n.....	0 09 1/2	" Colored.....	0 40 00	Spruce, 1 to 2 in., M.....	11 00 12 00	Jamaica Rum per imp. gal.	3 20 3 40
" A E 36 in.....	0 10 00	Do. Knitting Cotton Balls—		Tobacco.		Geneva Spirits..... imp. gal.	2 10 2 15
" A A 36 in.....	0 10 1/2	No. 8 Unbleached.....	0 49 00	Tobacco in Bond.—Duty 20c p. lb.		" Green c'ees	4 15 4 50
Yarns:—White per lb.....	0 25 00	" Bleached.....	0 61 00	Black, Chewing in boxes.....	0 14 0 17	Red cases..	8 00 8 10
Tickings:—B2 30 1/2 in.....	0 12 1/2	" Colored.....	0 56 0 71	Mahoganles, Smoking caddies	0 10 0 25	Champagne	
" BBB 30 in.....	0 13 1/2	Paints, & c.		Brights, " caddies	0 21 0 27	G. H. Mumm, Dry Verzen'y	26 00 23 00
" BB 30 in.....	0 15 00	White Lead, gen, 100 lb kgs	7 00 0 00	" " " caddies	0 35 0 45	Pommery.....	28 00 23 00
" AA 32 in.....	0 20 00	" No. 1.....	6 00 6 50	Bright, " " caddies	0 35 0 45	J. Mumm Extra Dry.....	21 50 23 00
Fancy Shirtings:—		White Lead No. 2.....	5 00 5 50	Tobacco Duty paid.		Bollinger..... qts.	26 25 27 50
" Clyde Checks.....	0 15 00	in Oil, per 25 lbs.....	1 90 2 00	Prince of Wales, brand.....	0 26 0 38	Piper Heidsieck.....	25 00 26 00
" Canada.....	0 14 00	Do., No. 1.....	1 60 1 80	Nelson's Navy 3's 6's & 4's	0 35 0 40	Sherries—Pecartin's.....	5 50 6 50
Lybster No. 3, 32 in.....	0 06 1/2	" 2.....	1 40 1 50	Black, Twist 12's.....	0 39 0 42	Ports—Cockburn, Smiths	
" No. 2, 30 in.....	0 07 1/2	" 3.....	1 30 0 00	Mahogany Chewing.....	0 43 0 50	& Co.'s.....	1 90 5 00
" No. 2, 35 in.....	0 08 1/2	White Lead dry.....	0 05 0 06 1/2	Mahogany Common.....	0 40 0 44	G. B. Sandeman, Sons & Co	1 50 5 00
Colored Goods:—		Red Lead.....	0 05 0 06	Solace Fair.....	0 45 0 47	Graham's.....	2 10 4 50
Denims, blue & brown.....	0 18 00	Venetian Red, Eng'h.....	1 75 2 00	" Good.....	0 50 0 65	G. R. Sandeman, Sons & Co	1 50 5 00
Checks, blue, brown, fcy.....	0 15 1/2	Yel. Ochre, French.....	1 75 2 00	Rough and Ready, in 1/2 bxs.	0 55 0 60	Graham's.....	2 10 4 50
Checks, Prince Victor.....	0 15 1/2	Whiting.....	0 55 0 60	Navy, 6's & 8's & 10's.....	0 47 0 55	G. R. Sandeman, Sons & Co	1 50 5 00
Ticking, 28 in. No. IX.....	0 14 00	Salt.		Gold Bars, 6 and 12 inch.....	0 55 0 65	Graham's.....	2 10 4 50
" 30 in. No. XI.....	0 16 00	Liverpool Course, per bag	0 62 1/2 0 00	Mahogany Navy, 3s.....	0 45 0 50	G. R. Sandeman, Sons & Co	1 50 5 00
" 30 in. No. XI.....	0 17 00	Canadian per bbl do	0 40 0 00	Bright Navy, 3s.....	0 55 0 62	G. R. Sandeman, Sons & Co	1 50 5 00
Dundas (Grey) D 30 in.....	0 07 00	Factory filled do	1 25 1 45	Wines, Liquors etc.		Alcohol— 65 O. P.	Duty In Bond
" C 33 in.....	0 07 1/2	Eureka factory filled do	2 40 0 00	Ale English..... qts	2 40 2 60	" Pure Spirits " 50 "	2 72 1 04
" B 36 in.....	0 09 00	Timber, Lumber, & c.		Domestic..... qts	0 80 1 15	" 50 " 25 U. P.	2 47 0 55
" A 36 in.....	0 10 00	Ash, 1 to 4 in., M.....	18 00 19 00	Stout: Guinness..... qts	2 35 2 45	Whiskeys:—Family Proof.	1 39 0 58
" AX 36 in full.....	0 10 1/2	Ash, timber, M.....	25 00 00 00	Domestic..... qts	1 50 1 55	Old Bourbon.....	1 39 0 58
" E. 36 in.....	0 08 1/2	Birch, 1 to 4 in., M.....	20 00 00 00	Domestic..... qts	1 48 1 50	Eye, Toddy, Mat.....	1 81 0 55
Tickings:—C 30 in.....	0 15 1/2	Retailers will please bear in mind that above quotations apply only to large lots.		Domestic..... qts	0 70 0 60	Eye, 4 years old.....	1 50 0 38
D 30 in.....	0 13 1/2			Domestic..... qts	0 70 0 60	" 5 ".....	1 50 1 93
B 33 in.....	0 13 00			Domestic..... qts	0 70 0 60	" 8 ".....	1 50 1 93
A 33 in.....	0 20 00					" 7 ".....	1 90 1 08

