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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 20, No. 19. }  
New Series.

MONTREAL, FRIDAY, MAY 8, 1885.

M. S. FOLEY,  
Editor and Proprietor.

Leading Wholesale Houses of Montreal

**GAULT BROS. & CO.,**

Importers of

*British & Foreign*

**DRY GOODS**

—AND—

Canadian Manufacturers,

Corner St. Helen and Recollet Streets,

**MONTREAL.**

**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 COBES, BUFFALO, &c.**

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

**JAMES CRISTINE & CO.**

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto.

**Canadian Tweeds.**

We are offering the complete Stock of  
**SPRING TWEEDS**  
in this department,

at Prices that will effect a speedy clearance.

**SPECIAL DRIVE**

—IN—

**BLUE SERGES.**

INSPECTION INVITED.

**JOHN MACDONALD & CO.,**  
WELLINGTON & FRONT STS. EAST,

TORONTO,

and

31 MAJOR STREET,  
MANCHESTER, - - ENGLAND

**WYLD, BROCK & COMP'Y.**

IMPORTERS OF

*British & Foreign*

**WOOLLENS,**

AND GENERAL

**DRY GOODS**

DEALERS IN

**DOMESTIC WOOLLEN**

And other Manufactures,

Warehouse,—Cor. of Bay and Wellington Streets,

**TORONTO.**

Leading Wholesale Houses of Montreal

**SPECIALTIES**

**FOR SPRING TRADE.**

Corn Brooms,

Corn Whisks,

Brushes of all Kinds,

Palls, Tubs, Matches, Clothes Pins,

Wash Boards, &c., &c.,

Children's Carriages, best line in the

Dominion,

Smallwares,

Druggists', Tobacconists',

and Stationers' Sundries

WHOLESALE AT

**H. A. NELSON & SONS,**

**MONTREAL & TORONTO.**

**S. GREENSHIELDS,**

**SON & CO.,**

WHOLESALE

**DRY GOODS**

MERCHANTS,

17, 19 and 21

VICTORIA SQUARE

AND

730, 732, 734 & 736

CRAIG STREET,

**MONTREAL.**

The Chartered Banks.

# Bank of Montreal.

NOTICE is hereby given that a dividend of

**FIVE PER CENT,**  
AND A BONUS OF  
**ONE PER CENT.**

upon the Paid-up Capital Stock of this Institution have been declared for the current half-year, and that the same will be payable at its Banking House in this city and at its branches, on and after

**MONDAY, THE 1st DAY OF JUNE NEXT.**

The Transfer Books will be closed from the 17th to the 31st of May next, both days inclusive. The Annual General Meeting of the Shareholders will be held at the Bank on

**Monday, the First day of June next,**

The Chair to be taken at ONE o'clock. By order of the Board,

**W. J. BUCHANAN,**

General Manager.

Montreal, 21st April, 1885.

# BANK OF TORONTO.

**DIVIDEND No. 38.**

Notice is hereby given that a

**DIVIDEND OF FOUR PER CENT.**

for the current half-year, being at the rate of eight per cent. per annum, and a bonus of 2 per cent. upon the PAID-UP CAPITAL STOCK of the Bank, has this day been declared and that the same will be payable at the Bank and its branches on and after

**Monday, the 1st day of June next.**

The transfer books will be closed from the 17th to the 31st day of May, both days included.

**The Annual General Meeting**

of Stockholders for the election of Directors will be held at the Banking House of the Institution on

**Wednesday, the 17th day of June next.**

The chair to be taken at noon. By order of the Board.

**D. COULSON,**

Bank of Toronto, April 27, 1885. Cashier.

# Banque Ville-Marie.

**HEAD OFFICE, - MONTREAL.**

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

**Directors:**

W. Weir, Pres., J. G. Guimond, Vice-Pres. The Hon. A. H. Paquet, Somerville Weir, J. G. Davie, C. F. Vinet, Ubalde Guand, Cashier. Branch at Berthier, A. GABRIÉLY, Agent. Branch at Louiseville, F. X. O. LACOURSIÈRE, Agent. Branch at Nicolet, C. A. SYLVESTER, Agent. Branch at St. Jérôme, J. A. THÉBERGE, Agent. Agents at New York:

**THE NATIONAL BANK OF THE REPUBLIC.**

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 Oster, H. J. Kingsford, Henry E. Farrer, Frederic Lubbock, Richard H. Glyn, A. H. Philpotts, Edward Arthur Hoare, J. Murray Robertson.

Secretary—A. G. WALLIS.

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

**R. R. GRINDLEY, General Manager.**

W. H. NOWERS, Inspector.

*Branches and Agencies in Canada.*

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

*Agents in the United States:*

**NEW-YORK.**—D. A. McTavish and H. Silkeman, Agents.

**CHICAGO.**—H. M. Breedon, Agent.

**SAN FRANCISCO.**—W. Lawson & C. E. Taylor, Agents.

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

**Foreign Agents.**—Liverpool—Bank of Liverpool.

Australia—Union Bank of Australia. New Zealand

—Union Bank of New Zealand. India, China and

Colonial Bank of New Zealand. Japan—Chartered Mercantile Bank of India, London

and China; Agra Bank, Limited. West Indies,

Colonial Bank, Paris—Messrs. Marouard, Krauss &

Co. Lyons—Credit Lyonnais.

**Issue Circular Notes for Travellers, available**

**in all parts of the world.**

# The Molsos Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$600,000.

**HEAD OFFICE, MONTREAL.**

**Directors.**

THOMAS WORKMAN, Esq., - President.

J. H. R. MOLSON, Esq., - Vice-President.

R. W. SHEPHERD, Esq., SIR D. L. MACFERRON.

MILES WILLIAMS, Esq., S. H. EWING, Esq.

F. WOLFERSTAN THOMAS, Esq., Gen'l Manager.

M. BRATON, Inspector.

**Branches of the Molsos Bank.**

Aylmer, Menford, Toronto,

Brockville, Morrisburg, St. Thomas,

Clinton, Owen Sound, Sorel, P. Q.

Exeter, Ridgeway, Trenton,

Hamilton, Smith's Falls, Waterloo, Ont.

London, Woodstock, Ont.

**AGENTS IN THE DOMINION.**

Quebec—La Banque Nationale and Eastern

Townships Bank.

Ontario—Dominion Bank.

New Brunswick—Bank of N. Brunswick, St. John.

Nova Scotia—Halifax Banking Company and its

branches.

Prince Edward Island—Union Bank of P. E. I.,

Charlottetown and Summerside.

Newfoundland—Commercial Bank of Newfound-

land, St. Johns.

**AGENTS IN UNITED STATES.**

New York—Mechanics' National Bank, Messrs.

Morton, Bliss & Co., Messrs. W. Watson and Alex.

Lang; Boston, Merchants National Bank, Portland,

Casco, National Bank; Chicago, First National

Bank; Cleveland, Commercial National Bank;

Detroit, Mechanics' Bank; Buffalo, Farmers and

Mechanics' National Bank; Milwaukee, Wisconsin

Marine and Fire Insurance Co. Bank; Toledo, Sec-

ond National Bank; Helena, Montana—First National

Bank; Fort Benton, Montana—First National

**AGENTS IN EUROPE.**

London—Alliance Bank, "limited," Messrs. Glyn,

Mills, Currie & Co. Messrs. Morton, Rose & Co.

Liverpool—The National Bank of Liverpool.

Antwerp, Belgium—La Banque d'Anvers.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

The Chartered Banks.

# Merchants' Bank OF CANADA.

NOTICE IS HEREBY GIVEN

That a Dividend of

**Three and One-half per cent.**

For the current half year, being at the rate of

**7 Per Cent. per annum**

— UPON THE —

**Paid-up Capital Stock of this Institution**

Has been declared, and that the same will be payable at its Banking House in this City, on and

after

**Monday, the 1st of June next.**

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive. The Annual General Meeting of the Shareholders will be held at the Bank on

**Wednesday, the 17th day of June next,**

The Chair to be taken at Twelve o'clock.

