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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, SEPTEMBER 29, 1882.

No. 7.

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,
Trimnings, &c.

JAMES CRISTINE & CO.

Warehouse; 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

JOHN MACDONALD & CO.

Carpet Department.

STAIR OIL CLOTHS,
FLOOR OIL CLOTH,
Linoleums,
OIL CLOTH MATS,COCOA MATS,ALL SIZES.

Cocoa Mattings,
ALL WIDTHS.

JOHN MACDONALD & CO.,

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

AND

30 Faulkner St., Manchester, England.

M. FISHER SONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in
Latest Styles and Newest
Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

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

184 MCGILL STREET.

Leading Wholesale Houses of Montreal

HOLIDAY GOODS.

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, - - - - 11,999,900
 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.

Hugh McLennan.

W. J. Buchanan, General Manager.

A. MACINDRER, Asst. Gen. Manager and Inspector.
 H. V. Mureidith, 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, "
Branford, "	London, "	Quebec, Que.
Brockville, "	London, "	Sarnia, Ont.
Chatham, N.B.	Moncton, N.B.	Stratford, "
Cornwall, Ont.	Newcastle, "	St. John, N.B.
Goderich, "	Ottawa, Ont.	St. Mary's, Ont.
Guelp, Ont.	Perth, Ont.	Toronto, "
Halifax, N.S.	Peterborough, Ont.	Winnipeg, Man.

Agents in Great Britain.—London, The Bank of Montreal, 9 Bechin 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, 154 Madison Street, W. Munro, Manager; R. V. Heiden, 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. Greens.

THOMAS CRAIG, - - Cashier.

BRANCHES.

Hamilton, Ont.	- - C. M. Connell, 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 Cater,	J. J. Klugeford,
Henry R. Farrer,	Frederic Lubbock,
Richard H. Glyn,	A. H. Philpotts,
Edward Arthur Hoare,	J. Murray Robertson.

Secretary—A. G. WALLIS.

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

H. R. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

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

CHICAGO.—R. Steven, Agent.

SAN FRANCISCO.—A. McKinlay, Agent.

PORTLAND, OREGON.—J. Goodfellow, Agent.

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

Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; 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. Johns, Que.
Chatham.	Napawa.	St. Thomas.
Gall.	Ottawa.	Toronto.
Gananoque.	Owen Sound.	Walkerton.
Hamilton.	Perth.	Windsor.
Ingersoll.	Prescott.	
Kincardine.	Quebec.	

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon,
 Bakers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.
 Agency in New York.—48 Exchange Place. Messrs. Henry Hague and John B. Harris, Jr., Agents.

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

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. TROTTER, Esq., Cashier.

FOREIGN AGENTS.

London—Glyn, 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. F. HOWLAND, Lt.-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,	Pr. Arthur's Land's
Guelp,	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 - - - - - 1,650,000

DIRECTORS.

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

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

BRANCHES.

Ayr	Guelph	St. Catharines
Barrle	Hamilton	Sarnia
Belleville	London	Senforb
Berlin	Lucan	Simcoo
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunnville	Paris	Walkertor
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock.

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

BANKERS

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

IMPERIAL BANK
OF CANADA.

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

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—*Forgus*, 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..... 1,297,650
RESERVE FUND..... 270,000

Board of Directors:

R. W. BENEKER, *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,
Oatcook, Stanstead,
Cowansville Granby.
Farnham.

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

The Chartered Banks.

THE BANK OF TORONTO,
CANADA.

Incorporated 1855.

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

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

HEAD OFFICE, TORONTO.

DUNCAN COULSON, *CASHIER*.
HUGH LEACH, *ASSISTANT CASHIER*.
J. T. M. BURNSIDE, *INSPECTOR*.

BRANCHES.

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

BANKERS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS.

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

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

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

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

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

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

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

Lucien Huet, Esq.

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

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

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

CASHIER, - ALFRED RAY.

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

—WOODSTOCK: G. W. Yanwart, —

Loan Societies.

MONTREAL
LOAN & MORTGAGE CO.

AND

TRUST COMPANY.

Incorporated 1858.

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

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

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

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

INTEREST ALLOWED ON DEPOSITS.

DEBENTURES.

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

BOARD OF DIRECTORS.

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

GEORGE W. CRAIG,

Manager.

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

THE HAMILTON
Provident and Loan Society.

—President.

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

MONEY ADVANCED ON Real Estate on favorable terms of Repayments.

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

OFFICE,

Corner of King and Hughson Streets,
HAMILTON, CANADA.

H. D. CAMERON,

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 constructed 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.
Nunatian	6,100	Building.
Hanoverian	4,000	Capt. J. G. Stephen.
Parisian	5,400	" James Wylie.
Sardinian	4,650	" J. E. Dutton.
Polynesian	4,100	" R. Brown.
Sarimatian	3,600	" John Graham.
Circassian	4,000	Lt. W. H. Smith, R.N.R.
Moravian	3,600	Lieut. F. Archer, R.N.R.
Peruvian	3,400	Capt. Jos. Ritchie.
Nova Scotian	3,300	" W. Richardson.
Hibernian	3,434	" Hugh Wylie.
Caspian	3,200	Lt. B. Thomson, R.N.R.
Austrian	2,700	Lieut. R. Barrett, R.N.R.
Neslorian	2,700	Capt. D. J. James.
Prussian	3,600	" Alex McDougall.
Scandinavian	3,000	" John Parks.
Buenos Ayren	3,800	" Jas. Scott.
Corean	4,000	" Barclay.
Greivian	3,600	" C. E. LeGallnie.
Manitoban	3,150	" McNeil.
Canadian	2,600	" C. J. Menzies.
Phoenician	2,500	" R. Brown.
Waldonsian	2,600	" J. P. Moore.
Liverpool	2,200	" John Kerr.
Newfoundland	1,500	" Mylins.
Ancilian	1,350	" E. McGrath.

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

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:

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

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE are intended to be despatched as follows:

FROM HALIFAX:

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

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

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

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

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

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Dominion	3,176	Ontario	3,176
Texas	2,700	Sarnia	3,850
Quebec	2,700	Oregon	3,850
Mississippi	2,650	Vancouver	6,700
Brooklyn	3,600		

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC. BROOKLYN. 2nd Sept. MISSISSIPPI. 23rd Sept. TORONTO. 9th Sept. *SARNIA. 30th Sept. DOMINION. 10th Sept. ONTARIO. 7th Oct.

RATES OF PASSAGE.

CABIN—Quebec to Liverpool, \$50 and \$60; Return, \$90 and \$110. Rates per steamer Sarnia to Liverpool, Cabin, \$65 and \$80, return, \$117 and \$144; Intermediate, \$10; Steerage, \$25. *Sarnia carries neither cattle or sheep.

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

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

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Carleton Place, Ont.

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

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A large Stock always on hand.

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CARRIAGE BOLTS:

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

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

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Quality not excelled by any, native or foreign.

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

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

Fancy Head Bolts,

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All of best quality and annealed, not second to any imported.

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

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Parlor Matches without Sulphur.

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

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LINEN GOODS of every description. Sewing Silks
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BLACK CASHMERE, COBOURGS and ITA-
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Linen Machine Thread, Wax Machine Thread
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Recommended by the principal SEWING MACHINE
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is the only MAKE in
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Excellence in Color, Quality & Finish.

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GLOVES
(PATENTED JUNE 13TH, 1876.)

THE BEST IMPORTED GLOVE

in the market. A full assortment always in Stock.

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NEW SEASON'S JAPAN,

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ALSO A

CHOICE LOT OF CONGOUS,

Ex Strathleven,

EXPECTED DAILY.

TURNER, ROSE & CO.

Cor. St. John & Hospital Sts.,

MONTREAL.

Commercial Summary.

GEORGE MURDOCK, stationer, of St. John, N.B. has assigned; liabilities small.

The balance at the credit of depositors' accounts in the Dominion Post-office Savings Banks at the end of August was \$9,915,218; deposits during the month, \$483,657.

The people of Egypt are returning to peaceful pursuits. Holders of American cotton find fault with the lion for shaking a squirrel.

HON. JOHN HAMILTON has been elected a director of the City and District Savings Bank in the place of the late T. W. Ritchie, Esq. Q.C.

An instalment of 15 per cent. was paid to the creditors of the Bank of Prince Edward Island on Monday last. It is supposed that the assets of the bank will realize 40 per cent.

The Directors of the Montreal City Gas Company have declared a half-yearly dividend of 6 per cent.—The Montreal Telegraph Co. have declared a quarterly dividend of 2 per cent.

The Bank of Montreal is about to open agencies in Portage la Prairie and Regina, Manitoba. The agency at the Portage will be under the management of Mr. Plummer, formerly of Ottawa.

HANLAN is not interested in mining operations, notwithstanding he has made so much money out of his oar.—*Transcript.* Yes, he always "puts his oar in" at the right time. The skulls of the mining operators cannot compare with his.

ACCORDING to the revised assessment Rolls for 1882 Penetanguishene has trebled in value and population within four years, and the prospects of a still more rapid increase during the next few years are good.

THE prospects of a direct trade being established between Canada and Australia are brightening. Mr. Carson Woods, of Sydney, Australia, has recently placed orders with Montreal manufacturers, for railway supplies of various kinds, including palace cars, fittings for railway shops, etc, etc., to the value of \$70,000.

WULFF & CO.

32 St. Sulpice Street,

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SELL IN CANADA,

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

OF

W^M PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,
GERMANY.

We regret having to announce the failure of Messrs. Gingras & Langlois, a respectable firm of grocers in Quebec. Telegraphic despatches state the total of liabilities to be \$29,000, with assets \$13,000, but the true position of affairs is not yet known.

Mr. THOS. McCROSSEN, formerly of Toronto, is finishing a handsome block of stores and offices in Penetanguishene; two thirds of the building is said to have been already bespoken on five year leases at a rental which will return Mr. McCrossen over fifteen per cent. per annum on his investment.

ROBERT BALFOUR, of Port Colborne, Ont., referred to last week, has again effected a compromise with his creditors, this time at 37½c on the dollar. His liabilities amount to about \$17,000, with assets of \$12,280.

It is stated that prospects for the Fall and Winter trade in the Ottawa district have never been better during the past eight years. Extensive saw mills are to be erected at Mattawa by two leading Ottawa lumber firms.

SPECIAL cable to the N. Y. *Herald*, dated the 25th inst., says:—"A Dublin paper authoritatively denies that there has been any large failure there recently. It is believed that the firm of George Roe & Co., distillers, reported to have failed is quite solvent." Mr. JAMES GUNN of this city, agent for Canada of Messrs. Geo. Roe & Co., having cabled on Wednesday last to the firm in Dublin for particulars, received for immediate reply: "Report false." It would be surprising that a man like Geo. Roe, who had recently spent in Dublin nearly a million and a half in building churches and schools and endowing the latter, should be compelled to go into insolvency.

We regret that a paragraph was allowed to appear in our issue of 15th referring to a transfer of stock between one of the present and one of the late officers of the Canada Paper Company. After the fullest inquiry we desire to say that the transaction was an ordinary and

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GREENE & SONS COMPANY

MONTREAL.

WHOLESALE



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

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

in every way honorable one, in so far as the purchase of the stock was concerned. The position of the purchasers stands deservedly high in the community, and this transaction cannot in any way be construed to reflect injuriously upon them in connection with the purchase of the stock.

Mr. L. O. P. GENERAUX, general storekeeper, Uxbridge, Ont., writes us: "Through accommodation paper I am again in trouble, and have made an assignment in trust to Mr. Hugh Blain, of Messrs. Eby, Blain & Co., Toronto. I must say that I have been most unfortunate in business." Readers of the JOURNAL will remember that Genereaux compromised with his creditors in March, 1881. He has been in business about three years.

The firm of Mona Lesser & Co., cigar manufacturers, this city, assigned on Monday last to Mr. Samuel Davis, in the same line of business here. The liabilities are estimated at about \$15,000; assets not yet ascertained, but the dividend is not expected to be large. With exception of one or two New York firms, the creditors are all in this city. Mr. Lesser formerly conducted a hoop skirt manufactory in this city, and suspended about four years ago, compromising then at 25c on the dollar. He attributes his present difficulty to mismanagement in his factory, the foreman having been paying too high wages; his goods being the cheaper lines of cigars, and not paying sufficient margins to offset the increase in wages and shrinkages. He seems to be willing to retire from business.

GAZETTE APPOINTMENTS.—The *Official Gazette* contains the appointment of the Hon. Senator James Cox Aikens to be Lieutenant-Governor of Manitoba from the 8th October, in the place of Hon. J. E. Cauchon, whose term of office will then expire. It was currently reported at

the time of Mr. Aikens' retirement from the Government that he would be Mr. Cauchon's successor in Manitoba, and we are glad to find that there was no truth in the rumors which were industriously circulated that a different appointment would be made. Mr. Aikens has had great experience in public life, and can hardly fail to give general satisfaction in his new position. The same *Gazette* contains the appointment of the Hon. John Schultz of Winnipeg, in the Province of Manitoba, to be a Senator of the Dominion. Mr. Schultz has taken a prominent part in political affairs in that province since the cession of the North West territories to the Dominion.

GEORGE BAWDEN, carrying on business as George Bawden & Co., furniture dealers and manufacturers at Lindsay, Ont., has made an assignment for the benefit of his creditors to Jas. A. Mahon of the Mahon Banking Co. Bawden has been doing a good business, and the Mahon Banking Company are his chief creditors. The immediate cause of his assignment is a verdict against him by his sister for \$2,500, which Bawden received as a compromise of an affair from a party in Michigan. The sister claimed that Bawden received it as a trustee for her and as her guardian. It appeared clearly in his trial that she had the best right to it, and a verdict was accordingly given at the recent sittings of the Chancery division of the High Court, subject to objection by Bowden's counsel that the compromise of a felony was illegal, and the whole transaction therefore vitiated. Should the court in turn give force to this objection there would be no deficiency in assets. The money in question seems to have been the start of George Bawden on what was apparently a successful business career. The case has excited considerable comment, not favorable to Mr. Bawden.

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

258, 255 and 257 Commissioners Street

MONTREAL.

"SUBSCRIBER" asks:—"How can I make a note non-negotiable? Would obliterating the words, *to the order of*, prevent the party to whom note is given from transferring the same?"—Yes; we think it should. (Ed. J. of C.)

AFTER an absence of some two years, during which he established a successful wholesale business in Toronto, as a partner in the enterprising firm of Forbes, Roberts & Co., and took a tour to Europe, Mr. Edward Evans has returned to his old love, Montreal, and resumed the business of accountant at 169 St. James street.

AS Ottawa despatch gives the following railway news:—Work on the Pontiac & Pacific Railway is being rapidly pushed ahead. The Ottawa, Waddington & New York Railway and Bridge Company enterprise is being industriously promoted. Surveyors are at work on the Kingston & Pontiac road near Renfrew village.

AT the annual meeting of the Roberts Iron Company held at Kingston, Ont., last Wednesday, the following were elected directors for the ensuing year:—Messrs. W. S. Bartlett, Clinton, N.Y.; H. U. Roberts, C. E. Upton, A. S. Clarke and W. K. Chapin, Rochester, N. Y. The election of President was deferred until a future meeting.

ON Wednesday last, Mr. E. R. Clarkson, of Toronto, disposed of the stock of dry goods, boots and shoes, clothing, &c., of Messrs. Bull & Ross on excellent terms, the Thorold stock being purchased by R. Stanley, of St. Catharines, for 70 cents on the dollar; the Welland

Leading Wholesale Trade of Montreal.

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

The Dominion Tweed & Wool Co.,
9 and 11 RECOLLET STREET, MONTREAL,
MANUFACTURERS' AGENTS.

Cash Advances made on Consignments of every description of Canadian 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, 1878; Montreal, 1880. Diploma Provincial Exhibition, Montreal, 1881.

Largest Stock and best assortment of GLUES in the Dominion.