EARS FOR THE MILLION!

Foo Choo's Balsam of Shark's Oil

Positively Restores the Hearing, and is the Only Absolute Cure for Deafness Known.

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

Hear What the Deaf Say!

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

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

To avoid loss in the Mails, please send money by REGISTERED LETTER.

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SOLE AGENTS FOR AMERICA. 7 Day St., N. Y.

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Importer and Manufacturer of

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OF EVERY DESCRIPTION,

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DELAWARE OYSTER CO.,

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BULK & SHELL OYSTERS, Clams, &c.

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FINNAN HADDIES,

ALL KINDS OF
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CANNED GOODS,
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IMPORTERS
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GENERAL MERCHANTS,
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USE

Strachan's Gilt Edge Soap.



EACH BAR WEIGHS 1 LB.

CANADA LIFE

ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.

A. G. RAMSAY, Managing Director.

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

1. Assets 30th April, 1881.....	\$4,560,161
2. Income for the year.....	957,288
3. Income from Interest (included in above).....	284,208
4. Claims by death during the year.....	224,757
5. Do as estimated by the Co.'s tables and provided for.....	326,185
6. Difference in Co.'s favor between actual and estimated death rate.....	191,378
7. Excess of Interest revenue over death claims.....	69,451
8. Number of policies issued for the year, 2257, for.....	4,157,165
9. Total Policies in force at date, 13,993, upon 11,493 lives, for.....	25,024,270

New Business exceeds a fourth of the returns for 1850 of 23 licensed Companies.
Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.
Bonus Additions to Life Policies for past fifteen years have added \$375 to each \$1,000 of original Assurance. Cash Profits for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

MONTREAL BRANCH, . . . 130 ST. JAMES STREET.

J. W. MARLING,
Manager for Tr. of Que.

P. LAFERRIERE,
Inspector of Agencies.

JAMES AKIN, Special City Agent.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

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

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

NORTHERN	Scottish Imperial
(FIRE) ASSURANCE CO.	(FIRE) INSURANCE CO.
OF LONDON.	OF GLASGOW.

\$36,000,000

CAPITAL AND INVESTED FUNDS REPRESENTED.

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

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

All communications to be addressed to

TAYLOR BROTHERS,

GENERAL AGENTS, MONTREAL.

THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

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

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

S. G. CHAMBERLAIN,
Superintendent of Agencies.

DAVID DEXTER,
Managing Director.

BRITISH AMERICA

ASSURANCE CO.,

FIRE AND MARINE.
INCORPORATED 1833.

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John Leys, - - -	
SILAS P. WOOD, - - -	Secretary.

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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.

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

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

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

THE STANDARD

FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

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

SECRETARY-TREASURER—H. THEO. CRAWFORD.

C. H. CHANDLER, Manager Montreal Branch,

Office, 6 St. John Street, Corn Exchange Building.

ALLIANCE FIRE INSURANCE CO.

Head Office - - - HAMILTON, ONT.

AUTHORIZED CAPITAL - - - - - \$500,000.

GOVERNMENT DEPOSIT, MADE.

PRESIDENT, D. B. CHRISHOLM. MANAGER, H. THEO. CRAWFORD.	VICE-PRESIDENT, J. E. O'REILLY. INSPECTOR, R. H. JARVIS.
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JOHN TURNER, Esq., Merchant.
J. S. KING, M.D., Surgeon, Mercer Institute.
ROBERT BARBER, Esq. Manufacturer, Streetsville.