By order of the Board.

**G. HAGUE,**

General Manager.

Montreal, 22nd April, 1885.

# La Banque du Peuple.

Capital \$1,200,000.

**HEAD OFFICE, - MONTREAL.**

**President.**

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

**A. A. TROTTIER, Esq., Cashier.**

**FOREIGN AGENTS.**

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

# LA BANQUE NATIONALE.

**HEAD OFFICE, QUEBEC.**

**CAPITAL PAID-UP . . . . . \$1,000,000**

**DIRECTORS.**

**HON. ISIDORE THIBAudeau, President.**

**JOSEPH HAMEL, Esq., Vice-President.**

Hon. P. Garneau, N. W. Baby, Esq.

T. LeDroit, Esq., Ant. Poinchaud, Esq.

U. Tessier, Jr., Esq., P. LAFRANCO, Cashier.

**HONORARY DIRECTOR**—Hon. J. R. Thibaudeau,

Montreal.

**BRANCHES:**—Montreal—G. A. Vallée, Manager;

Sherbrooke—John Campbell, Manager; Ottawa—

C. H. Carrière, Manager.

**AGENTS:**—England—National Bank of Scotland,

London; France—Messrs. Alf. Grunbaum & Co.,

La Banque de Paris et de Pays Bas; United States—

National Bank of the Republic, New York; National

Revere Bank, Boston; Newfoundland—The Commercial

Bank of Newfoundland.

CANADA—Prou. Ontario—The Bank of Toronto.

Maritime Provinces—Bank of New Brunswick, Mer-

chants Bank of Halifax, Bank of Montreal; Manitoba

—The Union Bank of Lower Canada.

A general Banking, Exchange and collection busi-

ness transacted. Particular attention paid to collec-

tions and returns made with utmost promptness.

Correspondence respectfully solicited.

The Chartered Banks.

**THE CANADIAN BANK OF COMMERCE**

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

**DIRECTORS.**

HON. WILLIAM McMASTER, *President.*  
WM. ELLIOTT, Esq., *Vice-President.*  
T. Sutherland Stayer, Esq. Jns. Crathern, Esq.  
John Waddie, Esq., Hon. S. C. Wood.  
George Taylor, Esq. W. B. Hamilton, Esq.  
W. N. ANDERSON, General Manager.  
JNO. C. KEMP, Asst. Gen'l Manager.  
ROBT. GILL, Inspector.  
NEW YORK—J. H. Goadby and B. E. Walker, Agts.  
CHICAGO—A. L. Dowar, Agent.

**BRANCHES.**

Ayr	Goderich	St. Catharines
Barrie	Guolph	Sarnia
Bellefleur	Hamilton	Senfort
Berlin	London	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunnville	Paris	Walkerton
Galt	Parkhill	Windsor
	Peterboro'	Woodstock

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

**BANKERS.**

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

**The Dominion Bank.**

CAPITAL, \$1,500,000. RESERVE FUND, \$930,000.

**DIRECTORS:**

JAS. AUSTIN, Pres. HON. FRANK SMITH, V.-Pres.  
Wm. Ince. Edward Leadlay.  
E. B. Osler. James Scott.  
Wilmot D. Matthews.

**HEAD OFFICE, TORONTO.**

AGENCIES: Brampton, Belleville, Cobourg, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby. Queen St., Toronto, cor. of Esther St.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

**R. H. BETHUNE, Cashier.**

**BANQUE JACQUES-CARTIER,**

**HEAD OFFICE, - MONTREAL.**

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

**DIRECTORS:**

ALPH. DESJARDINS, Esq., M.P., President.  
A. S. Hamelin, Esq., Vice-President.  
J. L. Cassidy, Esq. Lucien Huot, Esq.  
J. O. Villeneuve, Esq.  
A. L. DEMARTIGNY, Cashier.  
Branch at Beauharnois, J. A. Cooke, Manager.  
Branch at St. Hyacinthe, A. Clement, Manager.  
Branch at Valleyfield, C. H. Hamel, Manager.  
Branch at Fraserville, J. F. Pellaut, Manager.  
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.  
CAPITAL PAID UP - - - \$3,190,000  
REST - - - - - \$40,000

**Board of Directors.**

THOS. MACLELLAN, *President.*  
JER. HARRISON, Merchant, *Vice-President.*  
JOHN TAPLEY (of Tapley Bros., Indiantown.)  
JOHN McMILLAN (of J. & A. McMillan, Book-sellers.)  
A. A. STERLING, *Fredericton.*  
AGENCY—FREDERICTON: A. S. Murray, Agent.

The Chartered Banks.

**BANK OF HAMILTON**

CAPITAL SUBSCRIBED, - \$1,000,000  
Reserve Fund, - - - \$250,000  
Head Office, - - - Hamilton.

**DIRECTORS.**

JOHN STUART, Esq., *President.*  
HON. JAMES TURNER, *Vice-President.*  
A. G. Ramsay, Esq. Dennis Moore, Esq.  
Charles Gurney, Esq. John P. Octor, Esq.  
George Roach, Esq.  
E. A. COLQUHOUN, *Cashier.*  
H. S. STEVEN, *Assistant-Cashier.*  
AGENCIES—Alliston—A. M. Kirkland, Agent.  
Georgetown—H. M. Watson, Agent. Lutnowal—H. H. O'Reilly, Agent. Milton—J. Butterfield, Agent.  
Orangeville—R. T. Haun, Agent. Port Elgin—W. Corbould, Agent. Tottenham—W. F. Roberts, Agent. Wingham—B. Wilson, Agent.  
Agents in New York—The Bank of Montreal.  
Agents in London, Eng.—The National Bank of Scotland.

**BANK OF OTTAWA, OTTAWA.**

Authorized and subscribed Capital... \$1,000,000  
Paid up Capital..... 999,380  
Rest..... 100,000

JAMES MACLAREN, Esq., *President.*  
CHARLES MAGEE, Esq., *Vice-President.*

**DIRECTORS:**

C. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.  
GEO. BURN, *Cashier.*  
Branches—Auriprior, Pembroke, Wimplog, Man., Carleton Place, Ont.  
Agents in Canada, New York, and Chicago, Bank of Montreal, Agents in London, Eng., Alliance Bank.

**The Central Bank of Canada.**

**HEAD OFFICE, TORONTO, ONT.**

CAPITAL AUTHORIZED, - - - \$1,000,000  
CAPITAL SUBSCRIBED, - - - 500,000  
CAPITAL PAID-UP, - - - 250,000

DAVID BLAIN, Esq. *President*  
SAM'L TREES, Esq., *Vice-President*

**DIRECTORS:**

H. P. DWIGHT, A. McLEAN HOWARD, C. BLACKBURN ROBINSON, K. CHISHOLM, M.P.P., D. M. McDONALD.  
A. A. ALLEN, *Cashier.*  
Agents in Canada—Canadian Bank of Commerce.  
Agents in New York—Importers and Traders National Bank. Agents in London, England—National Bank of Scotland, London.

**The Western Bank of Canada.**

**HEAD OFFICE, OSHAWA, ONT.**

CAPITAL AUTHORIZED..... \$1,000,000  
CAPITAL SUBSCRIBED..... 500,000  
CAPITAL PAID-UP..... 250,000

**BOARD OF DIRECTORS.**

JOHN GOWAN, Esq., *President.*  
REUBEN S. HAMLIN, Esq., *Vice-President.*  
W. F. Cowan, Esq. W. F. Allen, Esq.  
Robert McIntosh, M.D. J. L. Gibson, Esq.  
Thomas Paton, Esq.  
T. H. MILLAN, *Cashier.*  
Branches—Midland, Tilsonburg and New Hamburg.  
Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.