32, 34 & 36 St. Sacramento St.,

MONTREAL.

Correspondence solicited.

S. H. MAY & CO.,

474 AND 476 ST. PAUL STREET.

Importers and Dealers in

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

stock by J. H. Stanley, of Port Colborne, at 76 cents, and the Merriton stock by J. W. Broderick, of London, at 76½ cents.

THE new Abattoir Company's request for permission to build in Hochelaga was refused by the Village Council last Monday evening, the decision turning on the casting vote of the Mayor. The organizer of the new company, however, states that over \$10,000 in excess of the required capital has been subscribed by city butchers, and the Company will immediately proceed about locating the works elsewhere.

THE Quebec press notes a rare circumstance in connection with the history of that port, viz., the arrival of an ocean steamship with a cargo wholly for Quebec, and its sailing again with a return cargo from Quebec without proceeding to Montreal. The steamer referred to is the *Circassian*, which brought out steel rails from Cardiff for the Lake St. John Railway, and left again for Havre with a deal cargo.

THE flour and dough throwing nuisance is still putting in an occasional appearance at the hall of the Corn Exchange Association. It is to be regretted that the recent action has not been effective to stamp out such practices.

Batty's Nabob Pickles.

C. H. BINKS & CO.,
MONTREAL.

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,
53 Yonge Street, TORONTO.

There would seem to be no remedy left than for the great majority of the members to cause the present association to be dissolved and form a new one with the initiation fees high enough, say \$100, to exclude such as prefer play to business on 'Change.

ACCOUNTS from Ottawa report preparations for the approaching winter's operations in the upper Ottawa forests as having begun with a rush, and being carried on more vigorously than for a number of years past. The large number of men who have already left and are daily leaving is causing a dearth in this vicinity, and some difficulty is experienced in procuring enough hands to keep the mills running to such an extent as is desirable. The mills, however, will be kept in operation until the last moment, as the supply of logs to the majority of the firms is sufficient—Capt. R. C. W. McCuaig of Ottawa has been deservedly appointed measuring surveyor of shipping at that city, in addition to his various other duties.

THE Dominion Exhibition at Kingston this year was not a financial success, owing, it is stated, to the inclement weather. The receipts at the gate amounted to something over \$6,000. The City Corporation asked the Council of Agriculture and Arts Association to relieve them to the extent of \$2,000, as the City had

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 TOBACCO, they are the best made in Canada:

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

CHEWING

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

A. D. PORCHERON, Proprietor,
MONTREAL.

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS
FOR SALE BY THE

HUDSON'S BAY COMPANY.

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

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

C. J. BRYDGES,

Land Commissioner.

spent more than expected, viz., \$8,000, but a motion to grant the request was lost.—A scheme is announced for a centennial Exhibition to be held a year hence at St. John, N.B., to commemorate the anniversary of the founding of the Province. The Provincial Government has undertaken the project, there being no general Agricultural and Arts Association in New Brunswick.

LA BANQUE NATIONALE.—The directors and management of La Banque Nationale have decided not to pay any dividend for the half year just expired, and this notwithstanding that the profits for the last four months we are told exceeded by \$50,000 those for the corresponding period of 1881. A minority of the directors saw no reason why the Bank should not pay the usual dividend, but the fact is that during the late depression, in common with other banks, a considerable portion of the assets were unavoidably locked up in timber limits and other securities, chiefly in the Ottawa districts. Then was the proper time to pass the dividend for a term, but it is creditable to the new managing cashier and his advisers that they have mustered up courage enough in such a time as this, when it must take everybody by surprise, to take this method of strengthening the position of the bank and placing the property entrusted to them by the shareholders beyond danger from future contingencies. It is the intention to realize upon these outside assets as soon as possible. There can be little doubt that during the last three or four years they could not have been sold without incurring greater losses.

PETER CARNEGIE, tailor, Hamilton, Ont., is reported to have compromised; L. Y. Sicotte, dry goods dealer, St. Hyacinthe, Que., has com-

promised at 60c on the dollar; a Port Hope tailor, Mr. T. E. Shipley, has assigned; D. Flynn, auctioneer, Brandon, Manitoba, sold out by the Sheriff; W. D. Stewart, commission Merchant, Charlottetown, P. E. I., left for the United States; Dennis Schoff, fancy dry goods, Halifax, has given a Bill of Sale, as has also H. M. Hamilton, Manufacturer's Agent at St. John, N.B.; C. F. Smith, grocer, St. John, assigned to A. H. Hanington. The bankrupt stock of St. Marie, Thibeault & Co., this city, is advertised for sale by trustee.

St. Louis Grocer: The hardware trade of this city is something worth bragging about. Last year it amounted to \$7,500,000, and this year there promises to be a large increase over these figures.

JOURNALISTIC VENTURES.—Another is added this week to the long roll of newspaper enterprises failed in Montreal during the last few years. On the occasion of the late fire in the Herald office, we referred to the demise of the Canadian Spectator, the most pretentious perhaps of all these ephemeral ventures, and in which it is stated some \$20,000 was sunk during its stay of 5 or 6 years among us, and all notwithstanding that the contributions were almost if not entirely gratuitous. The Railway Journal, which was also printed by the Herald Company, has not made its appearance since the night of the fire, although some efforts appear to have been made to resurrect the two into one journal. The Railway paper began its existence some nine months ago, and was principally conducted by Mr. Henry Mott, the present courteous librarian of the Mechanics Institute in this city. The Canada First began some six months ago as the avowed advocate of princi-

ples consistent with its title. The promoter was Mr. J. Stephen, who had for some time been connected with the Spectator. The new venture, however, soon became noted for its "social gossip," but its efforts in this way were so completely eclipsed by recent telegrams to a western daily, that in despair it gave up the struggle, having made a vain endeavor to attract more attention by appearing with white letters on black ground, which some of its readers fancied to be an indication of its end. A subscriber in the city sent one of his employees, a French Canadian, to the office for his paper last Monday, who on his return being asked, "Well, John, where is my Canada First?" to which John answered, "Him—he fail!"

IMPORTS OF MONTREAL.—The imports of merchandise entered for consumption at this port have shown a steady increase from the commencement of the year, as compared with the like period of 1881, the value of the total imports, including coin and bullion, for the eight months ending August 31st, 1882, amounting to \$29,968,787, against \$24,210,243 for the like period last year, showing the important increase of \$5,758,544. The value of imports during August last amounted to \$4,505,431, against \$4,044,794 for August, 1881, showing an increase of \$460,637. With this steady expansion in the imports of the country, coupled with the remarkable growth of its home industries, there is noticed a decided improvement in payments, which indicates that the increased trade of the country is being prosecuted upon a sound and legitimate basis, in contradistinction to the reckless over-trading which formed so disastrous an element in the flush times of 1874 and 1875. The

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,
AND EVERY DESCRIPTION OF
CUT NAILS.

Railway and Ship Spikes,
Iron, Steel, Zinc & Copper Shoe Nails.

And SHOE TACKS,
Extra Swedes Iron Tacks, Upholsterers' Tacks,
B.B. Iron Tacks, Large Head and Leathered Car-
pet Tacks, Gimp, Brush, Lace, Zinc and Copper
Tacks, Hungarian, Zinc Shank, Hob and Channel
Nails, Patent and Common Brads, Trunk, Clout,
Cigar Box, Hame, Chair and Finishing Nails, Press-
ed and Clinch Nails, Slatting, Common and Best
Barrel Nails, Copper and Brass Nails, Glaziers'
Points, Brass Shoe Nivels, Galvanized Nails. Also,
Timed Nails and Tacks of all kinds.

Carriage, Tire and other Bolts, Coach Screws, Hot
Pressed and Forged Nuts, Felloe Plates, Lining and
Saddle Nails, Tuffing Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

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

Montreal Rolling Mills
COMPANY,
MANUFACTURERS

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

Porter & Savage
TANNERS,

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

wild speculation which formerly existed, if
not entirely rooted out, has been checked suf-
ficiently to deprive it of those baneful influences
upon legitimate trade which wrought such
disastrous consequences during an era of de-
pression not too remote to prove a salutary
lesson to the business men of to-day. Follow-
ing is a statement of the value of goods entered
for consumption in Montreal (including coin
and bullion) for the different months from
January 1st to August 31st, compared with the
corresponding months in 1881:—

	1882.	1881.
January.....	\$3,109,841	\$2,423,625
February.....	3,497,840	2,482,853

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black
Writing Fluid

—AND—
COPYING INK.

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

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

Prepared only by

LYMAN, SONS & CO.,
MONTREAL.

Messrs. Kenneth Campbell & Co.

WHOLESALE DRUGGISTS,
HAVE REMOVED
TO THEIR
New and Commodious Premises,
603 CRAIG STREET.

IRON and STEEL
FOR
RAILWAY

AND OTHER PURPOSES.
Manufactured by
TAYLOR BROS. & CO.,
LEEDS, YORKSHIRE,
Represented in Canada by
JOHN TAYLOR & BRO.,
16 St. John St., Montreal.

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

CANADIAN AND EUROPEAN
MANUFACTURES.

THE WHOLESALE TRADE ONLY SUPPLIED.
Agents in Canada for

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

March.....	2,609,394	2,670,988
April.....	2,325,191	2,135,709
May.....	4,594,560	3,166,794
June.....	3,701,477	3,446,629
July.....	4,625,083	3,809,026
August.....	4,505,431	4,044,791
Total.....	\$29,968,787	\$24,210,243

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. G. Ivison, Jerez de la Frontera Sherries.
Beylot & Co., Libourne, Bordeaux, Clarets and
Sauternos.

Jules Regnier, Dijon, Burgundios and Chablis.
L. M. Canneaux et Fils, Château de Dizy, près Eper-
nay, Champagnes.

Ronaudin, Bollinger & Co., Ay, Champagnes.
Seigert & Sons, Trinidad, Genuine Angostura Bitters
Wheeler & Co., Belfast Ginger Ales, &c. (Export
Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ales, &c.
Roig Ponseti & Co., Barcelona and Tarragona Spanish
Ports.

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

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

C. & D. Gray's Far-famed Loob Katrina. Scotch
Whiskies.

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

ESTABLISHED OVER A CENTURY.

DAY & MARTIN'S
BLACKING.

AGENTS,

JOHNSON, RUSSEL & CO.,

77 ST. JAMES STREET,

MONTREAL,

FIRE RECORD—INSURANCE.

ONTARIO.

Dundas, Sept. 25.—A fire occurred in the
engine room of the Dundas Cotton Mill Com-
pany. Loss covered by insurance. *Stouffville,*
25.—R. Gibney's foundry, dwelling and out-
houses totally destroyed. Loss \$5,000, insured
in the Royal for \$2,300. *Kingston, 27.*—A fire
in the grain warehouse of Richardson & Sons
destroyed over 12,000 bushels of grain, 8,000
bushels of pease, 2,000 bushels of rye, and 700
bushels of wheat. Loss \$20,000, insured for
\$12,000. *Toronto, 27.*—Mr. Russell's brick kiln
and outbuilding burnt. Loss \$6,000, insured.

QUEBEC.

Montreal, Sept. 28.—The premises of S. H. &
A. S. Ewing damaged. Loss fully covered by
insurance in the British America and Phoenix
Insurance Companies.

WILLIAM DARLING & CO

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates,

Hair Seating, Carriage

Makers' Trimmings and Curled Hair.

Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-
facturers of Window Cornices

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

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

CUTLERY A SPECIALTY

FRONT ST., East.]

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

PATENTED 1876.

Kept by all Wholesale Grocers

MANUFACTURED BY

WALTER WOODS, Hamilton.

SOLD BY

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

CANADA

COFFEE & SPICE

STEAM MILLS,

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

Leading Wholesale Grocery Trade.

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

AND IMPORTERS OF

Teas, Sugars,

Tobaccos,

Wines & Spirits,

DUNDAS STREET,**LONDON, Ont.****Brown, Balfour & Co.,**

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

Tees, Costigan & Wilson,

(Successors to James Jack & Co.,)

IMPORTERS OF TEAS**AND GENERAL GROCERIES****ST. PETER STREET, MONTREAL****H. R. BEVERIDGE & CO.**

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

WOOLLENS

AND

FINE TAILORS' TRIMMINGS.**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, SEPTEMBER 29, 1882

**SIR LEONARD TILLEY ON THE
FINANCES.**

In his speech at the recent convention at Toronto Sir Leonard Tilley ascribed the prosperity with which Canada has been of late favored to the National Policy, the results of which, after an ex-

perience of only three years, have exceeded the most sanguine expectations of its most sanguine advocates. It is extraordinary that those who hold such opinions should fail to perceive that in the United States, where there has been still greater protection to domestic industry than in Canada, there was a period of equal depression to that which existed in Canada, and which was produced by the same cause, and which was followed by the same prosperity that has prevailed with us. It is of course impossible to convince those who are interested in persuading the people that they are entitled

to all the credit of the prosperous times, that they are laboring under a delusion, but it is well that the public should bear in mind that, judging from the experience of the past, a reaction is sure to take place ere very long, and that when it does come the manufacturers will have to look out for sacrifice markets for their goods.

We should be glad to believe that Sir Leonard is correct in his opinion that the taxation imposed on the people is felt less to-day than it has ever been in the history of the country. That prices of commodities are considerably higher is beyond doubt, and that this is felt by numerous classes of the population is equally certain. Sir Leonard Tilley estimates the aggregate surplus at the end of the present fiscal year, for the last three years, at fifteen millions of dollars, the meaning of which we take to be that the people have been unnecessarily taxed to that extent. Sir Leonard told a story of a gentleman killing a bull dog that had been very aggressive apropos to Sir John Macdonald's recent attack on the Ontario Government, the members of which are held to have acted with great impropriety in opposing the National Policy. It was of course, not at all improper for the members of the Quebec Government to take the stump on behalf of the Dominion Ministers. We presume that Mr. Mowat and his colleagues have had to contribute, like other inhabitants of the Dominion, to the extra fifteen millions that have been raised, and that they feel the coal and other taxes just as much as their neighbors. Mr. Mowat likewise assigned other reasons peculiar to Ontario as a reason for his interference, which really required no explanation whatever.

THE BRAZILIAN TRADE.

In the remarks which we offered in our last issue on the prospects of an advantageous trade with Brazil we find that we unintentionally did less than justice to the respected chairman of the Harbor Commissioners, Mr. Andrew Robertson. We were led from a perusal of the reports of the speeches to believe that Mr. Robertson had "predicted" that the Ville de Para would be the precursor of a long line of ships in the same trade, and we remarked that he gave no data for his opinion. We have reason to believe that Mr. Robertson did not express any opinion on the subject, but merely hoped that such would be the case, a hope in which we readily express our concurrence, although we are unable, for the reasons stated in our last, to entertain any confidence on the subject.

A CHAPTER ON DRUGS.

Persistent cutting of prices results in one or other of two evils, insolvency or adulteration; and where the latter can be practised with impunity it is naturally preferred to the public exposure of the former. There is no article of commerce, not even excepting imported wines and spirits, so easily adulterated as drugs, or in which detection is so difficult. An evidence of the extent to which even in our largest cities the adulteration of drugs is carried on, is furnished by the case of a leading druggist, who, because he has refused to adopt the modern system by which cheapness is secured, has earned the reputation of charging high prices, and many people who in this as in other departments are never satisfied with a purchase unless they are convinced that they are buying at a disadvantage to the dealer, will have their prescriptions put up at the cheap shop, and often wonder why the skill of the family physician is of so little avail. Of the adulterations practised in the United States—and the evil is not by any means confined to that country—the most common are as follows: Cinchona is most frequently adulterated by taking worthless barks and treating them with chinoidin, which increases their alkaloidal strength; elm powder with flour and rye meal; wild cherry with sassafras root; and arnica with an adulterant called *Gham urbanum*. Dandelion is largely chicory. Pure rhubarb and colchicum are rarely found. Anise is mixed with clay, and capsicum with common salt, also with red lead, brick dust, ground rice, turmeric, mustard husks, cornstarch, and horseradish. Lycopodium is adulterated with the starch of lentil, dextrine, resin, and potato-starch; ammonia with quartz; and assafoetida with sulphate of lime.