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ADAM ISBISTER, Esq., Merchant Petrolia.
HUGH BLAIR, Esq., Barrister, Br. le-ville.

Insurance.

CITIZENS
INSURANCE COMPANY,
OF CANADA.

CAPITAL, . \$1,188,000.

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

DIRECTORS:

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

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

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HALIFAX, N. S.—MCSWENEY & FIELDING, Agts.
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,
Agent.
WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.
HEAD OFFICE, 179 St. James Street,
MONTREAL.
ALFRED PERRY, late General Manager of the
Royal Canadian Insurance Co.,
AGENT for the CITY OF MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN. — Montreal Quotations, October 5, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	120
Canada Life	3,500	7 1/2-6mos.	400	22 1/2	400
Citizens, Fire, Life, Guarantee & Acct	11,880	5-6 mos.	100	10	200
Confederation Life.....	5,000	4-6 mos.	100	12 1/2	175
San Mutual Life and Accident.....	2,000	10	50	10	178
Queen City Fire.....	20,000	6 3 mos.	40	20	178 1/2
Western Assurance.....	20,000	5	100	15	....
Royal Canadian Insurance.....	2500	6 per ct.	100	20	....
Accident Ins. Co. of North America....	10,000	6 per ct.	50	20	....
Canada Guarantee Co. of North America					

BRITISH AND FOREIGN. — (Quotation on the London Market, Sept. 18, 1882)

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p. p'd up share
Briton Life Association.....	50,000	10	1	1	£21 1/2 £21 1/2
British & Foreign Marine.....	50,000	50	20	4	£22 1/2 £22 1/2
Commercial Union Fire Life & Marine.	50,000	30	50	5	42s
Edinburgh Life.....	5,000	10	100	16	67s 6d
Fire Insurance Association.....	100,000	5	£10	£2	£206 £68
Guardian Fire and Life.....	20,000	13	100	60	£140 £145
Imperial Fire.....	12,000	£7 p. sh.	100	25	£71 £71
Lancashire Fire and Life.....	100,000	30	20	2	12s 6d
Life Association of Scotland.....	10,000	15	40	8 1/2	13s 9d
Lion Fire.....	500,000	..	10	2	20s 30s
Lion Life.....	92,000	..	25	12 1/2	£50 £61
London Assurance Corporation.....	35,852	45	25	12 1/2	32s 6d
London & Lancashire Life.....	10,000	10	10	17-20	£20 5s 6d
Liverpool & London & Globe Fire & Life	£391,752	70	20	2	£80 £80 1/2
Northern Fire & Life.....	39,000	70	100	5	£240 £300
North British & Mercantile Fire & Life	40,000	55	50	6 1/2	£240 £300
Phoenix Fire.....	6,722	£21 p. s.	..	1	£240 £300
Queen Fire & Life.....	200,000	30	10	1	6s
Royal Insurance Co.....	100,000	60	20	3	£203
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	24s 2 1/2 6d
Scottish Imperial Fire and Life.....	50,000	6	10	1	£22 £23
Scottish Provincial Fire & Life.....	20,000	15	50	3	£1 1/2 £1 1/2
Standard Life.....	10,000	55 1/2	50	12	£54
Star Life.....	4,000	5	25	1 1/2	£15

DOMINION
SALVAGE AND WRECKING CO.'Y,

HEAD OFFICE:

No. 26 HOSPITAL ST., MONTREAL.

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

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

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

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

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

THE

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SOCIETY.

Head Office, Montreal, P.Q.

President: Wm. DONAHEU, Wholesale Merchant. Vice-President: ROBT. EVANS (of Evans Bros.). General Manager: A. W. BISSON.
Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal.
Agents wanted in Every City, Town, Village and County in the Dominion.

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"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.
"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion."
(Signed) LORNE."

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OF LIVERPOOL AND LONDON.

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LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL \$26,000,000
FUNDS INVESTED 21,000,000
Investments in Canada for sole protection of
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HIRAM J. DUCLOS, Secretary and Treasurer. JOHN HOPPER, Gen. Agent.
We solicit all persons intending to secure protection on their lives for those dependent on them, or to provide against sickness, infirmities, &c., in old age, either to call and examine the plans of our new classes, or write for our circular. After receiving all necessary information (which we shall always be most happy to give) they will not fail to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members.

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

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

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THE ACCIDENT INSURANCE COMPANY

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE, MONTREAL.