**UNION BANK OF LOWER CANADA.**

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

**DIRECTORS:**

ANDREW THOMPSON, Esq., *President.*  
HON. G. IRVINE, *Vice-President.*  
D. C. Thomson, Esq. E. Giroux, Esq.  
Hon. Thos. McGreevy. J. C. Hale, Esq.  
*Cashier*—P. MACLEWEN. *Inspector*—E. E. WENN.  
BRANCHES—Savings Bank (Upper Town) Montreal, Ottawa, Three Rivers, Winnipeg.  
Foreign Agents—London—The London and County Bank. New York—National Park Bank.

The Chartered Banks.

**THE STANDARD BANK OF CANADA.**

CAPITAL AUTHORIZED..... \$1,000,000  
CAPITAL PAID-UP..... 803,000  
RESERVE FUND..... 185,000  
HEAD OFFICE, TORONTO.

**DIRECTORS:**

W. F. COWAN..... *PRESIDENT.*  
JNO. BURNS..... *VICE-PRESIDENT.*  
W. F. ALLAN..... *DR. MORTON.*  
A. T. TODD..... R. G. JAMESON.  
FRED. WYLD.  
J. L. BRODIE, *CASHIER.*

**AGENCIES.**

Bowmanville.	Campbellford.	Harriston.
Bradford.	Cannington.	Markham.
Brighton.	Collingwood.	Newcastle.
	Pictou.	

Montreal—Bank of Montreal.  
New York—Bank of Montreal.  
London, Eng.—The Royal Bank of Scotland.

**THE BANK OF LONDON**

**IN CANADA.**

**HEAD OFFICE, LONDON, ONT.**

Capital Subscribed..... \$1,000,000  
Capital Paid-up..... 185,000  
Reserve Fund..... 50,000

**MANAGER—A. M. SMART.**

HY. TAYLOR, Pres. JNO. LABATT, *Vice-Pres.*  
DIRECTORS.—W. R. Meredith, W. Duffield, Isidore Danke, P. B. Leys, Thos. Kent, Benj. Cronyn, Thos. Long (Collingwood), Jno. Morrison, (Toronto), John Leys (Rice Lewis & Son, Toronto), Hy. Northrop (Northrop & Lyman, Toronto).  
Branches—Ingersoll, Dresden, Petrolina, Watford.  
Correspondents in Canada—Molson's Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).  
Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of Exchange. Letters of Credit issued, available in all parts of the world.

**IMPERIAL BANK OF CANADA.**

CAPITAL PAID UP . . . \$1,500,000.  
RESERVE FUND . . . 680,000.

**DIRECTORS:**

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

**Head Office--Toronto.**

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Wimplog, 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.**

AUTHORIZED CAPITAL..... \$1,500,000  
CAPITAL PAID UP..... 1,449,067  
RESERVE FUND..... 375,000

**Board of Directors:**

R. W. HENEKER, *President.*  
A. A. ADAMS, *Vice-President.*  
Hon. M. H. Cochrane, G. N. Galer,  
Thos. Hart, Hon. J. H. Pope,  
T. S. Morey, Hon. G. G. Stevens,  
WM. FARWELL, *General Manager.*

**HEAD OFFICE—HERBROOKE, QUE.**

BRANCHES—Waterloo, Richmond, Coatcook, Stanstead, Cowansville, Granby, Bedford, Farnham

Agents in Montreal—Bank of Montreal.  
London, England—Natl. Bank of Scotland.  
Boston—National Exchange Bank.  
New York—National Park Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., President. WILLIAM WITHERS, Esq., Vice-President. G. H. HENFROW, Esq., Cashier. JAMES STEVENSON, Esq., Cashier. Branches and Agencies in Canada. Ottawa, Ont. To onto, Ont. Pembroke, Ont. Montreal, Que. The old, Ont. Three Rivers. Agents in New York—Messrs. Matthead, Phelps & Co. Agents in London—The Bank of Scotland.

Loan No longer.

THE HAMILTON

Provident and Loan Society.

President, GEORGE H. GILLESPIE.

Vice-President, JOHN HALVEY.

Capital subscribed \$1,500,000.00 paid-up 1,100,000.00 Reserve and Surplus Profits 113,028.21 Total Assets 113,028.21 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.

Banking House: Cor. of King and Hughson Sts., HAMILTON, ONT.

H. D. CAMERON, Treasurer.

THE ONTARIO

Investment Association

(Limited.)

OF LONDON, ONTARIO.

CAPITAL Subscribed, - \$2,650,000.00 CAPITAL PAID UP, - 634,715.71 RESERVE FUND, - 502,000.00 INVESTMENTS, - 1,998,621.6

Parties wanting money on Real Estate Mortgages. Apply to HENRY TAYLOR, Manager.

Dominion Savings & Investment Soc.

LONDON, ONT.

INCORPORATED, - 1872.

Capital \$1,000,000.00 Subscribed, 1,000,000.00 Paid-up, 868,840.28 Reserve Fund, 149,000.00 Contingent Fund, 963.12

Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.

Money received on deposit and interest allowed thereon.

F. B. LEYS, Manager.

THE PETERBOROUGH Real Estate Investment Co.

[LIMITED.]

Incorporated 1878 by Lett-rs Patent under Great Seal of Canada.

Authorized Capital \$2,000,000 Subscribed Capital 1,493,600 Paid-up Capital 373,400 Assets 31st January, 1885 1,150,000 Paid-up Capital held in Great Britain 117,400 Debentures issued in Great Britain 672,765.40

Directors in Canada. MAJOR-GEN. HAUTURIN, late of Her Majesty's East Indian Forces, President. JOHN WALTON, Esq., Vice-President.

GEORGE A. COX, Esq., Mayor of Peterborough. RICHARD HALL, Esq., of Messrs. Hall, Innis & Co. H. J. LEFEVRE, Esq., A. C. DUNLOP, Esq., A. F. POUSETTE, Esq., T. G. HAZLITT, Esq., Buristler.

Bankers in Canada—The Ontario Bank. Bankers in Great Britain—The British Linion Company Bank.

Chief Agents in Great Britain—Flulayson & Auld, Writers, 160 and 164 West George Street, Glasgow. Agents in Edinburgh—Ronald & Richie, S.S., 20 Hill Street.

Agent in Aberdeen—Geo. Allan, Advocate, 66 Castle Street.

POUSETTE & ROGER, Managers, Peterborough, Ont.

Oceanic Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Table with 2 columns: Location and Tons. Montreal 3,284, Toronto 3,284, Dominion 3,178, Ontario 3,176, Texas 2,700, Sarnia 3,850, Quebec 2,700, Oregon 3,850, Mississippi 2,680, Vancouver 3,850, Brooklyn 3,800.

Great Reduction in Rates.

DATES OF SAILING

FROM PORTLAND TO LIVERPOOL. Montreal, 23rd April | Dominion, 15th April

FROM QUEBEC. Brooklyn, 9th May | Vancouver, 3rd May \*Sarnia, 16th | Montreal, 6th June Toronto, 23rd | Oregon, 13th

RATES OF PASSAGE FROM QUEBEC. CABIN.—\$50, \$60; return, \$90, \$100, \$108, and \$120, according to steamer and berth. Intermediate and Steerage at low rates.

Prepaid steerage tickets issued at the lowest rates. Saloons, Staterooms, Music Room and Bath Rooms in these steamers are amiships, where but little motion is felt, and carry neither cattle nor sheep. Vancouver is lighted throughout with electricity.

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 Gracie, Hunter & Co., 11 Leadenhall Street; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

The Chartered Banks.

THE DOMINION BANK.

Notice is hereby given that a dividend of five per cent. upon the Capital Stock of this institution has been this day declared for the current half year, and that the same will be payable at the banking house in this city on and after Friday, the 1st day of May next.

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

The annual meeting of the Stockholders for the election of Directors for the ensuing year will be held at the banking house, in this city, at 12 o'clock noon, on Wednesday, the 27th day of May next.