Some of the adulterations are more harmful: Gum arabic, for instance, is adulterated with sand and marble-dust; myrrh with sulphate of lime; opium with lead; castor oil with whale and croton oils; olive oil with paraffine oils; wax with black earth coated with yellow wax; bergamot oil with alcohol; cinnamon with sassafras and clove oils; clove oil with a light volatile oil, the nature of which is not yet known; lemon oil with petroleum; peppermint oil with castor oil and alcohol; sassafras oil with resin; verbena oil with oil of lemon grass; and wintergreen oil with chloroform. As to tapioca, a recent report says: it is almost altogether a factitious article, made from potato starch, it is called 'trade tapioca,' but is sold by the majority of druggists, who do not take the trouble to explain its facti-

tious nature, as tapioca; it is just half the price of the genuine, and, while nourishing and not in any way deleterious in its effects, is still not tapioca in the true sense of the term.

The acids are no less impure than the solids: Acetic acid is prepared with manganese, glucose and iron; citric acid with crystals of tartaric acid; muriatic acid with chloride of lead, sulphuric acid and arsenic; sulphuric acid with sulphate of sodium, sulphate of magnesium and sulphate of lead; citric acid with crystals of tartaric acid; muriatic acid with chloride of lead, sulphuric acid, and arsenic; sulphuric acid with sulphate of sodium, sulphate of magnesium, and sulphate of lead; tartaric acid with sulphate of sodium and alum; iodine with sawdust, water, chlorine and ash; iodoform with an unknown substance; iodide of iron with lead; and magnesia with Rochelle salts and tartrate of sodium; ether is principally characterized by its uncleanness, and out of eleven samples examined not one fulfilled the official requirements; sulphate of quinia, put up in morphia bottles, is often sold for morphia; mercury is adulterated with common salt; cream of tartar, purchased from three wholesale and seven retail stores recently in Philadelphia, contained from 4 to 44 per cent. of tartrate of calcium; some had in addition carbonate of calcium; one contained 89.5 per cent. of tartrate of calcium, another had 92.9 per cent. of terra alba. There were also samples composed mainly of carbonate of calcium, of sulphate of calcium, a little cream of tartar, and some starch and flour.

It will be noticed in the foregoing formidable catalogue of common drugs that in many instances the adulteration is itself adulterated, and the public may well ask what hope is there in prescriptions if pure drugs cannot be obtained. So satisfied as to this adulteration are the physicians in some localities, that however near to the drug store, they prefer supplying the drugs themselves. The reputable druggist who charges for his goods a little higher than his neighbors does so as a rule because he furnishes a pure sample of the article required.

THE EGYPTIAN CRISIS.

Little more than two months have elapsed since we endeavored to place before our readers the state of the Egyptian question, which had but recently terminated in rebellion, after several months of diplomatic correspondence and unceasing efforts on the part of the British Consul General, Sir Edward Mallet, and the Comptroller General, Sir

Auckland Colvin, to restore harmony between the advisers of the Khedive and the chiefs of the so-called national party. After a short but brilliant campaign General Wolsley has succeeded in completely crushing the rebellion, and in restoring the authority of the Khedive, and it is believed that Turkey will come to a satisfactory understanding with Great Britain as to the future, and thus avoid the complications which would be the probable result of the interference of the European States. The experience of the late Conference affords no ground for anticipating that another would be productive of harmonious action, and it is manifest that there is considerable jealousy of Great Britain on the part of more than one of the principal European States. We have from time to time noticed articles in Canadian journals since the bombardment criticising the Imperial authorities for sanctioning that decisive step, without being prepared to land a military force, and of late it has been pronounced a blunder. It must be borne in mind that at the time when the bombardment took place the Conference was sitting at Constantinople, and Great Britain could not have assumed the responsibility of sending troops to Egypt. In conformity with many precedents, ships of war were sent by Great Britain and France to Alexandria, but without contemplating the commission of any aggressive act until the Egyptians commenced to throw up earth works, and form batteries with the obvious intention of destroying the ships. Even then notice was given to the Egyptian commander to demolish the fortifications, as otherwise it would become necessary for the British to destroy them. The bombardment was the consequence of their refusal, and was a measure of self-defence, and very far from a blunder.

The *Nineteenth Century* for September contains a paper on the Egyptian crisis contributed by Mr. Wilfred Blunt, an English gentleman who has resided for some years in Egypt, and who has, unlike the mass of his countrymen, adopted the views of Arabi and his associates, and has placed himself in a position of antagonism to Sir Edward Malet and Sir Auckland Colvin. Mr. Blunt had in the month of June addressed a letter to the *Times* newspaper criticising the policy of Great Britain, and had communicated a copy of it to Mr. Gladstone. To this letter Sir Edward Malet has replied at length, and the *Times* has very fairly stated the main ground of difference between the controversialists. Mr. Blunt maintains that the national party and the military party were

identical in their sympathies, and that the English representatives were employed in thwarting by fair means and foul legitimate national aspirations. The Consul-General, on the other hand, is persuaded that the military leaders were determined to aggrandize themselves at the expense of the country, and that the population at large mistrusted the military, but was the victim of terror or ignorance. It is admitted by the *Times* that the Consul-General was entitled to consider the Egyptian constitution in its present form as worthy of defence, and that he is not to be condemned for withholding from the national party that aid which Mr. Blunt desired that he should afford. The *Times* holds, and perhaps correctly, that Egypt is not a nation, and that the elements of real national self-government do not exist. The army is a substantial body, and the success of Arabi would have been the erection of a military despotism.

Before noticing the contribution to the *Nineteenth Century*, it may be proper to state that its author, Mr. Wilfred Blunt, is an English gentleman who has resided for several years in the East, who is married to a daughter of the Earl of Lovelace, and a granddaughter of Lord Byron, the celebrated poet, and who may be presumed to belong to the English Conservative party from the fact that he is a member of the Carleton Club. Mr. Blunt's first connection with the national party was owing to an accidental detention at Cairo in 1881, when he met some old acquaintance, and found that a great change had taken place which he thus describes:—"Where the year before I had left them half-hearted and distrustful of each other, now they were confident, and talked openly the language of religious and political liberty. They explained to me the new situation, the conversion of the army to the national cause, the demonstrations of February and September, the overthrow of Riaz, the installation of a nationalist war minister in Mahmud Sami, the apparition of Arabi as the champion of popular rights, the new-born freedom of the press, the rapid strides the anti-Circassian movement was making among the people. They detailed to me their plan of action, their intention to insist upon Parliamentary Government, upon reforms in the Administration and reforms in morals. They complained bitterly of the evils brought on them by the family of Mohammed Ali, the financial ruin of the country, its invasion by foreigners, the injustice of the taxation which favored Europeans, of the mismanagement of

the revenues of the Domains, the railways and the customs under European control; and they announced their intention, as soon as their Parliament met, of insisting on the remedy of such abuses, the suppression of the unnecessary offices held by foreigners, and the reduction of foreign salaries." At this time Mr. Blunt seems to have had entire confidence in Sir Edward Malet, the Consul-General; and finding that there was a suspicion that that functionary was using his influence with the Khedive against the national party he undertook, at the request of the leaders of that party, to speak to him, after which he was able to assure them that Sir Edward would not interfere in any way in their elections. The election of the Sheikh followed, and in an assembly of 4,000 of the Ulema there were only 25 votes against the candidate of the national party, whose election was accepted by the Khedive, and this result Mr. Blunt states led to the party evincing gratitude to him from the notion that he had contributed to it. Mr. Blunt believed Sir Edward Malet not indisposed in principle to his own views, which were strongly in favor of the nationalists, and he states that when he found that he (Mr. Blunt) had influence with the nationalists "he employed me freely as a means of communication between him and them."

Sir Auckland Colvin of the Control Department is also described as sympathetic and as believing that "some form of Parliamentary Government would relieve the pressure which popular discontent was already putting on the control." In January, 1882, all was going on harmoniously, and the majority of the deputies were disposed to moderation. One said to Mr. Blunt, "we have waited so many hundred years for our freedom that we can well afford to wait now some months." "Sir Edward Malet at that time spoke constantly to me with hope of the situation, and even Sir Auckland Colvin thought the national party had better be encouraged. Then, like thunder in a clear sky, the joint note of January 8th was launched upon us. It upset all our calculations." Mr. Blunt proceeds to give the history of the joint note of France and Great Britain, which is the point of chief interest in his narrative. He ascribes it to M. Gambetta, who was then all powerful in France, while Great Britain was endeavoring to procure the assent of that country to a renewal of the treaty of commerce. Sir Charles Dilke was sent to France to negotiate the treaty, and while there M. Gambetta "drew up the note and presented it to Sir Charles Dilke and Lord Lyons, just

"as the negotiations for the commercial treaty had assumed their most critical stage." It is added that "for four days Lord Granville would seem to have hesitated to sign." Then Mr. Blunt gives extracts from his note book: "January 15. 'The Chambre' has been asked to prolong the commercial treaty for a month. January 17th. The *Times* announces that Lord Lyons and M. Gambetta have renewed negotiations for a commercial treaty, a favorable result is expected." Mr. Blunt describes the effect of the note in Egypt as disastrous, and states that he told Sir E. Malet that it would be taken as a declaration of war. Sir E. Malet explained how "it might be read in a sense favorable to the national hopes," and Mr. Blunt alleges that although giving this interpretation to Arabi, "he wrote strongly condemning the note as impolitic and dangerous," and that Sir A. Colvin condemned the note quite as strongly. At the request of Sir E. Malet, Mr. Blunt went to Arabi to endeavor to convince him that Sir E. Malet's explanation of the note was correct. He found him "for the first and only time angry." After delivering his message Arabi said: "Sir Edward Malet must really think us children, who do not know the meaning of words. In the first place the language is rough, not the language of friendship, but of menace." There was much more of a warlike character, but we have sufficiently described what Mr. Blunt maintains to have been the origin of the misunderstanding.

We must add a few words on an important point of difference between Sir E. Malet and Mr. Blunt, viz., the alleged coercion of the Ulema by the military. It is alleged by Sir E. Malet that he derived his information as to the military coercion from the President of the Chamber, Sultan Pasha. Mr. Blunt states that he was able to satisfy himself absolutely as to the unreality of the whole of the charges made, and he then proceeds:—"Lastly, hearing the rumors, Sultan Pasha himself begged me to call upon him, and in the presence of a number denied that pressure of any kind had been put upon himself or any of them, and he begged me to let Mr. Gladstone and the English Government know the truth. He expressed himself with great bitterness against Sir Edward for believing and repeating such nonsense of a man in his position." Against this is Sir Edward Malet's assertion on 16th January, that "he had the positive and solemn assurance of Sultan Pasha, that the deputies in insisting on that occasion on a change of ministry acted under

"menace from the military, and through fear." On this Mr. Blunt rejoins: "The circumstances, however, of Sultan's statement to me were so public and so formal, and I cross-questioned him so closely, that I think I am justified in maintaining, as I do maintain, that if lying there was, the old man did not lie to me." He describes Sultan as a man of wealth, who has too great possessions to be an independent politician or a teller of entire truth, and as likely to be a time-server. Mr. Blunt seems, so far as we can judge by the criticisms on his paper in the *Nineteenth Century* in the English press, to stand almost alone in his opinions, but we have endeavored to describe, as fairly as in our power, the impressions made on an intelligent Englishman during a lengthened sojourn in Egypt. We shall give his notice of Arabi for whom he has retained "a feeling of personal affection." He is honest and straightforward "with his friends, whatever he may be with his enemies. This feeling of friendship was no doubt increased by Lady Anne's acquaintance with his wife and mother, who, if ever misfortune overtakes them, may count on us."

After the foregoing was in type, we found the following in an English paper:

ARABI PASHA.

Lord Houghton's description of Arabi scarcely agrees with the popular notion of the Egyptian leader. "I have," said Lord Houghton, "seen personally that remarkable man, whose ability and power have, I think, been underrated both in Egypt and in England, and in whom I could only recognize a very powerful representative of the Arabian soldier."

THE ASIA DISASTER.

The dreadful catastrophe which recently befel the steamer *Asia* has, naturally enough, led to very unfavorable comments by the United States press on our system of inspection of steamboats. The subject has frequently engaged the attention of the Canadian Parliament, and it was only last Session that an Act was passed to amend and consolidate the Acts respecting the inspection of steamboats, and the examination and licensing of engineers employed on them. That Act only came into operation on the 1st of the present month, but the Act of 1868, 31st Vic. cap. 65, seems to make ample provision for inspection. There seems to be a concurrence of opinion, on the part of those who ought to be competent to form an opinion on the subject, that the class of steamers employed in navigating our canals are not

seaworthy, being liable to founder when they encounter such a heavy gale of wind as that which the *Asia* had the misfortune to meet with. The *Chicago Inter-Ocean* claims that several years ago it pronounced these canal vessels to be unsafe, and was only laughed at. It now refers to the records as affording proof that out of all the vessels that have foundered on the lakes more than nine-tenths were canalers. It would be necessary, in order to establish the correctness of the inference, to furnish some evidence as to the proportion of the canalers to the whole number of vessels plying on the lakes. It is, however, said that the vessel owners, masters and shipbuilders have been converted to the opinion of the *Inter-Ocean*, and that he has now hosts of supporters.

Since the loss of the *Asia*, Captain Warren, the Government Inspector of hulls at Chicago, has been interviewed, and, being asked the cause why these canal craft founder more quickly than other vessels, replied:—"It is their box-build, they are flat on the bottom, and have box ends. When they get into the trough of the sea, it is all over with them. The *Asia* probably tried to turn, got into the trough, parted her wheel chains, and then went down." Captain Kioth, a vessel owner, and agent and practical navigator, gave the following reply to a similar question:—"It is on the same principle as a wash tub filled near the top. The bottom of the tub when you place it in water, wants to get on top. There is in canal vessels too much buoyancy below. The centre of gravity is about the centre or above the centre of buoyancy. There is too much flotative power below; the flat bottoms make it so. In a sea those vessels roll more than any other craft, and finally fill, and founder." Another navigator, Captain Hea, says:—"The *Asia* was a canal, and that in itself is against her. She was in the local trade, and probably had package freight on deck, and but little freight in the hold, and with the passengers in the cabin, she was top heavy, and easily fell a prey to such a storm." Now all these authorities unite in condemning the craft called canalers, and yet the vessels which ply between Montreal and the ports on Lake Ontario, are canalers. Surely it is possible to build vessels that can navigate the canals, and yet be fit for lake navigation. It is by no means improbable that persons who, like those quoted, are not in the trade by the canals, may be prejudiced, and we are therefore inclined to receive their opinions *cum grano*. Still the subject is one of the gravest importance, and

will doubtless receive a searching investigation by the Government. There has been a serious alarm created in the public mind as to the seaworthiness of the class of vessels which is employed in navigating our canals and lakes, and the Marine department should not fail to ascertain whether that alarm is with or without foundation, and, if well founded, should adopt measures to remove all cause of apprehension. We are bound to add that the department has already taken the steps which seem to be advisable.

THE HAMILTON SPECTATOR AND THE BOUNDARY.