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

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THE ACCIDENT

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

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y. Estab. 1825.

HEAD OFFICE;

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risksover \$90,000,000
Invested Funds..... " 26,000,000
Annual Income.....about 4,000,000
or over \$10,000 a day.
Claims paid in Canada.....over \$1,200,000
Investments in Canada.....over 1,000,000

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

W. M. RAMSAY, Manager, Can.

Established 1803.

IMPERIAL

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA;

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RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 Stg.
Paid-up Capital, . . . £700,000 Stg.
ASSETS, £2,202,552 Stg.

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QUEEN INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,

Chief Agents in Canada.

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Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$160,000

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

TIME-TRIED AND FIRE-TESTED.

QUEBEC

FIRE ASSURANCE CO.'Y,
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Government, - - - \$100,000

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M. S. FOLEY, Managing Editor and Proprietor.
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North Shore Railway.

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Thursday, June, 1st, 1882.

Trains will run as follows:

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

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

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.

Sunday Trains leave Montreal and Quebec at 4 p.m. All Trains run by Montreal Time.

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

GENERAL OFFICES—13 PLACE D'ARMES.

TICKET OFFICES:

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

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

Intercolonial Railway.

Summer Arrangement.

Commencing 7th July, 1882.

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

Leave Point Levi.....	7:30 a.m.
Arrive Riviere du Loup.....	11:55 a.m.
" Cacouna.....	12:22 p.m.
" Trois Pistoles.....	1:10 "
" Rimouski.....	2:49 "
" Little Metis.....	3:58 "
" Metepedia.....	6:56 "
" Campbellton.....	7:23 "
" Dalhousie.....	8:10 "
" Bathurst.....	9:50 "
" Newcastle.....	11:22 "
" Moncton.....	2:05 a.m.
" St. John.....	6:00 "
" Halifax.....	10:00 "

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

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

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metepedia, 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,
186 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

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

Insurance.
WHAT THE PUBLIC WANT.
PRIVILEGES,
NOT
CONDITIONS
On their Life Policies.

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

1. Liberty to travel anywhere without extra.
 2. Liberty to engage in any occupation without extra.
 3. Thirty days of grace for premiums.
 4. Policy may be revived within a year after lapse.
 5. Paid up policies given for definite amounts after three years.
 6. Loans made after two years.
 7. Policy indisputable after two years.
 8. Any difference to be referred to arbitration.
- Compare this with ordinary policies.
- The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.
- It is universally admitted to be by far the simplest and most straight-forward policy in use in this country.
- R. MACAULAY, Manager.**

Insurance.
LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.
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 Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

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(Incorporated by Dominion Parliament.)
 Guarantee Fund \$100,000.
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 In Mutual Branch all Profits accrue to the Assured, to whom they legitimately belong, being the only plan which gives insurance at net cost.

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From the poorest to the richest, from the child to the Man of 60.
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 Paid up " 920,000
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NON-FORFEITING LIFE TABLE.
 Annual Premium to Assure \$1,000 at Death Only, WITH PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym'ts.
25	18 94	68 34	38 65	28 57	24 23	309 61
30	21 70	77 22	43 60	32 79	27 59	318 96
35	25 16	87 37	49 55	37 32	31 54	303 32
40	29 58	99 14	56 45	42 75	36 36	415 70

WITHOUT PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym'ts.
25	15 47	69 15	33 35	25 54	21 43	273 78
30	18 17	66 83	37 77	29 00	24 40	304 66
35	21 53	75 63	42 88	33 02	27 80	348 43
40	25 85	85 79	48 85	37 81	32 15	384 31

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 MONTREAL,
F. STANCLIFF, General Manager

WESTERN
ASSURANCE COMPANY.
FIRE & MARINE. Incorporated 1851.
 Capital and Assets \$1,680,785 96
 Income for Year ending 31st Dec., 1880 \$1,680,785 96

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CONFEDERATION LIFE ASSOCIATION.
SOLID PROGRESS.
ASSETS.
 1873 \$113,293.
 1876 \$289,202.
 1879 \$560,767.
 1880 \$676,566.
 1881 \$877,460.

Surplus on Policy Holder's Account,
\$235,915.66.

Manager for the Province of Quebec,
H. J. JOHNSTON, Montreal.
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LIFE INSURANCE
 EXCLUSIVELY.
CANADIAN INVESTMENTS
 EXCEED
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 AND
 Increasing Yearly.
 LOW RATES
 OF
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AN ACTIVE AND ENERGETIC
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 Wanted immediately. Salary and Commission.