By order of the Board.

R. H. BETHUNE,

Toronto, March 25, 1885, Cashier.

LA BANQUE VILLE MARIE.

NOTICE

I HEREBY GIVEN that a dividend of Three and One Half Per Cent. (3 1/2 per cent.) upon the paid-up capital stock of the institution has been declared for the current half year, and that the same will be payable at its Head Office in Montreal, on and after

MONDAY, the 1st day of June next.

The Transfer Books will be closed from the 21st to the 30th of May, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank, in Montreal, the Seventeenth day of June, next at Twelve o'clock, noon.

By order,

U. GARAND,

Montreal, 21st April, 1885, Cashier.

Oceanic Steamships.

Allan Line.



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

1885. Winter Arrangements. 1885.

This Company's Lines are composed of the following Double Engine Clyde built IRON STEAMSHIPS. They are built in water-tight compartments, are un surpassed 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.

Table with 3 columns: Vessels, Tonnage, Commanders. Numidian 6,100 Building. Siberian 4,600. Cartaginian 4,600. Hanoverian 4,600 Capt. J. G. Stephen. Parisian 5,400 James Wylie. Sardinian 4,650 Lt. W. H. Smith, R.N.R. Polynesian 4,100 R. Brown. Sarmatian 3,600 John Graham. Circassian 4,000 W. Richardson. Moravian 3,600 Lieut F. Archer, R.N.R. Peruvian 3,400 Capt. Jos. Ritchie. Nova Scotian 3,300 Mr. Dalziel. Hibernian 3,434 Hugh Wylie. Caspian 3,200 Lt. B. Thomson, R.N.R. Austrian 2,700 Lieut. R. Parrott, R.N.R. Nestorian 2,700 Capt. D. J. James. Prussian 3,000 Alex McDougall. Scandinavian 3,000 John Parks. Siberian 4,600 Building. Buenos Ayrean 3,800 Capt. R. P. Moore. Corean 4,000 Barclay. Grecian 3,600 C. E. LeGallais. Manitoban 3,150 McNicol. Canadian 2,600 C. J. Menzies. Phoenician 2,800 J. Brown. Waldensian 2,600 R. H. Hughes. Lucerne 2,200 John Kerr. Newfoundland 1,500 Mylins. Aadian 1,360 F. McGrath.

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

The Steamers of the

Liverpool, Londonderry and Quebec Mail Service.

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

FROM HALIFAX:

Table with 2 columns: Ship Name and Date. Parisian Saturday, Jan. 31. Sarmatian Saturday, Feb. 7. Polynesian Saturday, 14. Circassian Saturday, 21. Caspian Saturday, 28. Sardinian Saturday, Mar. 7.

Rates of Passage from Montreal via Halifax: Cabin... \$12.65, \$78.00 and \$88.00 (According to Accommodation.)

Intermediate... \$40.00 Steerage... At lowest rates.

The Steamers of the Halifax Mail Line, from Halifax to Liverpool, via St. John's, Nfld., are intended to be despatched as follows:

FROM HALIFAX:

Table with 2 columns: Ship Name and Date. Nova Scotian Monday, Jan. 12. Sardinian Saturday, 24.

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

Table with 2 columns: Cabin... \$20.00 Intermediate... \$15.00 Steerage... \$5.00.

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

An experienced surgeon carried on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21, Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allan, Rae & Co., Quebec; Allan & Co., 73 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN, State St., Boston, and 25 Common St., Montreal.

**Bank of Hamilton.**

DIVIDEND No. 25.

NOTICE is hereby given that a dividend of Four Per cent. on the current half year up to the paid-up Capital Stock of this institution has this day been declared, and that the same will be payable at the Bank and its agents on and after **Monday, the 1st day of June, next.**

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

The annual general meeting of the stockholders, for the election of Directors for the ensuing year, will be held at their Banking House, in this city, on **WEDNESDAY, the 16th day of June next.** The chair to be taken at 12 o'clock, noon.

By order of the board,  
**E. A. COLQUHOUN,** Cashier.

Bank of Hamilton,  
Hamilton, April 22nd, 1885.

**Legal.**

For Accountants, &c., see other page.

Peterborough, Ont.

**E. B. EDWARDS,**  
BARRISTER, &c.,

**HATTON & WOOD,**  
BARRISTERS, SOLICITORS, &c.  
C. W. Hatton. R. E. Wood, B.A.

**W. A. STRATTON, B.A., LL.B.,**  
BARRISTER, SOLICITOR, &c.  
Peterborough, Ont.

Toronto.

**JONES, MACKENZIE & LEONARD,**  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.  
CLARKSON JONES. BEVERLEY JONES.  
GEO. A. MACKENZIE. C. J. LEONARD.

English Agent,

JONAS AF JONES, 39 Cannon Street, London.  
\*A Comin'r for N. Y., Illinois and other States.

Cornwall, Ont.

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

St. Thomas, Ont.

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

St. Catharines, Ont.

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

Seaforth, Ont.

**M. CAUGHY & HOLMSTED,**  
BARRISTERS, &c., Seaforth, Ontario.

Stock Brokers, &c.

**STRATHY BROS.,**

STOCK BROKERS,

2 Stock Exchange Building, MONTREAL.  
JALIX L. STRATHY, ED. A. D. W. STRATHY,  
Member Montreal Stock Exchange.

Canadian and American Stocks, Bonds, Grain, &c.  
Bought or Sold for Cash or on Margin.  
BUSINESS STRICTLY CONFINED TO COMMISSION.  
Agents: Donald, Gordon & Co. New York. Alex. Geddes & Co. Chicago. Lee, Higginson & Co. Boston  
P.O. BOX RECEIVED BY TELE. RAPH EVERY FEW MINUTES OVER "TICKER" IN OFFICE.

**MacIVER & BARCLAY,**

STOCK BROKERS,

(Members Montreal Stock Exchange),  
120 St. Francois Xavier Street, Montreal.  
Canadian and New York Stocks and Grain and Provisions in Chicago bought and sold for cash or on margin. Agents in New York—Baldwin & Weeks; Agents in Chicago—Cyrus H. Adams & Co.

Leading Wholesale Trade.

**ROBT. MCGREADY & CO.**

WHOLESALE

**BOOT & SHOE MANUFACTURER,**

OFFICE AND WAREHOUSE,  
21 and 23 ST. PETER STREET,  
MONTREAL.

**J. A. EGGINTON,**

Ornamental Cut Glass Works,  
DOOR LIGHTS, BEVELLED EDGE  
PLATE GLASS MIRRORS, &c.,  
519 Lagachetiere St., Montreal.

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

100 GREY NUN ST., Montreal,  
MANUFACTURERS OF  
**SOFA, CHAIR & BED SPRINGS.**  
A large Stock always on hand.

Roman Cement, Portland Cement,  
Water Lime  
Drain Pipes, Vent Linings,  
Flue Covers, Fire Bricks, Fire Clay,  
Whiting, Plaster of Paris, Borax,  
China Clay, &c

**Blotting Paper.**

First Prize Dominion Exhibition 1880.  
**JOHN CRILLY & CO.,**  
MANUFACTURERS OF  
Blotting Paper, Flour Sack Paper,  
Muslin Paper, Fine Manilla Paper,  
Colored and Brown & Grey Wrapping  
White Printing Paper, Roofing Felt and Match  
Flour Sack Paper Bags, &c., &c. Paper.  
Special Sizes and Weights made to order.  
389 ST. PAUL ST., MONTREAL.

**DOMINION PAPER CO.**

100 Grey Nun street, Montreal.  
(Mills at Kingsey Falls, P.Q.)  
MANUFACTURERS OF  
The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned & White)  
No. 3 News and Printing, " "  
White Tea and Bag,  
Bleached Manilla Envelope, Bag and Wrapping,  
White Manilla Tea and Wrapping,  
Unbleached Manilla Bag and Wrapping.