We were compelled to postpone our reply to the *Hamilton Spectator's* treatment of the boundary question in his issue of the 19th. We confess that on reading the article we were inclined to doubt whether the writer had studied the question with care. We have been, as we pointed out on a former occasion, entirely satisfied with the *Spectator's* admission that "the contention of Ontario to the Western boundary claimed by her" is so strong that he has no fear of the decision of any court. The Dominion is actually claiming territory south and east of the height of land which, as is pointed out in Attorney General Mowat's report of 1st November, 1881, was not claimed by the Hudson's Bay Company under their charter, and which, prior to confederation, had always been treated as part of Canada, and had been the subject of grants and licenses, and governed by the laws, courts and officers of Upper Canada. Now, it is the Western boundary that it is most important to have settled promptly. The Dominion has transferred its claim to Manitoba, and that claim includes some territory that had always been in undisputed possession of Ontario. There is not a shadow of pretence that the arbitrators did not find what they believed to be the true boundary on the west, and yet on the pretext that they found a conventional boundary on the north, the western territory is left without Government. The *Spectator* thinks it possible that there may be a strip of territory "which never belonged to one or the other" (Canada or Hudson's Bay Company), although the northern boundary of Canada, fixed in the Act of Parliament of 1774, is the southern boundary of the territories of the Hudson's Bay Company. How, then, we ask the *Spectator*, could there be a strip belonging to neither? Again the *Spectator* affirms that "the treaty of Utrecht restricted France to the height of land." We can assure the *Spectator* that

he is completely mistaken. That treaty restored to Great Britain "the Bay and Straits of Hudson, together with all lands, seas, sea coasts, rivers and places situated in the said bay and straits." The Treaty of Utrecht was concluded in 1713, and in 1719 M. D'Auteuil in a memoir observes: "The Treaty of Utrecht speaks 'only of restitution—let the English shew 'that which the French have taken from 'them and they will restore it to them.'" In another memoir the same authority, who, it may be observed, was *Procureur General of Canada*, protested against the British claim which, so late as 1755, was considered so unjust that in the instructions to M. de Vaudreuil it is said: "His Majesty is firmly resolved to maintain 'his rights and his possessions against pretensions so excessive and so unjust." But although Great Britain did at that time endeavor to get France to concede the territory north of the height of land, the instructions to Commissary Bladen prove that it was not intended to aggrandize the Hudson Bay Company. They run "thus: You are to take special care in 'working such articles as shall be agreed 'on with the Commissary of H. M. Christian Majesty upon this head that the said 'boundaries be understood to regard the 'trade of the Hudson's Bay Company only."

In our last issue we referred to two points which the *Spectator* would do well to consider: 1st. The fabrication by Col. Dennis in a report to Sir John Macdonald of a passage not to be found in the charter, where it was alleged to be, and which was the foundation of the height of land claim. 2nd. The agreement of Sir John Macdonald to the appointment of a joint commission to determine the boundaries, although he has of late held that the Privy Council alone was competent to do so. In point of fact he and Col. Dennis determined the boundaries, and but for the resistance of the Ontario Government the Province would have been robbed of territory which the *Spectator* acknowledges to belong to it. And yet the *Spectator* excuses the Dominion Government, on the ground that it was bound "to make the most of colorable rights." The *Spectator* we feel assured will on reflection give up his notion of there being territory between that of the Hudson's Bay Co. and Canada as the statute of 1774 is clear on that point. The De Reinhardt case is introduced as if it had any bearing on the northern boundary, whereas it relates entirely to that on the west, and the *Spectator* has admitted that the Ontario claim on that side is well founded.

With regard to the *Spectator's* remarks on the reference to arbitration we may

observe that the Crown, acting through the Governor General, agreed with the Lieutenant Governor of Ontario to refer to arbitration a question in dispute. It has never been the practice to obtain the consent of Parliament to such references. It has been the invariable practice in England for statesmen of all parties to preserve the honor of the Crown, and not to advise it to repudiate its own act. The Marquis of Lorne has been advised to repudiate an agreement entered into by the Earl of Dufferin. It is, as we have before remarked, an unprecedented act, and the cases cited are not in our judgment in point. The *Spectator* has again referred to an expression used by Sir Francis Hincks that the arbitrators decided every doubtful point against Ontario. That charge has been repeatedly made, and more than once explained. It has been understood to mean that the arbitrators had doubts, whereas it was simply intended to admit that eminent authorities, some of them legal, had contended, and with plausibility, for more extended boundaries for Ontario. As to the repeated allegations that the arbitrators did not determine the true boundaries it may be sufficient to cite the concluding remark in Sir Francis Hincks' lecture, that the boundaries set forth in the award were supported to a larger extent than any other line by the facts of the case and by the considerations and reasons which should and would guide and govern the determination of the questions by any competent legal or other tribunal. We do not propose to criticize minutely the thirteen points with which the *Spectator* concludes his article, but we must notice one point. When it is said there is "ample law establishing the boundary of Ontario," we must remind the *Spectator* that there is no law declaring what is the southern boundary of the Hudson's Bay Company's territory, and neither the Privy Council nor any other tribunal can by possibility determine it in any other way than that taken by the arbitrators, and which has been termed "a convenient boundary." The western boundary of course depends on the interpretation given to the Statute of 1774. We do not propose to discuss the mode by which the two Governments can extricate themselves from the dilemma in which they are placed. The question has unfortunately got into the arena of party politics, and can no longer be treated fairly on its merits. It may be difficult under existing circumstances to find any better mode of settling the dispute than the proposed reference to the Judicial Committee of the Privy Council, but it is rather singular, it

must be admitted, that Sir John Macdonald himself should have agreed to leave to Mr. McDougall and Mr. Taché the determination of the boundaries, which was the very course subsequently followed by Mr. Mackenzie, the only difference being that a third arbitrator was named who was not a resident in Canada, so as to secure an award.

LIENS ON INSURANCE POLICIES.

The letter of our correspondent "Agent," which will be found elsewhere, seems to deserve the consideration, not only of those who effect insurances, but also of the Superintendent of Insurance, whose duty, as is pointed out, is to investigate on behalf of the insuring public the securities held by the various companies. Should there be any explanation of the system that would tend to remove the objections which our correspondent has made, we can only state that it will afford us pleasure to enable any advocate of the insurance liens to point out their advantages.

THE PROVINCIAL EXHIBITION.

The Quebec Provincial Exhibition in this city, which closed on Saturday last, was in some respects a decided success, and in others not so; but it is generally admitted that the weather, which exhibited itself in a most perverse manner, was the cause of the considerable falling off in attendance, and consequently in the total receipts, as compared with previous years. It is estimated that at no previous Exhibition were there so many strangers in the city, and this is borne out by the testimony of merchants and shopkeepers, but it would be difficult to over-estimate the bad effects of the wet and looming weather throughout upon the really excellent Exhibition. The aggregate attendance of those who paid entrance fee was about seventy thousand, or twenty-five thousand less than last year, and the total of receipts are roughly estimated at about \$18,000, or nearly \$6,000 less than in 1881. The Permanent Committee, however, are in a better position financially than last year, when they incurred heavy expenses by building the agricultural implement building and grand stand. In some respects the display was scarcely equal to that of previous years; in the main hall the quality and number of the Exhibits was most creditable, but manufacturers of textile fabrics were in many cases unable to send goods as in former years, because of the continued pressure upon their time and capacity. In the machinery hall also, there was considerable empty space, due partly to the delay in arrival of goods and partly to the fact of this building having been greatly enlarged. In the agricultural and live stock departments there was nothing to complain of, the exhibits being of a superior character. While the committee are to be congratulated on the whole upon the success which has attended their efforts, in the face of discouraging circumstances, they have undoubtedly learned the im-

portance of overcoming the difficulties which this year prevented the strict enforcement of the rules for placing exhibits in position before the opening day, but more especially what we stated last week, that the annual exhibitions no longer possess the novelties which attracted visitors years ago. It is not improbable that in future Montreal may take her turn with other cities for the great Show.

We append brief notices of principal exhibitors and prize-winners in some of the foremost departments, which illustrate the growth and progress of Canadian industries:

The large exhibit in the left wing of the main building of D. Morrice & Co., this city, agents for 42 woollen and cotton mills in Canada, was one of the best and most representative displays made, showing the progress made in the cotton and woollen manufactures of the Dominion during the past two or three years. This show was indeed most creditable to the large number of manufacturing firms interested as well as the agents.

The enterprising firm of Wm. Parks & Son, of St. John, N. B., made their usual full display of cotton yarns of every description, carpet warps, white and colored, grey sheetings, tickings and shirtings, etc., carrying off first prize medals in every department. As usual this firm were awarded all the prizes, eight firsts for yarns and warps, and highest award (silver medal) for best assortment of cotton manufactures.

Prominent among Sewing Machine Exhibits in the gallery of the Main hall were a number of the Williams Manufacturing Co.'s machines in operation before a constantly increasing crowd of admiring spectators. The reputation of this machine has long been made; specimens of its work were prepared by the company for competition for the prizes offered at the Exhibition, but it is stated that the prizes were withdrawn even after the Exhibition was opened, though the Williams' Manufacturing Company were not consulted.

Among the exhibits which combined the useful and the beautiful was that of Messrs. Owen McGarvey & Son in the furniture department, for which they occupied the entire width of the gallery fronting the main entrance. This firm, established about forty years ago, maintains probably the largest stock in Canada, as many as five hundred bedroom sets being not uncommon at a time. As an evidence of the amount of business done, we may state that at the beginning of the recent depression they purposely curtailed their business by degrees till about \$80,000 a year had been dropped; but this has been more than restored since the improvement in trade. In their circular recently issued the Messrs. McGarvey say:—"We have sent goods of our own manufacture to the first Paris Exhibition for which we hold a book published with the different prices, and in which we have Honorable Mention in many places for the different articles shown by us. We again exhibited in Montreal in 1856, and received seven Prizes and a Diploma for the largest and best assortment of furniture. We again exhibited in 1880, and then received seven Prizes and a Diploma for the largest and best collection of furniture. We now, in 1882, again exhibit, and have received fifteen Prizes, which show how goods of our own manufacture can bear the inspection of judges qualified to discriminate between really good work and merely showy articles made for exhibiting specially." Mr. McGarvey took one order for \$1,000 worth of goods while attending to the exhibition. An amusing incident of this exhibit was the offer made by a visitor for an inlaid table made of some nine thousand pieces, and valued at \$150. The visitor asked the price, and on being told \$70, thought 'mid the noise of the various pianos clanging at the time that he heard \$7; so he offered \$6, but was told that no less than the sum named could be accepted. He returned and offered \$64, and went away cogitating whether he should pay the other \$6.

The Dominion Barb Wire Fence Co., represented by Messrs. Cooper, Fairman & Co., this city, displayed their various kinds of fencing and fittings, among the advantages of which, as noted by farmers and stockbreeders, is the wonderful straightness and flexibility of the wire. They received prizes in two departments.

R. Mitchell & Co., of this city, deserve special mention for their fine assortment of steam and gas fittings, railroad signals, variety of steam whistles, lamps, etc., all of superior quality and workmanship.

A magnificent exhibit by Messrs. Wm. Evans & Co., this city, occupied the entire western wing of the second building; here was arranged in the most tasteful style every article and implement required for farming or gardening.

Tees & Co., this city, had a creditable show of their specialties in office desks, revolving book cases, and school furniture, in the main hall.

The Canada Worsted Co., of Quebec, exhibited a quantity of their goods just turned out of the new factory opened in Quebec a few weeks ago. The quality and general excellence of the goods commanded general attention, and unqualified terms of approval from the judges.

A. Ramsay & Son, of this city, a fine display of white lead and colors, and some magnificent specimens of plate glass.—J. Mooney & Sons, this city, a creditable display of fine leathers of all colors and varieties.

Hughes & Stevenson, plumbers, etc., this city, had a large, attractive exhibit in the "Annex," including some new inventions, which attracted much attention from householders and builders.

H. R. Ives & Co., this city, exhibited in four departments, and included iron railings, castings, etc. One of the attractive features in Machinery Hall was the machine for making barb wire.

James A. Young, wholesale boot and shoe manufacturer, this city, made a remarkably fine display of his already well-known first-class goods.

Messrs. Mills & Hutchinson, this city, a fine display of Canadian woollens, for which they took several first prizes.

The Canada Cotton Manufacturing Co., of Cornwall, a splendid show of ducks, white, colored, checked and striped. Awarded several prizes.

Messrs. Ramsay, Dods & Co., this city, a fine assortment of stained glass and an extensive exhibit of coarse and fine colors for artists' use.

The design of Johnston's fluid beef display, representing a grand church organ, was very attractive, in the main hall.

John S. Shearer & Co., this city, were awarded first prizes for exhibits of woollens and etoffes manufactured by the Bay Woollen Mills at Beauharnois, Que., and for the products of the Sorel Wadding and Batting Mills. Messrs. Shearer & Co. are the general agents for these among other Canadian manufactures.

Messrs. Morton, Phillips & Bulmer, of this city, took two first prizes for Merchants Blank Books and Blank Book Binding, besides two second prizes for Ornamental Job Letter Press, and Job Letter Press Color Printing.

Mr. S. R. Parsons made no exhibit beyond the elegant set of drawing room furniture, Egyptian style, in his own warehouse window, and the no less elegant assortment which he maintains continually in stock.

There were of course many other very fine exhibits and features worthy of note in the industrial and agricultural departments which, owing to our limited space, we are unable to refer to individually; but if any directly entitled to our attention have been inadvertently omitted, we shall be pleased to hear from such exhibitors.

A new industry has been started in the north of England. A great bed of rock salt has been found at the depth of 1,100 feet, in the Cleveland district, and is already being worked by two tubes; water is pumped down one, and after forming brine by contact with the salt it is pumped up the other. The firm is making only

250 tons of salt per week, but will soon be making three times that amount, and other firms are also beginning operations. The salt bed is stated to reach in one line from Harrogate to Middlesborough, a distance of forty or fifty miles. Britain already exports a million tons of salt, about \$2,000,000 worth, in a year. In 1878 Cheshire produced some 1,800,000, and Worcestershire about 230,000.—*Witness.*

Correspondence.

THE ONTARIO MUTUAL'S LIEN POLICY.

To the Editor of the JOURNAL OF COMMERCE.

Sir,—I send you the following explanation of the "LIEN policy" of the ONTARIO MUTUAL, and I am sure you will be impressed with the peculiar ingenuity of the plan. It is a real curiosity in its way, and if, in explaining it, I encroach somewhat largely on your space, you will have to lay the blame to the genius of the management of the Company rather than on me:

Say that a party aged thirty-five insures his life for \$5000, payable at death. The full table rate of premium for that age is \$24.84 per \$1000, or \$124.20 for \$5000. The lien plan provides that only three-fourths of the premium is payable in cash, the remaining fourth going to form a lien upon the policy, and the applicant therefore pays \$93.15 in cash, and comes under an agreement for a *lien* of \$31.05 for each year, and which the Company somewhat funnily calls "reduction." This reduction is compounded annually at six per cent. There must be no mistake about this "lien," and therefore the agent is careful to have the applicant duly execute the following agreement:

"THE ONTARIO MUTUAL LIFE ASSURANCE Co.

"Acknowledgment of Lien.

"I, the undersigned, named in application bearing date the—day of—A. D. 188—, to the Ontario Mutual Life Assurance Company for policy of assurance on my life to the amount of \$5000, the annual premium for which is \$124.20.

"In consideration of an annual reduction of \$31.05, reducing the premium required to be paid in cash to \$93.15, do hereby acknowledge a lien on said policy of the said sum of \$31.05 in each year, to bear interest at six per cent., compounded annually, all surplus declared on said policy to be applied to the payment of such annual deductions and interest, until fully discharged.

"In case of my death before the accumulation of the aforesaid reductions unpaid by surplus amount to the then present value of the future reductions discounted at six per cent., the amount of such present value (the same for the first year being four hundred and twenty-four dollars, eighty cents) shall be the lien and charge against the policy.

Witness _____

P. O."

The document is a "daisy," as our small boys would say, and if you can understand what it means it must be because you are an "editor." The question is, what is the lien on the policy? Is it the \$31.05 representing the amount of the reduction of premium? No; the clause in the agreement which deals with that annual reduction and compounding at six per cent. annually only apparently fixes the amount of the lien, and probably, if the Company is able to declare any thing like fair profits, no policyholder

will live to have that clause the operative one in determining the amount to be deducted from the policy when the same becomes a claim, as the annuity value of the future annual reductions of \$31.05 during the lifetime of the insured will, no doubt, exceed any accumulation under the first clause. If the insured should die during the first year of assurance, the amount that would be deducted from the face of the policy is not \$30.05, or that sum with interest, but \$424.80: it is represented that the profits will be applied to the reduction of the *lien*, and that the *lien* will be wholly wiped out in a few years. It is true that after the policy has been in force for five years by its own terms profits will be applied to reduce the "reductions," but their being so applied will not confer any benefit upon the insured or his heirs, since by the terms of the *lien contract*, in the event of the accumulation of the deferred premium falling short of the annuity value of the future reductions, the last clause of the agreement is the operative one, and that value would be deducted from the amount of the policy when it becomes a claim. I do not know, Mr. Editor, what you will think of it; but it appears to me that if the plan is not intended to deceive, it is certainly calculated to mislead.

The securing of new business, however, is not the only purpose to which the lien policy seems to be put; it is also made to answer two other objects, necessary to a misunderstanding of the Company's true position. It is made to increase the premium income, and consequently decrease the ratio of expenses to income, and it also swells the assets. Now, as to how the premium income is increased by lien policies:

The insured pays in cash \$93.15, which sum is properly credited to premium income; he has also agreed to a *lien* of \$424.80, which sum is also carried to premium income, and in this way a policy on which the full tabled rate is only \$124.20, had it been all paid in cash, is, by means of the lien plan, made to contribute \$93.15 + \$424.80, or \$517.95 to premium income. It will be at once seen that if the cost of obtaining the \$93.15 is averaged over the \$517.95, the ratio will be much less than if placed on the amount of cash premium actually received, or even on the full table rate, which could fairly and properly be credited.

Then, as to the assets, the Company having assumed that it has received \$517.95 as premium on this particular policy, carries into its assets the \$424.80 in addition to the \$93.15 received in cash. The last report of the Company shows that it held among its assets the large sum of \$44,943.03 as "liens on policies in force." Part of that item, but only a small part, is a proper and legitimate asset. Assuming that the liens included in the assets are made up as in the illustration I have considered, the proportions would be in the relation of \$31.05 as legitimate, and \$393.75 illegitimate, and an asset for which the Company could not obtain one cent, or even on their own books shew how in any proper sense the proportion of the *lien* which I have styled illegitimate can be called an asset. There is only one way in which it can be realized, and that is by the death of the insured, and deducting the amount from the claim. Suppose all the policy-holders under the lien plan should

take it into their heads to allow their policies to lapse, what would become of this asset of the Ontario Mutual?

Does it not seem strange that the Superintendent of Insurance, charged on behalf of the insuring public with the duty of investigating the securities held by the Companies, should allow any Company to include such doubtful assets amongst its securities, and actually get credit for surplus when the lien element of the assets is much larger than the surplus shown by the Company's statement. To me it would seem only right to have everything in excess of the table rates of the Company excluded from both the premium income and the assets.

Yours obediently,

AGENT.

Montreal, Sept. 18th, 1882.

QUIRRE RIGHT.—With a fire cost in excess of 60 per cent. of the premium receipts, and the remainder insufficient to cover the expenses of management, a little alarm and anxiety is pardonable just at this time, as the chances for making a profit out of the remainder of the year are altogether with what is known and denominated in the business as "luck." As this appears to be the popular plan upon which a great many of the companies are working at present, there may be a little hope in the future for this class of underwriting, even though it be as small as the rates on dwelling-house risks in New York city. Nearly all of the past and present dangers, evils and perniciously bad practices in the business are known to the underwriters, as well as many of the remedies necessary to restore and keep the interest in a healthy and prosperous condition; but so long as the insane competition and scramble on the part of some of the principal companies to secure and control the largest volume of business at known ruinous rates, obtained by ruinous commissions, is continued, no improvement in the present demoralized condition of fire insurance can be expected.—*American Exchange and Review.*

DON'T SEND THEM.—There are certain articles kept in a grocer's stock which, at a certain stage of their existence, if we may be allowed the expression, should not be sent to customers. But they often are, and to the detriment of the grocer. One of these articles that should never be sent out is an egg of doubtful interior. Now, no housekeeper ever orders bad eggs, or even doubtful ones, but is ever ready with the remark, "Send good eggs." And so, when she breaks a bad egg into her batter, she feels like playing the batter on the grocer who sold her the eggs. There is no need for grocers to send out bad eggs, for, if he will but take the trouble to candle them, the poor ones can readily be removed. If a dealer is not sharp enough to buy good eggs, it is simply adding to his folly to push them off upon his customers, for his present gain is very apt to prove a greater future loss. Poor butter is another risky thing to distribute, but not quite so bad as poor eggs, for here customers can have a chance to examine and see the inside of the article. But many a person who expresses himself satisfied while in the store will experience a great change of mind when he puts this butter upon a hot biscuit and attempts to roll it as a sweet morsel under the tongue. It is a fact that many people can judge of the quality of butter only by using it at the table. Then, if it fails to give satisfaction, the grocer "must have known it was not good," and he is denounced accordingly. This may seem like a small subject, and yet we have known grocers to lose many customers simply because they were not careful enough in regard to the

quality of their butter and eggs. Better refuse an order for these articles than to send poor stuff, which will return to plague the sender. "Don't send them."—*St. Louis Grocer.*

THE CONFESSION OF AN IDIOT.

I bought some stock, one luckless day,
Which I'd been told was "sure to pay";
"The capital was all paid in";
The company would soon begin—
Not in the way that others do,
With lack of funds and credit, too;
It would make "money very fast,"
And "dividends be sure to last."
The managers were all great men—
Before their names wrote Col. or Gen.,
Or Maj., or, at the least, wrote Hon.;
A basis good to build upon
Such names to me did surely seem
When I went into that grand scheme.

I was "let in" at "bottom price,"
And thought I'd "picked up something nice";
The stock most surely would advance
Without the fear of a mischance.
I held the stock—I hold it still,
Knowing it is not worth a mill.
The managers had "placed the shares"—
This was the greatest of their cares.
The "cash paid in" then disappeared,
And all too close the lambs were sheared.
The "bottom price," on which I'd built,
Dropped out, and all my milk was spilt.
The profits large were all a dream,
Except to those who worked the scheme;
But my investment, in a sense,
Has one great merit—permanence.
—*Buffalo Commercial Advertiser.*

THE SEA HARVEST.—The number of seals brought in this year to St. John was very large, some 140,000, of which six Dundee steamers took alone over 63,112, so that not quite one-half of the whole catch was taken by steamers. The use of steam for the seal fisheries points to the fact that, sooner or later, steam vessels will prosecute the catching of fish. It is useless to endeavor to prevent the progress of enterprises of this character. If it can be found that cod or mackerel, or any other kind of fish, can be caught more readily by vessels propelled by steam power as have been the moss-bunkers, such steam fishing smacks will be used. It is not alone the facility with which shoals of fish are reared by means of steamers, which is an advantage, but, as it is an important item to market the fish promptly, the time gained by steamers is very much in their favor. It does not seem likely that with present methods of catching sea fish, even with steam vessels, the quantity of fish would be diminished. What sea fish man takes is infinitesimal when compared with the natural destruction by other fish and birds. At present, off the Newfoundland coast, what is called the caplin school of cod has made its appearance. The caplin is the favorite food of the cod, and is devoured by the million. As the cod is gorged at times with this food he refuses to be caught by fishermen using the hook, and fish are accordingly netted. Now, the hook-and-line men, catching few, if any, fish, are inclined to lay the blame on the netters, who, they declare, are driving away the fish. There is always a compensation about this kind of thing when the aggregate number of fish are determined, but to the individual it makes a great difference. The netter earns his living, while the hook-and-line man starves.

Regular fykes, as in the United States, are now being used on the Newfoundland coast for cod. For 1881 the entire cod fisheries of Newfoundland were estimated to be worth \$6,406,635. The Norwegian fisheries having been poor last year, the value of the North American fish were enhanced.

If argyment wou't bring a man ober to your side ob de qeshun, broekin' him down won't do any good. De man who can run up a bill at the butcher's an' dodge him for six months am not necessarily a statesman. De man who takes up de moas' sidewalk am not allas de pusson ob de moas' consequence. A 15-cent drunkard wants mo' room in dis world dan a Judge ob de Supreme Court.—*Bro. Gardner.*

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 28th Sept., 1882.

Business is fairly active in all leading departments, the distribution of goods for the week being generally satisfactory. In dry goods there is the usual lull after Exhibition week, but in groceries, hardware and metals, dairy produce, etc., there has been an increased movement, and at advanced prices in some instances. The leading features of the week have been the advance in prices for iron, consequent upon higher freights and the impending strike in England, and the upward movement in values for refined sugars, indirectly caused by the loss by fire of an extensive refinery in Philadelphia. The money market in New York has been somewhat excited during the week; the rate for call on stock loans rising on Monday to 8 and 9 per cent., or $\frac{1}{4}$ per day, but the stringency is said to have been mostly artificial. The action of Secretary Folger, ordering the payment of called bonds without rebate of interest at the rate of five millions per week, beginning on Wednesday last, has considerably eased the market, but the sale of mercantile paper was practically stopped by the operation of the call loans. The rate dropped to 4 and 5 per cent. on call on Wednesday. The effect upon the local money market by the Dominion Government's redemption of the six millions of 5 per cent. stock on the 30th inst., has not yet been defined. As much of it is held by insurance companies and like corporations, in accordance with the law enforcing such investments as reserves in Canada, it is probable that there will be some effect upon the price of extra choice securities suitable for re-investment, and it is not improbable that the market may feel the effect of so much money seeking an outlet. Sterling Exchange is firmly held at 108 $\frac{1}{2}$ between banks, 109 over the counter, 109 $\frac{1}{2}$ for demand. Drafts on New York scarce and firm, at $\frac{1}{4}$ prem. The tone of the stock market has improved during the last couple of days, and a fair business has been done at stronger quotations. No afternoon Board meeting to-day.

Sales to-day: Morning Board—60 Montreal at 210 $\frac{1}{2}$; 41 do at 210 $\frac{1}{2}$; 75 Toronto at 190 $\frac{1}{2}$; 75 do at 190 $\frac{1}{2}$; 25 Merchants at 129 $\frac{1}{2}$; 85 Commerce at 142 $\frac{1}{2}$; 25 Richelieu at 72; 100 do at 72 $\frac{1}{2}$; 50 City Passenger at 153 $\frac{1}{2}$; 25 City Gas at 193; 275 do at 193 $\frac{1}{2}$; 10 do at 193 $\frac{1}{2}$; 25 St. Paul at

160 $\frac{1}{2}$; 25 do at 160; 50 City Gas x. d. at 187; 100 do at 187 $\frac{1}{2}$; 150 do at 187; 175 do at 186 $\frac{1}{2}$.

ASHS.—Receipts are again growing light. Large sales of Pots were made the past week at \$5.50 to \$5.70, but are worth at the close \$5.80 for first sort, Seconds \$5.25, Thirds \$4.65. There are very few left in first hands. *Pearls* purely nominal, stock nearly exhausted. Receipts since 1st January, 6035 brls Pots, 391 brls Pearls. Deliveries, 6331 brls Pots, 684 brls Pearls. Stock in store at six o'clock on Wednesday evening, 443 brls Pots, 13 brls Pearls.

BOOTS AND SHOES.—Trade continues active. Sorting up purchases by visitors to the Provincial Exhibition, together with back-orders yet unfilled, keep the manufacturers busy; and little new business is expected until the travellers start out on their sorting-up trip, about a fortnight hence. Payments fair, and improving as the season advances.

CATTLE, ETC.—The offerings at the local markets last Monday comprised about 2,200 head of cattle, the largest number ever seen at this season of the year. Sales of shipping cattle were made at from 5 $\frac{1}{2}$ c to 5 $\frac{3}{4}$ c per lb., live weight, the quality being only medium; choicer grades would bring higher prices. *Sheep* for export were quoted at from 5 $\frac{1}{2}$ c to 5 $\frac{3}{4}$ c per lb., live weight, and *Hogs* ranged from \$7.75 to \$8 per 100 lbs. The supply of butchers' cattle, although unusually large, sold at former figures. Fair to medium sold at from 5c to 5 $\frac{1}{2}$ c, and coarser grades at from 3 $\frac{1}{2}$ c to 4 $\frac{1}{2}$ c. About 600 sheep and lambs were on the market, the former selling at from \$4.50 to \$8.50—each, and the latter from \$2 to \$4, as to size. A few extra choice sheep brought \$12 each. Shipments of live stock from Canada to Great Britain for week ending September 30th, 1882, as reported by C. H. Chandler, insurance and shipping agent, are as follows:—SS. "Carmona" to London, 559 cattle; SS. "Lake Manitoba" to Liverpool, 273 cattle, 1,414 sheep; SS. "Quebec" to Liverpool, 270 cattle, 150 sheep. From Boston—SS. "Kansas" to Liverpool, 336 cattle; SS. "Missouri" to Liverpool, 187 cattle; SS. "Scandinavian" to Glasgow, 222 cattle. New York—SS. "Virginia" to Liverpool, 100 cattle; SS. "Grecian Monarch" to London, 200 cattle. Total this week, 2,147 cattle, 1,564 sheep. Total last week, 1,371 cattle, 240 sheep. Total to date, 36,151 cattle, 64,479 sheep. Total same date last year, 37,512 cattle, 53,332 sheep.

DRY GOODS.—Business at wholesale continues fair, but, as usual after the exhibition, the trade are not nearly so busy as during the week previous. Still a fair number of buyers from the Ottawa district, Eastern Ontario points and from the Townships have been in the market purchasing sorting-up parcels, while the few travellers yet out are always forwarding a little new business. Stocks are still well assorted and quite heavy enough, but indications favor a continued good fall and winter trade; the aggregate of sales for September in some houses show a gratifying increase as compared with September of last year. The city retailers are nearly all busy this week, the weather having been favorable to their interests. The leading houses are much inconvenienced by the protracted delay on the part of the Canadian mills in filling orders for shirts and drawers, and other lines of woolen goods wanted to supply customers; some complain of not having received a single dozen yet of lines purchased nine months ago. Payments continue tolerably good, and in some quarters improving.

DAIRY PRODUCTS.—A good enquiry exists in this market for the finer qualities of *Butter*, but the poorer grades are difficult to move. There is an impression among the trade that fine butter will be scarce during the coming season, and that lower prices will not rule. There has been rather more business done in the Eastern townships this week, and as high as 20½c has been paid, but in exceptional cases, as 20c is the general price paid for selected lots, while 18c is quoted as the average figure for straight dairies. One or two Manitoba buyers have been in the market, and one purchase of 358 packages Eastern Townships at 2½c was made for Winnipeg. For creamery 24c has been bid at the factory, for choice September make, but holders ask 25c. The local *Cheese* market rules dull; 11½c to 11¼c has been paid in the country during the week, but in the city, August make is quoted at 10½c to 11c for good to choice, and September at 11c to 11½c. A fine lot of July *Cheese* was offered yesterday at 10c, but not taken. At Ingersoll this week fifteen factories offered 6,895 boxes *cheese*, August make. The market assumed the same dull appearance as for the past few weeks, and no transactions were reported. Advices from the foreign markets are not of a very encouraging nature, and buyers showed no anxiety whatever to operate, although salesmen were willing to still recede in their views, and no doubt eleven cents would have bought all that was offered. The cable has declined sixpence since last report, now being quoted at 55s. 6d. At Little Falls, 25th Sept.—Sales were 3,000 boxes; 5,000 at 11c.; 1,000 at 11½c.; few at 11¼c.; balance under; sold up to 1st Sept. make. At Utica, 25th Sept.—Sales were 6,250 boxes at 11c. to 11½c.; ruling price, 11c.; 1,934 consigned. In New York *Cheese* is firmer, with choice quoted at 11½c. "The country reports are not quite so strong, and this encourages shippers somewhat, but receivers prefer standing off until they have the stock in hand to exhibit, on the belief that where perfection of quality is developed quotations can be maintained. *Butter* goes out to the home trade in about ordinary form and volume, with strictly fancy table grades scarce enough to prevent an accumulation and maintain values."