**DOMINION EXHIBITION, 1884.**

FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL  
Awarded to the

**ROLLAND PAPER CO.,**

MILLS AT ST. JEROME, P.Q.  
Bronze Medals for Writing, Caps to Posts  
Book and Job, News and Bristol Board.  
Silver Medal for Colored Papers.  
Gold Medal for best collection.  
Special sizes and weights made to order,  
HEAD OFFICE IN MONTREAL.  
**J. B. ROLLAND & FILS,**  
Wholesale Paper Warehouse,  
ST. VINCENT STREET, NOS. 6, 8, 10, 12, & 14

Leading Wholesale Trade of Montreal.

**COCHRANE, CASSILS & CO.**

MANUFACTURERS OF

**Boots and Shoes, Wholesale,**  
CORNER OF  
Craig and St. Francois Xavier Streets,  
**MONTREAL.**

**JAMES MCGREADY & CO.,**

WHOLESALE

**BOOT AND SHOE MANUFACTURERS.**  
ST. PETER & YOVILLE STREETS,  
MONTREAL

**SHAW BROS. & CASSILS,**  
**TANNERS,**

And dealers in  
**HIDES AND LEATHER,**  
426 & 428 NOTRE DAME ST.  
MONTREAL.



22 SHEPPARD STREET, - - - - TORONTO, ONT.

**JAMES WILSON,**

Manufacturer of all kinds of **MILL BRUSHES,**  
56 SHERBROOKE STREET, TORONTO, ONT.  
Correspondence solicited.  
Legal.

Guelph, Ont.  
**MACDONALD & MACDONALD,**  
Barristers, &c.  
A. H. MACDONALD. W. MACDONALD.

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

Kingston, Ont.  
**E. H. SMYTHE, LL. D.**  
BARRISTER, SOLICITOR, &c.  
Special attention to Commercial Collections.

Simcoe, Ont.  
**G. W. WELLS,**  
(Late Killmaster & Wells)  
BARRISTER, SOLICITOR, &c.

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

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

Renfrew, Ont.  
**JOHN D. McDONALD, Barrister, Attorney-at-Law, &c., &c.** Official Assignee for the County of Renfrew, Office:—Baird Street, opposite Smith & Stewart's Hardware Store.

## Montreal Advertisements.

**INDIA RUBBER CLOTHING CO.,**

C. L. HIGGINS, - - - - - MANAGER.

Manufacturers of Gossamer Circulars, Newports, Sleeve Circulars, Aprons, Sponge Bags, Belt Clothes, Hat Covers, Sleeves, A-1's, a full line of Men's and Youths' Coats. Only the Trade supplied. 742 Craig Street, MONTREAL.

**A. HULEK,** Manufacturer for the Wholesale Dry Goods

Trade of Silk and Cloth Cloaks, Dolmans, etc., Braided and Plain Jerseys, Jersey Fancy Caps, Children's Frocks, Snow-shoe Suits of every Style. Also:—Wholesale Manufacturers of Furs; Fur Coats and Cloaks a Specialty, Paris, London and New York experience.

This firm is ready to make up Cloaks, &c., similar to imported samples, if necessary. Also to work up any goods which Wholesale Dry Goods Houses may wish to turn into manufactured articles. Address **A. HULEK, 196 McGill Street, Montreal.**

## THE

**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 Telephone 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 to connect by Telephone. For particulars address, **THE BELL TELEPHONE COMPANY OF CANADA.—MONTREAL.**

Accountants, Agents, &c.  
(For Legal Cards see other Page.)

**JAMES C. MACKINTOSH,**  
BANKER AND BROKER,  
HALIFAX, N. S.

Special attention given to investments in sound dividend-paying Stocks and DEBENTURES.  
Collections made in all parts of the Maritime Provinces.

Business information afforded to customers,  
166 HOLLIS STREET.

Quebec, Ont.

**JOHN SMITH,**

REAL ESTATE AND LOAN AGENT,  
ACCOUNTANT, &c.,  
82 St. George's Square,  
QUEBEC, ONT.

Assignments taken and Estates managed.

Montreal.

**JOHN FAIR,**

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

**JOHN M. M. DUFF,**  
ACCOUNTANT & INSURANCE ADJUSTER,  
Commissioner for Canada and  
New York, Pennsylvania, Massachusetts, Maine,  
Vermont and Illinois.  
ISSUER OF MARRIAGE LICENSES,  
118 ST. JAMES STREET,  
Opposite Post Office.

**KENT & TURCOTTE,**  
Public Accountants & Auditors,  
7 PLACE D'ARMES SQ.  
Jacques-Cartier Bank Building, Montreal.

A. L. RENT.

ALPHONSE TURCOT.

## Montreal Advertisements.

**MICHEL LEFEBVRE & CO.,**

MANUFACTURERS

Pure Vinegars and Methylated Spirits.  
MONTREAL.

**W. S. THOMSON,**

IMPORTER OF

Laces, Buttons, Trimmings,

AND GENERAL FANCY GOODS.

1811 Notre Dame St., Montreal.

**SACRAMENTAL WINES.**

Canadian Light Wines, being perfectly pure, are specially suitable for Sacramental purposes, especially authorized for use in the Diocese of Montreal by Bishop Fabre, and in the Diocese of Three Rivers by Bishop Lafèche.

BAKER &amp; CO.,

Manufacturers of Canadian Wines,  
186 & 188 Fortification Lane.  
MONTREAL.

WARREN'S PATENT PLATFORM SCALES.  
The oldest and most reliable Scale House in the  
Dominion.

For First Class Work.

**H. B. WARREN & CO.,**  
763 Craig Street, Montreal.

**DOMINION**

Fur Dressing &amp; Dye Works,

A. NELLMANN,

201 CRAIG ST., MONTREAL.

**THE LAND GRANT**

OF THE

**CANADIAN PACIFIC RAILWAY**

Consists of the finest Wheat Meadow  
and Grazing Lands in Manitoba  
and the North West Territories.

Lands at very low prices within easy distance of the  
Railway, particularly adapted for Mixed Farming  
—Stock raising, dairy produce, &c. Land can be pur-  
chased,

With or Without Cultivation Conditions,

At the option of the purchaser. Prices range from  
\$2.50 per acre upwards, with conditions requiring cul-  
tivation and without cultivation or settlement condi-  
tions at liberal figures, based upon careful inspection by  
the Company's Land Examiners.

When the sale is made subject to cultivation A REBATE  
of one-half of the purchase price is allowed on the quan-  
tity cultivated.

**TERMS OF PAYMENT:**

Payments may be made in full at time of purchase  
or in six annual instalments, with interest. Land  
Grant Bonds can be had from the Bank of Montreal or  
any of its agencies, and will be accepted at 10 per cent.  
premium on their par value and accrued interest in pay-  
ment for lands.

Pamphlets, Maps, Guide Books, &c., can be obtained  
from the undersigned, and also from John H. McFavish,  
Land Commissioner, Winnipeg, to whom all applica-  
tions as to prices, conditions of sale, description of  
lands, &c., should be addressed.

By order of the Board,

CHARLES DRINKWATER,

Secretary.

## Brockville, Ont., Advertisements.

**J. A. HIBBARD,**

Manufacturer of Fine

**CARRIAGES AND SLEIGHS,**  
FACTORY JOHN STREET,  
BROCKVILLE, ONT.

N.B.—Repairing promptly attended to. All work  
warranted. Orders by mail promptly attended to.

**CANADA DYE WOOD MILLS.**

BUSH &amp; McCORMACK,

Importers and Manufacturers of

**ALL KINDS OF DYE WOODS,**  
BROCKVILLE, ONT.

## Arnprior, Ont., Advertisements.

**ARNPRIOR FLOUR MILLS.****ERIC HARRINGTON,**

PROPRIETOR.

ARNPRIOR, ONTARIO.

**ALEX. McARTHUR & CO.,**

MANUFACTURERS

**TARRED AND ROOFING FELT,**

Building Paper, Coal Tar, Pitch,

Paper Bags, Wrapping Paper,

Twine, &amp;c., &amp;c.,

393 ST. PAUL ST., MONTREAL.

**A. VOGEL & CO.**

Importers &amp; Manufacturers of

**Furs & Skins,**

532 &amp; 534 St. Paul St., near McGill St.,

MONTREAL.

HIGHEST PRICES paid for RAW FURS.

**H. J. BEEMER,**

Contractor for Building Railways,  
Canals, Bridges, Buildings, etc., also  
Steam Dredging and Sub-Marine  
Works. Office for the Montreal Ex-  
tension of the Canadian Pacific Rail-  
way, Cor. Barclay and Water Streets.  
Office at Windsor Hotel, Montreal.

**J. H. WALKER,**  
DESIGNER AND**ENGRAVER ON WOOD**

\* REMOVED TO

FORESTRY CHAMBERS.

Old Post Office Building

Enter by 132 St. James St.

or by 116 St. Francois

Xavier Street, Montreal.

Fine Art Engraving,

Portraits, &amp;c.

ESTABLISHED 1860.

**BUY THE****ELECTRIC LAMP.**

GIVES A LIGHT equal to eight ordi-

nary lamps for our

gas jets. Nine times cheaper than gas, with a light

four times more brilliant. **Twenty-five p.c.**

cheaper in price than the "Sun" "Wonder," or

Lighting Lamps. Can be fitted to any gas fixture.

**Encourage Home Manufacture.** The

only Lamps of the kind manufactured in Canada.

No smoky or broken chimneys. Positively non-

explosive. Costs only half a cent per hour for oil.

Staud Lamps handsomely finished in Gold or Silver

for the study or parlor. Brass and Nickel Founts

made so as to fit every description of gas or lamp

fixtures. **Agents Wanted** for every town in the

Dominion. Sole Manufacturers and Owners of the

Thayer Electric Lamp Patent, **FRANK WEIR**

&amp; Co., P.O. Box 1678. Office and Factory, 48 to 50

Nazareth St.; Foundry, 84 to 90 Wellington St.,

and 68 Prince St., Montreal.

**Peterborough Ont., Advertisements.**

**Peterborough Biscuit Works,**  
G. W. HALL, Proprietor.  
Soda Biscuits for Family use a Specialty.  
Office, Works and Sample Room, Simcoe Street,  
**PETERBOROUGH.**

**T. FITZGERALD,**  
LIVERY AND SALE STABLES.

**FIRST-CLASS TURNOUTS**  
Always on hand.  
**PETERBOROUGH, Ont.**

**THE AUBURN WOOLLEN COMPANY,**  
(Limited.)  
Manufacturers of Tweeds.  
**PETERBOROUGH, ONT.**

**The Wm. Hamilton Manfg. Co.**  
Manufacturers of the most improved Saw Mill Engines and Boilers, Heavy Circular and Iron Gang Mills; Patent Twin Circular; Steam Feeds with Patent Valves; Gove's Patent Saw Sharpener; Perkins' Patent Shingle Mill and Shingle Machinery; Improved Lumbermen's Capstans; Lefelle Turbine Water Wheel; Band Saw Mills; Twin Engine Feed for long Carriages. *Peterborough, Ont.*

**John Stewart,**  
Weaver, Murray St., Peterboro', Ont.  
CARPET, FLANNEL & GENERAL CUSTOM WEAVER.  
All Work Guaranteed.

**R. MOWRY,**  
Peterboro, Ont..  
Manufacturer of  
THRESHING MACHINES, HORSE POWERS,  
and Sawing Machines.  
All work warranted. Repairing of all kinds promptly attended to at moderate rates.

**E. B. WILSON,**  
CUSTOM WOOLLEN MILLS, Hunter Street,  
(WEST END OF IRON BRIDGE).  
Custom Carding, Spinning, Fulling and Dressing.  
Manufacturer of Blankets, Flannels, Full Cloths,  
and 3-ply Double and Single Yarns.  
**PETERBORO, ONT.**

**PETERBOROUGH WOOLLEN MILL.**  
A. W. BRODIE,  
WOOLLEN MANUFACTURER,  
**PETERBOROUGH, ONT.**

**JOHN. T. CRAIG,**  
Carriage and Sleigh Maker, Horse Shoeing, &c.  
ALL WORK GUARANTEED.  
**ELIZABETH ST., ASHBRUSHMAN,**  
OPPOSITE PETERBORO, ONT.

**McANDREW & NOBLE,**  
Opp. Hall, James & Co., and next door to the Fire Engine Station,  
**Simcoe Street, Peterborough, Ont.**  
Steam and Hot Water Heating in the most improved  
and economical plans. Sanitary Plumbing a Specialty.  
Gas Fitting Practically done.

**ALEXANDER GIBSON,**  
IMPROVED STYLES OF HORSE-SHOEING.  
Spring Steel Shoes & Steel Caulks. Home Manufacture.  
Lame and Interfering Horses a Specialty.  
Mill Picks sharpened.  
Near Peter Hamilton's Foundry,  
George Street, Peterborough, Ont.

**FOR LIVERY RIG, TRY**  
**CONNORS BROS.,**  
TIP-TOP LIVERY,  
George Street, South of the Market Square,  
**PETERBOROUGH, Ont.**

**ALFRED J. TURCOT & CO.,**  
366 St. Paul St., Montreal,  
Are receiving weekly the latest styles in  
**MILLINERY & FANCY GOODS,**  
From European and American markets.  
Black Goods a specialty in  
**Cashmere, Velvets, Velvetens, Rib-  
bons and Ostrich Feathers** a specialty.  
Special discounts to Cash Buyers.

**PARKER'S FOUNDRY.**  
19 to 29 Dalhousie Street,  
**MONTREAL.**

**CAST-IRON SINKS** MADE FROM THE  
best American pat-  
terns. A large assortment in stock. Prices on ap-  
plication.  
**MOSES PARKER.**

**FENWICK & SCLATER,**  
*Asbestos Warehouse, Railway, Steamboat  
and Engineers' Supplies.*

**Phoenix File Works—Fire Engine Hose**  
229, 231 and 233 Commissioners Street,  
**MONTREAL.**

**JOHN FOGG,** 133 KING ST. EAST,  
TORONTO, ONT.  
**BRASS FOUNDRY.** Railway Castings a  
specialty. Babbit and Antifriction Metals of all  
descriptions. Lead and Zinc Castings.

**Dissolution of Partnership.**

The partnership heretofore existing between  
the undersigned as Insurance Agents and  
Brokers is dissolved by mutual consent of the  
partners from this date.  
The business of the British and Foreign  
Marine Insurance Company will be carried on  
by Mr. Bond.  
The business of the Glasgow and London  
Insurance Company will be carried on by Mr.  
Browne.  
E. L. BOND.  
STEWART BROWNE.  
Montreal, 20th April, 1885.

**EXPERIENCED TRAVELLERS**

— ALWAYS TAKE THE —  
**GRAND TRUNK RAILWAY**  
THE FAVORITE RAIL ROUTE TO

**MONTREAL, DETROIT, CHICAGO,**  
Boston, New York, Buffalo,  
Nag. Falls, Peterboro, Quebec,  
Portland, Halifax, Winnipeg,  
Kansas City, Omaha, St. Paul,  
St. Louis, Pt. Huron, London, Hamilton,  
and all Principal Points in

**CANADA AND THE UNITED STATES.**

It is Positively the ONLY LINE in Canada  
running THE CELEBRATED PULMAN PALACE  
SLEEPING AND PARLOR CARS,  
And, in connection with the  
**CHICAGO AND GRAND TRUNK RAILWAY,**  
forms the

Shortest, Quickest, and Most Reliable High-  
way to  
**Manitoba, British Columbia  
and the Pacific Coast.**

**FOR FARES,** Time Tables, Tickets, and  
General Information, apply at  
the Company's Ticket Office  
**WM. EDGAR, JOSEPH HICKSON,**  
Gen. Pass. Agent. Gen. Manager.