DRUGS AND CHEMICALS.—The amount of business doing is only moderate for the season. Prices are steady, with a feeling that the increase in freights will tell surely ere long, especially in cheaper classes of goods. In England the market has a firmer tone, and manufacturers show a bold front, but are not met in a cordial spirit by purchasers. Large orders have been offered at less than makers' prices but have not been accepted. Exports of Alkalis from Liverpool to Canada for August, 1882, 14,699 tons, against 12,569 tons for August, 1881.

FISH.—The first cargo of Labrador herrings arrived in port per the SS. *Commodore* Tuesday morning; it consisted of 2,800 brls. The catch is now over, and was short, consequently holders are very firm. Several orders from Chicago have been received, and the demand from the West is expected to be large. The asking figure here is \$6.50 per brl. Cape Breton herrings selling in round lots at \$5.75; market strong for choice stock. Nothing doing in other kinds.

FLOUR AND GRAIN.—The British Breadstuffs markets have continued in a depressed condition all week, with values for wheat tending steadily downward. Liverpool spot offering showed a decline yesterday of 1d per cental for red winter, and 3d do for Western mixed corn. Imports in the United Kingdom for the week show a decrease of 165,000 qrs wheat, 55,000 qrs. corn and 75,000 brls flour, as compared with the week previous. The Chicago wheat

market has been weak and irregular, but to-day it is reported about steady at yesterday's closing prices. The local grain market has been generally dull and demoralized, but business has been rather more active the last day or two. Canada White Winter Wheat has been sold in car lots at \$1.07 and sales of Canada Red Do on track at \$1.10 are reported. Offerings of Canada Spring light and not much doing; quoted at \$1.10 on track. Oats worth 37½c, and peas 93c to 95c per bush, but no quotable movement in coarse grains. The *Flour* market has ruled dull, but the demand was rather more active to-day, at a somewhat lower range of values.

FRUITS.—The only changes to note this week are for *Peaches* and *Canadian Grapes*. The former are scarce, and selling at \$4 per crate. Receipts of grapes more liberal, and prices range from 4c to 6c per lb.

GROCERIES.—*Sugars.*—Quite an active turn to note; Granulated in New York is 9½c, partly owing to a fire in a large refinery, as well also as to a firmer and advanced market for Raw Sugars. With us Yellow Refined is about ½c up, and Granulated firm without being positively higher. W. J. Grocery Sugars at least ¼c higher. *Molasses.*—Large sales about 2,000 puncheons, made at figures much as for some time current. Market is, however, advanced in ordinary way, say 1c to 1½c for Barbadoes. Antigua is selling more freely. Syrup firm and scarce. *Teas.*—There is not much activity. Ordinary business doing at prices almost as before for all kinds. *Coffees*, no change, moderate demand. *Rice* is steady. *Spices.*—Pepper does not further advance. Pimento a trifle easier. Other spices quiet. *Fruits.*—S½c to 9½c for Valentins, some large operations to arrive about 8 cents. In Malaga fruit trade is light, and new crop not yet offering in any quantity. *Figs.*—Eve me all come out at high cost. Malaga not much different from last year. Sultanus steady. Prunes, none yet arrived. Almonds the turn easier. Walnuts scarce. Filberts not plenty, offering rather lower to arrive.

HARDWARE AND IRON.—Trade is moderately active. The majority of travellers have left on their second trip, and are already forwarding a fair number of orders for general assortments of goods. Remittances quite satisfactory. *Bar Iron* is firm at \$2 as the lowest asking price; large lots have been sold to consumers during the week, however, at a shade under this figure. The market for *Pig Iron* rules very firm, in sympathy with Scotch and English markets where prices are higher and decidedly firmer. This together with the great difficulty in obtaining freight from Glasgow has made holders here very firm in their views. Some round lots of English iron have been sold here during the week at full prices, but stocks are light and not much offering. *Tin Plates* quiet and unchanged, demand light. *Copper* and *Tin* firm, but prices unaltered.

HIDES AND SKINS.—The demand for foreign hides is reported good, at firm prices, but stocks here are light; car lots of Western have been sold during the week at 10½c for No. 1 Buff, and 8½c to 9c for No. 2. Receipts of native hides reported rather small, yet about sufficient for the wants of the trade. Prices are scarcely so stiff as last week, some dealers paying 9½c and others 10c for No. 1, 8½c for No. 2, and 7½c for No. 3. *Sheepskins* getting more plentiful, and demand good, at 85c to 90c each. Nothing doing in *calfskins*. Dry hides are again reported firmer in Boston and New York.

LEATHER.—Business has been more active with some houses than with others, but on the whole the market has continued rather quiet. The wants of the wholesale shoe trade are light at the moment, but manufacturers buy whenever a bargain is offered. The demand from

the country trade is fair. Good plump *Sole* leather continues very scarce, and the tendency in values is still upward; sales of it are small, but several round lots of *Pebble* and *Splitts* have changed hands at 13c to 14c for the former, and 2½c to 25c for *Splitts*. Of the latter six tons in two lots were sold to one purchaser at 20c to 24c; another lot of two tons light quality at 19½c, and another of 1,000 at 28c. A good enquiry for *Buff* is also reported, with recent sales of round lots at the late advance of 1c; now quoted at 15c to 17c. A considerably improved enquiry for *Splitts* is reported in England, at an advance of 5 to 10 per cent. on prices ruling two months ago. Prime *Upper* is in limited supply, but not much wanted. A round lot of light Spanish *Sole* changed hand.

OILS.—No changes to note in quotations for *Seal* or *Cod* oils. The market remains steady and firm, under a fair jobbing demand. Stocks are not large, and no sales of round lots reported. In *Lined* business is commencing to improve, but no quotable transactions as yet.

PROVISIONS.—A decline of 6d. per cwt., for *Lard* occurred in Liverpool yesterday. The hog market in Chicago opened lower; the exports of hog products from four Atlantic ports for the week ending 23rd Sept. inst., show an increase of 1,233 brls. pork, and 154,463 lbs. lard, and a decrease of 5,139,572 lbs. bacon. In this market business has continued quiet, the only recently reported transaction being a lot of Fairbanks' *Lard* in pails at 12½c. *Tallow* is firm and higher, at 11c to 11½c for rendered. *Eggs* also firm, at 21c to 22c for the best, sales being recorded at both these figures. The New York market is higher, quoted at 26c to 27½c per doz. *Mess Pork* quiet and unchanged, at last week's quotations.

PETROLEUM.—Is reported firmer, at 15½ cents London, equal to 18½c here, and prospects are good for a further increase at 1st October. Holders of crude asking \$1.50. A lot of 1,200 brls. sold under the hammer brought \$1.47½. Drilling active.

WOOL.—The home market rules firm, under a steady demand for fine foreign descriptions. There have been sales of round lots of *Greasy Cape* at 18c for ordinary and 20c for fine qualities. In *Australian* no movement reported, hence quotations remain unchanged.

AMERICAN MARKETS.

Boston, Sept. 28.—*Flour*, moderate demand; market quiet. Sales of Superfine at from \$3.75 to \$4; Extras from \$4.50 to \$5; including choice bakers' from \$5 to \$7. Winter *Wheats* from \$5.25 to \$6.40; roller straights from \$5.75 to \$6.25. Old Spring Patents scarce at from \$8.25 to \$8.75; Winter *Wheats* range from \$6.25 to \$7. *Cornmeal* sold at from \$3.70 to \$3.75. *Oatmeal* scarce, prices nominal. *Hay*, choice old in demand at from \$20 to \$21; new selling at from \$18 to \$19. *Butter*, moderate demand, tendency to lower; sales of choice at from 29c to 31c, fair to good at from 24c to 28c. *Cheese*, in steady demand at from 11½c to 12c for choice, and 10c to 11c fair to good. *Eggs* in moderate demand, sales of Canada and Eastern at from 23c to 24c. *Canada Peas* selling at from \$1.25 to \$1.30. *Potatoes* in fair demand at from 85c to 85c per bush.

Chicago, 2.00 p.m.—Wheat, Oct., 93½c. Nov., 93½c. Corn, Oct., 59½c; Nov., 58½c. Oats, Oct., 31½c; Nov., 31c. Pork, Oct., \$21.30; Nov., \$20.90. Lard, Oct., \$12.62½; Nov., \$12.25.

New York, 2.00 p.m.—Wheat, Oct., \$1.07½; cash, \$1.05½; Nov., \$1.07; Dec., \$1.08½. Corn, Oct., 69½c; cash, 67½c; Dec., 63c.

Milwaukee, 2.00 p.m.—Wheat, Sept., 95½c; cash, 95½c; Oct., 93½c; Nov., 93½c.

ENGLISH MARKETS.

LONDON, Sept. 28, 1882.

(Beerbohm's Advices.)—Floating Cargoes—Wheat hardly any demand; Corn quiet but steady. Cargoes on passage—Wheat and corn, depressed. Quotations Med. Chicago or Milwaukee Wheat, 41s 6d. Good shipping of California Wheat, fast shipped, 43s 6d; not 43s 6d. Liverpool Wheat on spot very heavy. Corn, depre-sed; do California and Club Wheat 9s 1d to 9s 4d; do Red Winter and White Mich. 8s 3d to 9s 1d; do American Western mixed Corn 6s 7d. Amount of Wheat on passage for U. K. 2,150,000 qrs.; Corn 140,000 qrs.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Sept. 28, 1882.

There have been some changes recently in the course of business that are expected to be productive of increased prosperity. The grain crops are moving, both in the city and surrounding country, and the amount of money that will be put into circulation will stimulate trade and manufactures of all sorts. There is not much wheat coming into market, but the quantity of barley is averaging more than 10,000 bushels per day from farmers' waggons. Trade is good in nearly every branch. Payments by country dealers are variously commented upon, and there is a tolerably large number belonging to the class who still need a touch of forbearance, at least till the farmers are in a position to pay their debts. The anticipated financial changes have taken place, and there is no great degree of trouble experienced. Banks have raised the rates of discount about one-half per cent., for commercial paper. On call loans the rate has been further advanced but on first-class paper 6½ per cent. is the highest figure asked. The depreciation of bank stocks has somewhat embarrassed some parties, but it does not count for much in the general course of events. Bank stocks have all declined, some more than others. Following are closing bids to-day as compared with those of last Thursday:

Banks.	Bid	Sold	Loan Cos.	Bid	Sold
	Sept. 21.	Sept. 28.		Sept. 21.	Sept. 28.
Montreal	208	210	Can. Permanent	.....	.....
Toronto	189	190	Freehold	.....	.....
Ontario	124	127	Western Can.	.....	.....
Mercantile	130	130	Bldg. & Loan	104½	104½
Commerce	141½	142½	Imp. Savings	.....	.....
Dominion	210½	209½	Farmers' Loan	.....	.....
Hamilton	.....	.....	Land & Can'du	.....	.....
Standard	112½	112½	Huron & Erie	.....	.....
Federal	149½	152½	Dorm. Savings	120	120
Imperial	142½	141½	Ontario Loan	.....	.....
Molson's	.....	.....	Hamilton Prov.	125	125

LOUR AND MEAL.—The flour market has been exceedingly dull, and values have depreciated. Sales took place last Saturday at \$5, but new superior extra would not sell at that to-day. One dealer has a car lot to sell at \$4.90, and he cannot sell it. Still the price is nominal at \$4.95. The market is falling, and it is doubtful if to-morrow the quotation be not 5 cents lower. Old wheat flour is not quoted. Extra is nominal at 10 cents cheaper than superior. The stock of flour here on Monday was only 997 barrels. **Oatmeal** is not in the market, and quotations are nominal. Our lots would not be bought at present on the declining market. **Cornmeal** is in a similar position.

WHEAT.—The depreciation in value has reached bottom for the present in Toronto. There have been no transactions reported recently, but

the price for No. 2 Fall could not exceed \$1 on the track, car lots. Quotations nominal, would be No. 2 Fall, \$1; No. 3 Fall, 94c to 95c; No. 2 old, \$1.10; No. 2 Spring, \$1.08; No. 2 old, \$1.18. There are 16,979 bushels in store here.

COARSE GRAINS.—The market has been pretty active during the past week with farmers' waggons. Barley has been coming in freely. The standard of barley this year is the same as last with respect to weight, but a liberal allowance has been made to get over the dark color. Prices for the various grades lie between 50c and 82c. There are now about 30,000 bushels in elevators here. The first cargo for Oswego is being shipped on a schooner to-day; freight 2 cents. **Oats** have declined, selling at 40c on the track. **Peas** are worth 75c to 80c. **Rye** is selling at 68c on the street.

PROVISIONS.—Business has been very dull, and dealers are complaining. Prices still keep high, and the possible margin on transactions is very narrow. There is no apprehension of a depreciation of prices for the remainder of the year. **Butter** is easier; rolls selling at 22c to 24c; dairy at 20c to 21c; store packed good 17c; inferior 14c to 15c. Shipping lots are not worth more than 16c. Eggs, packed, are worth 19c; fresh, 20c to 21c. **Dried Apples** have been offered again in fair supply at 8c to 8½c per lb. **Cheese** is unchanged at 11½c to 12c. **Cut meats** are only in moderate supply, but the prices are maintained; Cumberland cut, 12½c to 13c; long clear, 13½c to 14c; rolls, 16c; shoulders cavassad, 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.

OTHER PRODUCE.—General market produce is also about the same value that it was a week ago. **Apples** are sold at 75c up to \$1.25 per barrel. **Potatoes** are, for the moment, dearer, 80c to 85c a bag. **Poultry** is unchanged; chickens 60c a pair; **Fowls** 70c; **Ducks** 80c; **Turkeys** \$1.25 to \$1.50. **Hogs** still scarce at \$8.50 to \$9.50; and butchers' is still 12½c to 15c per lb. for good cuts. **Fruit** keeps reasonably cheap; but will soon be out of the market. Only late varieties of **Peaches** and **Grapes** are offering. **Plums** are about done. A sale of a small lot of **Hops** was reported at 40c. It is not known yet what the price will be when quantities are offered. **Hay** is steady at \$12 to \$15; pressed hay \$14 a ton. **Straw** loose \$7, bundled \$10 to \$12 a ton.

LIVE STOCK.—There were fair receipts of beasts at the market here on the two recent market days, Tuesday and Friday. There were a few cattle and sheep bought for shipment, but the numbers were comparatively small. The cattle sold at 5½c, 5½c and 6c per lb.; the sheep sold at 5c per lb, live weight. The bulk of the cattle were bought for local consumption. Good butchers' cattle sold at 4½c to 4c, inferior 3c to 4c; and all have been taken. The number disposed of, for local use, was probably over 700. There has been a large supply of lambs, and all have been sold. The latest market prices were from \$3.50 to \$4.25. Cattle are arriving in better condition, and lambs are improving in size and condition also. Hogs are sold at \$7 to \$7.75, per 100 lbs, live weight. It is not thought that prices will go higher at present.

GROCERIES.—Business has no feature demanding notice. A fair amount of trade is being done, but the season is said to have been dull. No extra movement is expected before the holidays. **Sugars** are unchanged: Scotch refined, 7½c to 8c; Paris lump, 10½c to 10½c; standard granulated, 9½c to 9½c; Canadian refined, 7½c to 8½c; Porto Ricco, 7½c to 7½c for dark to fair, and 8c to 8½c for bright to choice. **Tobaccos**, dark, 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 70c to 80c. **Fish** is scarce and not in de-

mand; dry cod \$6 to \$6.50. **Peels** have advanced: lemon and orange are now quoted at 22c to 25c. **Ice** \$3.75 to \$4. **Fruit** is expected to be dear, but prices have not been changed:

DRUGS AND CHEMICALS.—Trade is well maintained. Prices have an upward tendency. Heavy goods are in demand. Prices current:—cattle fish bone 55c per lb.; Balsam, 49c per lb.; Camphor, 37c; Cube Berries, advanced, \$1.20. Gum Arabic dealer, 18c to 35c. Aloes, Cape, firm, 20c and 25c; **Borax**, 20c; **Opium**, scarce and is firm in value, \$5.10 to \$5.25; **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**, 7½c for raw, 7½c 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.