**Ottawa Advertisements.**

**VULCAN BOILER WORKS,**  
McBRIDE & CO., Man'rs. of Iron & Steel  
**BOILERS OF EVERY DESCRIPTION.**  
Tanks, Grinders, Iron Roofing  
Bank Vaults, Smoke-Stacks and all kinds of Sheet  
Iron Work. 428 & 430 Wellington St., OTTAWA.  
Repairs promptly executed.

**STEWART & FLECK, JR.,**  
MANUFACTURERS OF EVERY DESCRIPTION OF  
**Mill Machinery,**  
Water Wheels, Steam Engines,  
Boilers.  
VULCAN IRON WORKS, WELLINGTON ST., OTTAWA.  
Repairs Promptly Executed.

**OTTAWA PLATING CO.,**  
106 and 108 Bay Street,  
FINEST GOLD, SILVER AND NICKEL PLATING.  
No goods allowed to leave the Works unless  
plated and finished in the best possible manner.  
None but skilled workmen employed.  
OFFICE AND SHOW ROOM, 170 SPARKS STREET.  
**GARROW & MACDONALD.**

**OCCIDENTAL HOUSE,**  
H. BEAUVAIS, Proprietor,  
49 to 58 DUKE STREET, near Railway Station,  
**OTTAWA.**  
First-class Accommodation for the Travelling Public.

**VICTORIA FOUNDRY, OTTAWA.**  
Engine & Mill Machinery of every description  
**MANUFACTURED.**  
GENERAL REPAIRS DONE.  
M. W. MERRILL. N. S. BLASDELL & CO.

**JOHN BROWN,**  
**SOAP & CANDLE**  
MANUFACTURER,  
YORK STREET, OTTAWA.

**P. BOILEAU,**  
Formerly with Joseph Isabelle, of Hull,  
**CARRIAGE MAKER,**  
No. 25 CLARENCE ST., OTTAWA.  
Vehicles to order and Repairs made on the  
shortest notice. Prices moderate. Your patronage  
is respectfully solicited.

Mount Sherwood Sash and Door Factory,  
**ROBERT THACKRAY,**  
Importer and Manufacturer of  
**FLOORING, MOULDINGS, &c.**  
PLANING AND RE-SAWING DONE TO ORDER.  
MOUNT SHERWOOD, OTTAWA, ONT.

**W. REARDON,**  
MANUFACTURER OF  
**BROOMS, SCRUBBING BRUSHES, ETC.,**  
The trade supplied. Factory and Office,  
**138 YORK ST., OTTAWA, ONT.**

**L. DUHAMEL,**  
**Carriage Maker,**  
(Established 1845)  
109 Murray Street, Ottawa, Ont.  
Improved Carriages and Buggies; combining  
lightness, strength, elegance and comfort.

**THOS. TODD & SON,**  
**Commission Merchants**  
MILLERS & MALTSTERS,  
GALT, - - - - - ONTARIO.  
**FLOUR A SPECIALTY.**



Leading Manufacturers, &amp;c.

**D. MORRICE, SONS & CO.**General Merchants, &c.,  
MONTREAL and TORONTO.**HOCHELAGA COTTONS.**

Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &amp;c.

**ST. CROIX COTTON MILL.**

Tickings, Denims, Apron Checks, Fine Fancy Checks, Gingham, Wide Sheetings, Fine Brown Cottons, &amp;c.

**ST. ANNE SPINNING CO. [Hochelaga].**

Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only supplied.

— THE —

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

CORNWALL, . . . . . ONT.

MANUFACTURE

**COTTONADES, WOVEN DUCKS, DYED DUCKS,**White Ducks for Sails, Tents, in  
7, 7½, 8, 9, 10 and 12 oz.**CANTON FLANNELS, BLEACHED, UN-****BLEACHED and COLORED.****GRAIN BAGS, SUGAR BAGS.**

All orders executed DIRECT from the Mills at Cornwall. Accounts opened with the Wholesale Houses only.

**FRANK ROBERTSON & CO.,**

10 COLBORNE ST., TORONTO.

WHOLESALE IMPORTERS OF

**BERLIN WOOLS.**Fingering Wools, Fine Yarns, Materials for Art Needle Work, Arrasens, Cheailles, Felts, Canvas, Plushes, Upholstery Finings, Perforated Parchment Patterns,  
IN FINE QUALITIES ONLY.**The National Electrotype & Stereotype Co.,**

(Limited), 19 to 23 Adelaide-street, Toronto. The only complete foundry in Canada. Fine work, cut, job work a specialty. Estimates furnished. All work guaranteed.

**FLEISCHMANN & CO.,**

Original Manufacturers, Introducers and Distributors in the U. S. and Canadas of

**COMPRESSED YEAST.**Canadian Factory Depot:—15 ADELAIDE ST. W.  
TORONTO, Ont.**TIFFIN BROTHERS,**

General Merchants,

IMPORTERS OF

**TEAS, SUGARS**

AND

**MEDITERRANEAN GOODS.**

818, 320 &amp; 322 ST. PAUL ST., MONTREAL.

Leading Manufacturers, &amp;c.

**The Merchants Manuf'g Co.'s  
BLEACHED SHIRTINGS,**

At Exhibition every time successful. First time exhibited, Dominion Exhibition, St. John, N.B., 1887. Awarded First Prize, Silver Medal. Second time exhibited, Dominion Exhibition, Montreal, Sept., 1884. Awarded First Prize. Third time exhibited, Industrial Exhibition Association, Toronto, 1884. Awarded a Special Diploma "For excellence and fineness of make, combined with pure white finish."

N.B.—Although no Prizes are given for Textile Goods at this Exhibition, the excellence of make and fineness in finish of the MERCHANTS MANUFACTURING COMPANY'S BLEACHED COTTONS were such as to call for Special Notice, and were accordingly awarded the above Diploma.

CANTLIE, EWAN &amp; CO., Agents.

**MONTREAL COTTON CO.  
VALLEYFIELD,**

Foulards,

Sateens,

Permanent Linings,

Beetled Twills,

New Weaves and Finishes in

**BLEACHED SHIRTINGS.**

Fresh Novelties every week.

R. R. STEVENSON, Selling Agent,  
10 Lemoine Street, MONTREAL.**S. H. MAY & CO.,**

474 &amp; 476 St. Paul St.,

Importers and Dealers in

**Paints, Linseed Oil,**

Lubricating Oils, Window

Glass, Turpentine, Varnish, &amp;c.

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

156 and 158 MCGILL STREET.

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

**Papers, Stationery,**

Blank Books,

Miscellaneous Books,

Paper Hangings

and Window Shades.

**P. D. DODS,**

Importer and Manufacturer of

**Paints, Varnishes**

AND ARTISTS' MATERIALS.

**PLATE AND SHEET GLASS.**

A Full Stock always on hand of all Painters' requirements.

Specialty in Fine Colors, Leads &amp; Varnishes.

23 ST. JOHN ST. AND 24 & 31 HOSPITAL ST.,  
MONTREAL.

Leading Manufacturers, &amp;c.

**WM. PARKS & SON,  
COTTON SPINNERS,  
BLEACHERS AND DYERS  
NEW BRUNSWICK COTTON MILLS,  
ST. JOHN, N.B.****COTTON YARNS,** White and Colored, Single and Double Twist Yarns, Bleached and Colored. **CARPET WARPS,** White and Colored. **BEAM WARPS,** for Woollen Mills in all the varieties required.**HOSIERY YARNS** of every description. **BALL KNITTING COTTON,** superior in quality to that imported.**FANCY WOVE SHIRTINGS and APRON CHECKS.** These Goods have been awarded FIRST PRIZES for each of the above articles at Montreal, Toronto, Halifax and Kingston Exhibitions, 1881, 1884 and 1887.