COAL OIL.—The boom in United States oils has affected prices here, of both home and imported oils. There is no report that our crude has advanced, but there can be no question that it will, Canadian refined has advanced ½c; quoted now at 18½c for single barrels, and 18c in lots of ten barrels. American oils advanced 2 cents; prime is now 24c, and water white 27c per gal lon, imperial measure.

FREIGHTS.—There is no change in freight rates for Grand Trunk, the through rate from here to Liverpool on flour, sacks of 100 lbs., is 32 cents, and 32½ cents per cental on wheat.

HAZARDWARE.—It may be repeated that this trade is in good condition. The demand for all sort of manufactured goods, and iron is exceedingly active. Prices of all goods are firm, and no decline anticipated. Quotations are: 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**—Flatton, \$3.10 to \$3.15; Boar's Head, \$3.35; Pontypool, \$3.35; "W. F. G.", \$3.15 to \$3.25; Saremuy, \$3.35. **Tin Plates** are in good demand and price firm. **Barbed Fencing Wire**, galvanized, 8½c to 9c; pointed 7c to 7½c.

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WOOL		Cotton Warps
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WOOL	Common numbers kept constantly in stock. Orders filled with greatest despatch.	Cotton Warps
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WOOL		Cotton Warps
WOOL	13 CHURCH ST.,	Cotton Warps
WOOL		Cotton Warps
WOOL	TORONTO.	Cotton Warps

HIDES, SKINS AND WOOL.—The market for hides is without change since last week. Green hides are still quoted at: cows 8½c; steers 9½c; cured cows 9½c to 9¾c; steers 10½c. *Lambs* and *Pelts* have advanced, and now sell at 80c to 90, and find a good market. Calfskins nominal, at 15c for cured. *Tallow* is still in demand, and sells at 9c to 9¼c. *Wool* is unchanged; fleece 20c; supers 29c to 29c, extra supers 34c to 35c. Southdown wools are worth 34c. There is a large trade done in foreign wools.

FUEL.—The coal trade is still very dull, notwithstanding the advance of the year towards winter. There has been an increase of output at the mines of over 300,000 tons of anthracite coal this year, and sales are slow. There have been more sales here at \$5.75 per ton than at \$6, and those are the prevailing rates at present. Best hardwood is \$5 per cord, mixed wood \$4.

WANTED,

A live man to represent a first-class journal in city and country, travelling occasionally. Salary, \$1,000 to \$2,000 a year, according to ability, to be determined after one month's trial. Guarantee bonds required. Address, giving particulars,

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 188 and 190 MCGILL STREET,
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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 offices 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 20th, 1882.

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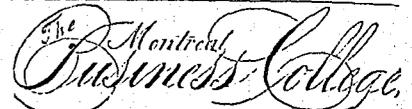
from the 13th to the 23rd September, inclusive, good to return up to September 23rd.

The tickets will be good on regular passenger trains and passenger cars attached to train leaving Brockville at 7.15 a.m., arriving at Kingston, 10.45 a.m.; returning from Kingston at 6.00 p.m., arriving at Brockville at 9.30 p.m.

Also, Trains leaving Belleville 8.00 a.m., arriving at Kingston 11.20 a.m., returning from Kingston 6.55 p.m., arriving at Belleville 9.15 p.m.

Judges and Exhibitors can obtain return tickets to Kingston at single fare from the 14th to the 23rd September, good to return to September 23rd.

JOSEPH HICKSON,
 General Manager



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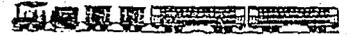
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NOTICE.

The Special trains from LITTLE METIS will be continued on MONDAYS, 4th and 11th SEPT., and the last for this Season on THURSDAY, the 14th, at 7.30 a.m.

They will stop at RIMOUSKI, BIC, CACOUNA, RIVIERE-DU-LOUP, &c., for passengers, connecting at CHAUDIERE with G.T.R. Day Train; and at QUEBEC with North Shore R'y "Lightning Express," reaching MONTREAL at 9.00 p.m.; also with Richelieu Co's Steamer, leaving Quebec at 5.00 p.m. for Montreal, &c.

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Montreal, August 23th, 1882.

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NOTICE TO CONTRACTORS.

SEALED TENDERS, addressed to the undersigned and endorsed "Tender for work at Ste. Anne," will be received at this office until the arrival of the Eastern and Western mails, on TUESDAY, the 19th day of SEPTEMBER, instant, for the excavation of a channel—principally through rock—in the bed of the river on the up-stream side of the new canal works at Ste. Anne.

A plan, showing the position and section of the proposed channel and specifications of the work to be done, can be seen at this office, and at the office of the resident Engineer, at Ste. Anne, on and after FRIDAY, the 8th instant, where printed forms of tender can be obtained.

Contractors are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms and—in the case of firms—except there are attached the actual signatures, the nature of the occupation and residence of each member of the same; and, further, an accepted bank cheque for the sum of \$1,000 must accompany the tender, which shall be forfeited if the party tendering declines to enter into contract at the rates stated in the offer submitted.

The cheque or money thus sent in will be returned to the respective persons whose tenders are not accepted.

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

By order,

A. P. BRADLEY,
Secretary.

Dept. of Railways & Canals,
Ottawa, Sept. 5, 1882.

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August 12 1878

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

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

Yours truly

G. P. Gaudin

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Prof. of Practical Chemistry, McGill College

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Table with columns: NAME, Par Value, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Prices Sept 28. Includes various banks and financial institutions.

WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 28, 1882

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, flour, sugar, and hardware.

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 Establishment in Montreal.

PORK, BEEF and LARD
 Of the finest quality constantly on hand.

BROCK & CO.,
COMMISSION MERCHANTS,
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Agents in Canada for:
MESSRS. DIAS & LIMA,
 Manufacturers of

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 AND CORKWOOD, OPORTO.

A large assortment of their Corks constantly on hand
 Importation orders solicited.

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Prepared Meats,
CANNED MEATS, BOLOGNA
SAUSAGES, SAUSAGES
 of all kinds, smoked and unsmoked.

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 ATTORNEY-AT-LAW,
 SOLICITOR IN CHANCERY, NOTARY PUBLIC.
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 PRIVATE MONEY TO LEND.

Pembroke: COUNTY TOWN OF PEMBROKE, ONT.
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 Barristers, &c. Solicitors for Quebec Bank.
 H. H. LOUCKS, J. H. BURRITT.
 Co. Attorney and Clerk of the Peace.

Port Elgin, Ont.
F. PROUDFOOT,
 BARRISTER,
 SOLICITOR, CONVEYANCER, NOTARY PUBLIC
 Head office—Port Elgin. Branch office—South-
 ampton. Private Funds to Lend.

WHOLESALE PRICES CURRENT, THURSDAY, SEPTEMBER 28, 1882.

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

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for cut, casing, box and shook, finishing and Tobacco Box; also for Clinch and Pressed, and Barrel Nails, Net cash within 30 days; or 4 months Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

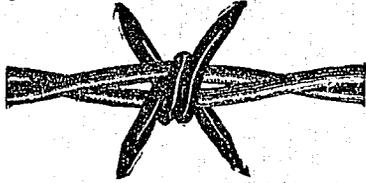
PAINTING. HOUSE, SIGN & FRESCO WORK. Done in best taste and modern style, at as low rates as are consistent with first-class workmanship. JOHN MURPHY, 15 BLEURY STREET, MONTREAL.

PRINCESS BAKING POWDER. Absolutely Pure. No other preparation makes such light, flaky hot breads, or luxuriant pastry. WIL. LUNAN & SON, Sole Proprietors, SOREL, Que., Canada.

SECURITIES. Table listing various securities such as Can. Government Debentures, Dominion 5 per cent. Stock, Montreal Harbor Bonds, etc., with prices and dates.

Railway and other Stocks. Table listing various railway and stock prices, including Atlantic & St. Lawrence, Do. 6 p. c. Ster. Mt. Bonds, Buffalo and Lake Huron, etc.

DOMINION BARB WIRE CO.,



Sole Manufacturers in Canada of the Celebrated
**Lyman Lock Barb & Lyman Double
 Lock Barb, Steel Fencing Wire,
 Galvanized and Enamelled.**

SECURED FIRST PRIZE over all competi-
 tors, at the following Provincial Exhibitions -
**Montreal, 1880-81-82 Toronto, 1882
 Hamilton, 1880 Kingston, 1881.**
 The Strongest, Lightest, consequently the cheapest,
 made.

Send for Circulars and Prices.

Hotels.

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THE RUSSELL HOTEL CO., PROPRIETORS,



WILLIS RUSSEL, President . . . QUEBEC.
 This Hotel, which is unrivalled for size, style and
 locality in Quebec, is open throughout the year for
 pleasure and business travel.

THE RUSSELL,

OTTAWA.

THE PALACE HOTEL OF CANADA.

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

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PROPRIETOR.

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THIS HOTEL WAS OPENED on the First of May,
 1879, by the former Proprietor, so long and favor-
 ably known throughout Canada, the United States
 and British Empire, who has spared no expense in
 entirely Re-Furnishing the whole House, also adding
 ALL MODERN IMPROVEMENTS, which will con-
 siderably enhance the already enviable popularity
 of this First-class Hotel.

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S. MONTGOMERY, Manager.

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 bons, Laces, Dress Goods, all Wool or Union Tweeds,
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The only Works in the Dominion where all
 classes of Piece Goods can be satisfactorily done.
 All work guaranteed unequalled in the Dominion.

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Price List and all information on application.
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 ADVOCATES,
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 Solicitors for the Quebec Bank.
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 & Stewart's Hardware Store.**

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 in the various provinces of the Dominion and U.S.**

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 J. G. Kilmaster. G. W. WELLS.**

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 Barrister at Law, Attorney, Notary, &c

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 Notaries Public, &c.,

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St. John, N.B.

**SEELY & McMILLAN,
 BARRISTERS AND ATTORNEYS-AT-LAW,
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**SILAS ALWARD,
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 Office: Cor. Prince Wm. and Princess Sts.**

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 BARRISTERS, ATTORNEYS, SOLICITORS, &c.,
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**C. O. VERMATINGER, Barrister, Attorney, Soli-
 citor, Notary, Conveyancer, &c. Solicitor for
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WHOLESALE DEALER IN

**OSTRICH AND
 VULTURE FEATHERS**

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P.S.—The Trade is respectfully requested to remem-
 ber the following:

According to a new process which I
 possess, I can dye Plumes and Feathers
 to any color whatever, and this, in
 less than ten minutes.

ROBT. MITCHELL & CO.,

Manufacturers of and Dealers in

BRASS WORK,

Copper, Iron and Earthenware,
 Materials and Supplies for

Plumbers, Gas and Steam Fitters.

Warehouse, Nos. 140 & 142 St. Peter St.
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WORKS: [NOS. 674, 676, 678, 680 & 682 CRAIG STREET,
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BELL TELEPHONE CO.

OF CANADA

Incorporated by Act of Parliament, 1880.

President: - - - ANDREW ROBERTSON.
 Vice-President and Managing Director: C. F. SISE.
 Secretary-Treasurer: - - - C. P. SOLATER.

This Company is now prepared to furnish Tele-
 phone Exchange facilities to Cities and Towns at
 reasonable rates, and to connect Cities or Towns
 with each other for Telephonic communication; also
 to build Private Lines connecting Mills, Offices,
 Dwellings or other points which parties may desire
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 BARRISTER & ATTORNEY.**

Toronto.

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 GEO. A. MACKENZIE,
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 ADVOCATE, WATERLOO, P. Q.**

Winnipeg, Man.

**ROSS, KILLAM & HAGGART,
 BARRISTERS,
 REAL ESTATE BOUGHT AND SOLD.**

WHOLESALE PRICES CURRENT. — THURSDAY, SEPTEMBER 28, 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, j	00 00 00 00	Brandy: Hennessy's, gal	4 50 6 00
" A 27 in.	0 06 1/2	36 in.	0 24 0 00	Basswood	13 00 20 00	" case	11 00 15 00
" B 27 in.	0 06 1/2	Check, 33 in.	0 22 0 00	Black Walnut, culis.	00 00 05 00	Bisquit, Dubouohé & Co. gal	3 50 3 50
" H33 in.	0 08 0 00	Denims Blue or Brown AA	0 21 0 00	Do do 1st & 2nd.	100 00 110 00	" case	3 00 4 00
" H1136 in.	0 08 1/2	" A.	0 19 0 00	Do do 1st quality	110 00 120 00	Jules Duret & Co. gal	4 00 4 00
" DD.	0 09 0 00	" B.	0 17 0 00	Cedar, round, lineal foot.	00 05 00 10	" case	0 00 0 50
" H11136 in.	0 09 1/2	" C.	0 14 1/2 0 00	Cedar, flat, lineal foot.	00 04 00 06	Pinet, Castillon & Co. gal	3 50 3 50
" XXX36 full.	0 10 0 00	" D.	0 12 1/2 0 00	Cedar, square, lineal foot.	00 07 00 00	" case	8 00 8 00
" XXX36 in. full (std'd)	0 11 1/2 0 00	Shirtings:		Elm, soft, 1st.	16 00 18 00	Cheaper shippers. gal	2 50 2 50
" M drilling.	0 11 1/2 0 00	Oxford striped BX.	0 11 1/2 0 00	Elm, Rock.	25 00 30 00	" case qts	6 00 6 00
H. H. Sheeting, 8-4 plain	0 27 0 00	" C X.	0 10 1/2 0 00	Hemlock, 1 to 3 in., M.	9 00 10 00	Irish Whiskey—Koe's case	7 75 7 75
" X 8-4 twil'd	0 30 0 32	" check B.	0 13 1/2 0 00	Dunville	14 00 15 00	Encore " case	6 50 6 50
Stormont (Brown) A 30 in.	0 07 0 07 1/2	" C.	0 10 1/2 0 00	Maple, hard, M.	2 00 22 00	Hay, Fairman & Co.'s case	6 00 6 00
" A 33 in.	0 07 1/2 0 07 1/2	Galatea Stripes.	0 16 0 00	Soft, do.	16 00 00 00	Mitchells. imp gal.	3 40 2 50
" B 33 in.	0 08 1/2 0 08 1/2	Regattas, Check A.	0 16 0 00	Oak, M.	40 00 45 00	Scotch Whiskey. case qts	5 50 7 00
" C 33 in.	0 09 0 09 1/2	Check Solids A.	0 15 1/2 0 00	Pine, clear, M.	35 00 40 00	Encore " case	5 50 6 00
Canada (Grey) A W 30 in.	0 07 0 00	Bays 3-ply 16 oz. B, per ble	26 50 0 00	2nd quality, do.	22 00 25 00	Illy, Fairman & Co.'s case	6 00 2 75
" A D 32 in.	0 07 1/2 0 00	Park's Yarn, White.	0 28 0 00	Shipping Culls	14 00 15 00	Gal.	2 00 2 75
" A H 35 in.	0 08 0 00	" Colored.	0 38 0 00	Mill do	7 00 10 00	Sheriff's Islay. imp gal.	2 90 3 00
" A C 35 in.	0 09 0 10	Warp White.	0 28 0 00	Lith, M.	1 40 0 00	" cases	0 00 0 00
" A B 35 in.	0 09 1/2 0 00	" Colored.	0 40 0 00	Spruce, 1 to 2 in., M.	11 00 12 00	Jamaica Rum per imp gal.	3 20 3 45
" A E 35 in.	0 10 0 00	Do. Knitting Cotton Balls:		Tobacco.		Geneva Spirits. imp gal.	2 10 2 10
" A A 35 in.	0 10 1/2 0 00	No. 8 Unbleached.	0 49 0 00	Tobacco in Bond.—Duty 20c p. lb.	0 14 0 17	Green c'see	4 15 4 50
Yarns.—White per lb.	0 28 0 00	" Bleached.	0 51 0 00	Black, Chewing in boxes	0 19 0 13	Rod cases.	5 00 8 10
Tickings.—" B2 30 1/2 in.	0 12 1/2 0 00	" Colored.	0 58 0 71	" in caddles	0 14 0 13	Champagne	
" H1B 30 in.	0 15 1/2 0 00	Paints, &c.		Mahogonies, Smoking bxs.	0 19 0 25	G. H. Mumm, Dry Verzen'y	25 50 23 00
" B1B 30 in.	0 18 0 00	White Lead, gen, 100 lb kgs	7 00 0 00	Brights, " caddles	0 21 0 27	Pomery	23 00 32 00
" AA 32 in.	0 20 0 00	No. 1	0 00 0 50	" " " caddles	0 35 0 45	J. Mumm Extra Dry	21 50 23 00
Nancy Shirtings.—		White Lead No. 2.	0 00 0 50	Tobacco Duty paid.		Bollinger	20 25 21 50
" Clyde Checks.	0 15 0 00	In Oil, per 25 lbs.	1 00 2 00	Prince of Wales, brand.	0 36 0 38	Piher Heidsieck.	25 00 26 00
" Canada	0 14 0 00	Do., No. 1.	1 00 1 30	Nelson's Navy 3's 6's & 1's.	0 39 0 40	Sherries—Pamartin's.	1 00 5 00
Lybster No. 3, 30 in.	0 08 1/2 0 00	" 2.	1 40 50	Black, Twist 12's.	0 39 0 42	Portis—Cookburn, Smiths	1 00 5 00
" No. 2, 32 in.	0 07 1/2 0 00	" 3.	1 30 0 00	Mahogany Chewing.	0 40 0 40	& Co.'s.	1 00 5 00
" No. 2, 35 in.	0 08 1/2 0 00	White Lead dry	0 08 0 08 1/2	Solace, 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.	1 50 5 00
Donims, blue & brown.	0 15 0 00	Venetian Red, Eng'h.	1 75 2 00	" Good.	0 50 0 55	Claret, (casses.)	3 50 & up
Checks, blue, brown, fey.	0 16 1/2 0 00	Vel. Octre, French.	1 75 2 00	Rough and Ready, in j bxs.	0 55 0 60	Tarragona Ports, imp gal.	1 10 1 30
Checks, Prince Victor.	0 16 1/2 0 00	Whiting	0 55 0 60	Navy, 6's & 8's & 10's.	0 47 0 55	Native Wines.	0 30 1 50
Ticking, 25 in. No. 1X.	0 14 0 00	Salt.		Gold Bars, 6 and 12 inch.	0 55 0 65	Can. Spirits, imp. gallon.	Duty In Paid Bond
" 30 in. No. 1.	0 16 0 00	Liverpool Coarse, per bag	0 62 1/2 0 67 1/2	Mahogany Navy, 3s.	0 45 0 50	Alcohol— 65 O. P.	2 71 1 01
" 30 in. No. B1.	0 17 0 00	Canadian per bri do	0 00 0 00	Bright Navy, 3s.	0 55 0 62	" Pure Spirits " 50 "	2 72 1 05
Dundas (Grey) D 30 in.	0 07 0 00	Factory filled. do	1 25 1 45	Wines, Liqueurs etc.		" " 25 U. P.	2 47 0 55
" C 33 in.	0 07 1/2 0 00	Eureka factory filled. do	2 40 0 00	Ale English.	2 40 2 60	" " 50 "	1 29 0 53
" B 36 in.	0 09 0 00	Timber, Lumber, &c.		Domestic.	0 80 1 15	Whiskies.—Family Proof	1 39 0 53
" A 26 in.	0 10 0 00	Ash, 1 to 4 in., M.	18 00 19 00	" pts	0 60 0 76	Old Bourbon	1 39 0 53
" A 36 in.	0 10 1/2 0 00	Ash, timber, M.	25 00 00 00	Stout: Guinness'	2 35 2 45	Kye, Toddy, Malt.	1 31 0 55
" AX 36 in full.	0 10 1/2 0 00	Birch, 1 to 4 in., M.	20 00 00 00	" pts	1 50 1 55	Rye, 4 years old.	1 60 0 73
" E 36 in.	0 09 1/2 0 00			Domestic.	1 45 1 50	" 5 "	1 70 0 73
Tickings.—C 30 in.	0 15 1/2 0 00			" pts	0 70 0 00	" 6 "	1 80 1 03
D 30 in.	0 18 0 00					" 7 "	1 90 1 03
B 33 in.	0 18 0 00						
A 33 in.	0 20 0 00						

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

S. R. PARSONS,
FURNITURE ROOMS,
437 & 439 NOTRE DAME ST.
The Latest Styles of PARLOR, DINING ROOM and BEDROOM FURNITURE, of best quality.
Inspection invited.

PROVINCIAL EXHIBITION
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SEPTEMBER 14th to 23rd.
AGRICULTURAL and INDUSTRIAL

\$25,000 in PREMIUMS.

Ample grounds and magnificent buildings for the display of Live Stock, Manufactured Articles, Agricultural Implements and Machinery in motion.
The Exhibition will be open on the 14th September; Cattle and Live Stock will come in on the 18th, on and after which date the Exhibition will be complete in every detail.
Reduced rates are offered by all the principal Railway and Steamboat Companies.
Exhibitors will please make Entries as early as possible.
For Prize Lists Blank Forms of Entry and all information, apply to the undersigned.
GEO. LECLERE, } Joint
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OILS
OF EVERY DESCRIPTION,
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169 WASHINGTON ST.,
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Shippers of
BULK & SHELL OYSTERS,
Clams, &c.
Correspondence Solicited.

ESTABLISHED 1874.
FINNAN HADDIES,
ALL KINDS OF
Smoked, Pickled, Boneless, Green and Shell Fish.
CANNED GOODS,
MALPEQUE SHELL OYSTERS, &c.,
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IMPORTERS
Fish, Canned Goods, Fruits, &c.,
137 MCGILL & 18 BONSECOURS STS.,
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GENERAL MERCHANTS,
FISH, OILS, PRODUCE, &c.,
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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.....	\$4,660,161
2. Income for the year.....	957,288
3. Income from Interest (included in above).....	284,208
4. Claims by death during the year.....	224,767
5. Do as estimated by the Co.'s tables and provided for.....	326,135
6. Difference in Co.'s favor between actual and estimated death rate.....	101,378
7. Excess of Interest revenue over death claims.....	59,454
8. Number of Policies issued for the year, 2257, for.....	4,157,165
9. Total Policies in force at date, 13,905, upon 11,408 lives, for.....	25,024,120

New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies.
Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.
Bonns 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.

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J. W. MARLING, Manager for Pro. of Que.
P. LAFERRIERE, Inspector of Agencies.
JAMES AKIN, Special City Agent.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

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

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

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

\$36,000,000

CAPITAL AND INVESTED FUNDS REPRESENTED.

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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

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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.

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DAVID DEXTER, Managing Director.

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INCORPORATED 1833.
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ARTHUR GAGNON, Secretary-Treas.
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GOVERNMENT DEPOSIT, \$25,000.

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

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Head Office - - - HAMILTON, ONT.
AUTHORIZED CAPITAL - - - \$500,000.
GOVERNMENT DEPOSIT, MADE.

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D. B. CHISHOLM. J. E. O'REILLY.
MANAGER, INSPECTOR,
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Insurance.

CITIZENS
INSURANCE COMPANY,
OF CANADA.

CAPITAL, . \$1,188,000.

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

DIRECTORS:

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

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

CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident, Guarantee.

RISKS TAKEN AT MODERATE RATES.

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QUEBEC—H. C. BOSSÉ & Co. Agents.
ST. JOHN, N. B.—H. CURRIE & Co., Agents.
HALIFAX, N. S.—MCSWENNEY & 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, September 28, 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	129
Canada Life.....	2,500	7 1/2-6mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acct	11,880	.....	100	22 1/2	.....
Confederation Life.....	5,000	5-6 mos.	100	10	290
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12 1/2	175
Queen City Fire.....	2,000	.....	50	40	.....
Western Assurance.....	20,000	6 6 mos.	40	20	161 1/2
Royal Canadian Insurance.....	30,000	5	100	15	.....
Accident Ins. Co. of North America.....	2500	6 per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	6 per ct	50	20	.....

BRITISH AND FOREIGN. — (Quotation on the London Market, Sept. 11, 1882)

	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p. pd up share
Briton Life Association.....	50,000	10	1	1	£21 1/8 £22 1/2
British & Foreign Marine.....	50,000	50	20	4	£28 1/8 £29 1/2
Commercial Union Fire Life & Marine.....	50,000	30	50	5	.....
Edinburgh Life.....	5,000	10	100	16	42s
Fire Insurance Association.....	100,000	5	£10	£2	60s 6 1/2s
Guardian Fire and Life.....	20,000	13	100	50	£66 £68
Imperial Fire.....	12,000	£7 p. sh.	100	25	£140 £145
Lancashire Fire and Life.....	100,000	30	20	2	£7 6s 3d
Life Association of Scotland.....	10,000	15	40	3 1/2	12s 6d
Lion Fire.....	500,000	.....	10	2	13s 9d
Lion Life.....	92,000	.....	10	2	20s 30s
London Assurance Corporation.....	35,502	45	25	12 1/2	£60 £62
London & Lancashire Life.....	10,000	10	10	1 7-20	32s 9d
Liverp'l & London & Globe Fire & Life	£391,752	70	20	7	£20 1/2
Northern Fire & Life.....	30,000	70	100	5	£49 1/2 £49 1/2
North British & Mercantile Fire & Life	40,000	55	50	6 1/2	£30 1/2
Phoenix Fire.....	6,732	£21 p. s.	.....	.....	£290 £300
Queen Fire & Life.....	200,000	30	10	1	62s 6 1/2d
Royal Insurance Fire & Life.....	100,000	60	20	3	£29 1/2
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	24s 2 1/2s 6d
Scottish Imperial Fire and Life.....	50,000	6	10	1	£23
Scottish Provincial Fire & Life.....	20,000	15	50	3	£14 1/2 £14 1/2
Standard Life.....	70,000	55 1/2	50	12	£53
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 Boats, 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

METROPOLITAN MUTUAL BENEFIT
SOCIETY.

Head Office, Montreal, P.Q.

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

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

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

The following is an extract from a letter received from His Excellency the Governor General of Canada:

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

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

(Signed) LORNE.

ROYAL INSURANCE CO'Y,
OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, | **W. TATLEY.**

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

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

DIRECTORS:

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

HIRAM J. 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 increased 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 our plan ever proved so popular.

Insurance.

THE ACCIDENT INSURANCE COMPANY
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE, MONTREAL.

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

MANAGER.

EDWARD RAWLINGS.

THE ACCIDENT

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

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y. Estab. 1825.

HEAD OFFICE;

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks.....over \$90,000,000
Invested Funds....." 26,000,000
Annual Income.....about 4,000,000
at 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 1808.

IMPERIAL

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA;

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 Stg.

Paid-up Capital, . . . £700,000 Stg.

ASSETS, £2 222,552 Stg.

Insurance.

QUEEN INSURANCE CO.
OF ENGLAND.
FIRE AND LIFE.

Capital, £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,

Chief Agents in Canada.

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

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

F. A. BALD, Manager.

Insurance effected at reasonable rates.

TIME-TRIED AND FIRE-TESTED.

QUEBEC

FIRE ASSURANCE CO.'Y,

ESTABLISHED 1818.

Deposit with Dominion

Government, - - - \$100,000

Fire Insurances accepted on the most favorable terms.

MONTREAL OFFICE,

185 ST. JAMES STREET,

THOMAS SIMPSON, Agent.

THE JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW
DEVOTED TO

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

Issued every Friday Morning.

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M. S. FOLEY, Managing Editor and Proprietor.

We do not undertake to return unused manuscripts.



North Shore Railway.

COMMENCING ON
Thursday, June, 1st, 1882.

Trains will run as follows:

	MIXED.	MAIL.	EXPRESS.	
Leave Hochelaga for Quebec.....	P.M. 6 10	P.M. 8 00	P.M. 10 00	A.M. 9 30
Arrive at Quebec.....	A.M. 8 30	9 30	6 30	P.M. 2 40
Leave Quebec for Hochelaga.....	P.M. 5 30	10 10	10 00	P.M. 4 00
Arrive at Hochelaga.....	A.M. 8 15	4 40	6 30	9 10
Leave Hochelaga for Joliette.....	P.M. 5 15			
Arrive at Joliette.....	7 40			
Leave Joliette for Hochelaga.....	A.M. 6 00			
Arrive at Hochelaga.....	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 "
" Metapedia.....	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, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and all places in the Maritime Provinces.

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

G. W. ROBINSON,

Eastern Freight and Passenger Agent,
136 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 7th July, 1882.

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 laps.
5. Paid up policies given for definite amounts after three years.
6. Loans made after two years.
7. Policy indisputable after two years.
8. Any difference to be referred to arbitration. Compare this with ordinary policies.

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

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

R. MACAULAY, Manager.

Insurance.

**LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.**

LIFE AND FIRE. **30,500,000**
Invested Funds
Funds Invested in Canada : - **900,000**
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

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G. F. C. SMITH, Resident Secretary
Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADOLBY.
Agencies Established Throughout Canada.
HEAD OFFICE, CANADA BRANCH,
MONTREAL.

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

(Incorporated by Dominion Parliament.)
Guarantee Fund..... **\$100,000.**
Deposited with Government... **\$50,000.**
Head Office—23 Toronto St., Toronto.

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

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to the Man of 60.
DAVID SMITH, Box 875, Residence, 76 Juchim Street, Agent, Quebec.

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

Insurance.

**THE
LION
Life Insurance Co.'y
Of London, England.**

Subscribed Capital, . . . **\$4,600,000**
Paid up " . . . **920,000**
British Govern't Deposit, . . **100,000**
Canadian " " . . . **50,000**

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	39 55	28 67	24 23	300 51
30	21 70	77 22	43 66	32 79	27 68	318 96
35	25 16	87 37	49 55	37 32	31 51	333 92
40	29 58	99 14	56 45	42 75	36 36	345 76

WITHOUT PROFITS.

Age	Payments for Life.	5 Years.	10 Years.	15 Years.	20 Years.	Single Pym'ts.
25	15 47	59 17	33 35	25 54	21 43	273 78
30	18 17	66 83	37 77	29 00	24 40	305 06
35	21 63	75 63	42 88	33 02	27 89	338 43
40	25 85	85 78	48 85	37 81	32 15	354 31

**HEAD OFFICE,
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**

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Prest. **J. J. KENNY, Man'g. Dir.**
JAS. BOOMER, Secretary.
J. H. ROUTH & CO., Managers, Montreal Branch,
190 ST. JAMES STREET.

CONFEDERATION LIFE ASSOCIATION.

**SOLID PROGRESS.
ASSETS.**

1878..... **\$113,293.**
1876..... **\$289,202.**
1879..... **\$560,767.**
1880..... **\$676,366.**
1881..... **\$877,460.**

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

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

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

**LIFE INSURANCE
EXCLUSIVELY.**

**CANADIAN INVESTMENTS
EXCEED**

\$250,000,

AND
Increasing Yearly.

**LOW RATES
OF
PREMIUM.**

HEAD OFFICE FOR CANADA, 217 St. James Street, MONTREAL.
**WILLIAM ROBERTSON
GENERAL MANAGER.**
AN ACTIVE AND ENERGETIC
GENERAL AGENT
Wanted immediately. Salary and Commission.

**LANCASHIRE
LIFE ASSURANCE COMPANY.**