A GOLD MEDAL

at the Dominion Exhibition at Montreal, 1880.

A SILVER MEDAL

at Kingston for best assortment of Cotton Manuf. 1882.

A SILVER MEDAL

at Montreal, 1882, for best display of Cotton Goods.

For Sale by the Wholesale and Retail Dry Goods Trade THROUGHOUT THE DOMINION.

AGENTS:—

THOS. D. BELL,

WM. HEWETT,

70 St. Peter St., Montreal. 11 Colborne St., Toronto.

**Stormont Cotton Co.,**  
Denims, Tickings, Cottonades, Fancy Wove Shirtings & Apron Checks.**Hamilton Cotton Co.,**  
Ball Knitting Cotton, Hosiery Yarns, Cotton Yarns (White and Colored), Twist Yarns (Bleached and Colored), Beam Warps all kinds, Cottonades and Denims.**Cornwall Cotton Bating Co.,**  
Batts put up in Cases or Bales in any weight to suit the trade.**Simcoe Woollen Co.,**  
Grey Blankets, Wheeling and Fingering Yarns.

All communications regarding Terms or Goods addressed to our Agents,

**F. McELDERRY & CO.,**

204 McGill St., Montreal.

Toronto Office, 35 Scott Street.

**GRAVEN COTTON CO.,**

BRANTFORD, ONT.,

**GREY SHEETINGS.**

AGENT:

**S. DAVISON,**

16 Colborne Street, Toronto.

**Cheap Note Paper.****VELLUM NOTE PAPER.**

In small or large size, rough or smooth surface, done up in Five Quire packets.

\$1 per ream or 25c. per packet.

Samples on Application.

**MORTON, PHILLIPS & BULMER,**

STATIONERS, BLANK BOOK MAKERS AND PRINTERS,

1765 Notre Dame Street, Montreal.

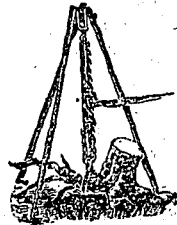
Silk and Cotton Manufactories, &c.

We beg to inform the trade that we have now in stock a full line of colors in

# KNITTING SILK

in both REELED and SPUN SILKS. To be had of all wholesale houses in Canada.

**BELDING PAUL & CO.**  
MONTREAL.



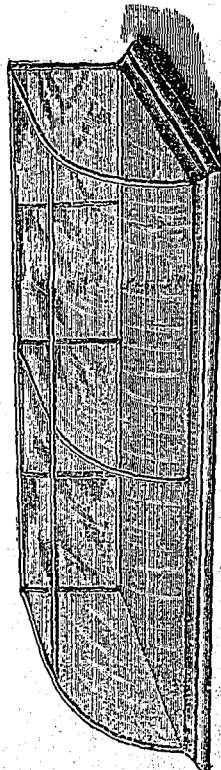
## CHAMPION Stump and Stone Puller.

More of these Machines in use than all others. Send for Circular with Price, &c. S. S. KIMBALL, 577 Craig St., Montreal.

## ARTHUR SIMARD,

Successor to **SIMARD & FOERSTER**, MANUFACTURERS OF Gilt and Imitation Mouldings, Looking Glass and **PICTURE FRAMES**, DEALERS IN

Steel Engravings, Paintings & Fine Chromos, **WHOLESALE AND RETAIL**. 1662 Notre Dame St. Factory: 493 Mignonne St. Re-Gilding Done Promptly.



## Dominion Show Case Manufacturing Co.

J. P. WAGNER, C. SCHAEFER, H. G. LAURIE, GE. WM. MAHER. **SILVER MEDAL** Toronto Exhibition, '84. **FIRST PRIZE** International Fair, Ottawa, '84. Show Cases of every description in Nickel, Silver, Walnut, Enamelled, etc. Hard Wood Store Fittings, Metal Sashes, etc. Send for Catalogue and Price List. Show Rooms and Factory: 1-59, 61 & 63 Adelaide St. West, TORONTO, ONT.

Leading Wholesale Trade of Montreal.

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

Received Gold Medal THE Grand Prix Paris Exhibition, 1878.



Received Gold Medal THE Grand Prix Paris Exhibition, 1878.

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


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

## JOHN CLARK, Jr. & Co.'s


M.E.Q.  M.E.Q. ESTABLISHED 1820. **SPOOL COTTON** Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and Machine Sewing.

## M. E. Q.


ESTABLISHED 1820. THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD at the Centennial Exhibition for Excellence in Color, Quality & Finish. Wholesale Trade supplied by **WALTER WILSON & Co.** 1 & 3 St. Helen Street, MONTREAL.

**TOOKE BROTHERS MONTREAL** ALL LINED SHIRTS REINFORCED FRONTS TO BE HAD AT ALL THE PRINCIPAL DRY GOODS HOUSES IN THE DOMINION TRADE MARK STAMPED ON EACH SHIRT. 520 to 530  ST. PAULS MONTREAL. Toronto branch 22 & 24 Colborne St.

Leading Wholesale Trade of Montreal

**JAMES TURNER & Co.** (ESTABLISHED 1848) WHOLESALE GROCERS AND LIQUOR MERCHANTS **Hamilton, Ont.** 

 **TURNER, ROSE & Co.** Wholesale Grocers and Tea Merchants. **Montreal, Que.**

**Turner, Mackeand & Co.** WHOLESALE GROCERS,  **Winnipeg, Man.**

**COUNTRY MERCHANTS,** Ask Travellers Visiting You for Samples of **Canadian Prints** Several Thousand Patterns to Select from.

THE MAGOG TEXTILE AND PRINT COMPANY, MONTREAL.

**Reinhardt Manfg Co.** Manufacturers and Jewellers' Supplies, Plush Goods, Brush, Comb, Mirror and Odour Cases, and Cases of every description. Orders solicited. 509 LAGACHETIERE ST., HEAD OF COTE ST., MONTREAL.

## Commercial Summary.

In order to avoid possible misunderstandings, advertisers and subscribers of the JOURNAL OF COMMERCE should invariably make remittances to head-quarters, this city.

DURING the month of April 46 steamers of 67,759 tons and 36 sailing vessels of 7,626 tons arrived at Halifax.

The maple sugar season proves a poor one across the border. The sugar sells at from 8 to 10 cents in Vermont.

Over \$16,000 has been paid out for logs on Cherry River and along the shores of Lake Memphremagog this season.

W. M. BATH, blacksmith, Paradise, Annapolis, county, N.S., has assigned, the only failure reported from the Maritime Provinces during the week.

A MEETING of the Brockville Board of Trade was recently held, when a committee was appointed to amend certain by-laws and to devise means to improve the condition of the cheese industry of that district.

The life insurance companies report a favorable business during the first four months of the present year, and in many cases the new business written exceeds the record during the corresponding months of 1884.

Mr. Jacques Grenier, of the well-known wholesale house of Jacques Grenier & Co., alderman, etc., has accepted the presidency of La Banque du Peuple, vacant since the death of the late Mr. C. S. Chierrier.

## FARRAR'S

PATENT IMPROVED  
SNOW PLOUGH AND FLANGER  
COMBINED.

Is attached to the Locomotive and operated from the end.

In use the past four winters with perfect success. The undersigned are now prepared to receive and execute orders, or furnish drawings and specifications to any Railway Company desiring to build for themselves, as may be arranged. Send for circular.

### J. & H. TAYLOR,

Agents for Canada,  
No. 16 St. John Street, MONTREAL.

## PORTER & SAVAGE

TANNERS and Manufacturers of  
**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINS,  
LACE, RUSSET and  
OAK SOLE LEATHERERS,  
OFFICE AND MANUFACTORY:  
438 VISITATION STREET, MONTREAL.

PRATT'S PATENT  
PREPARED GASOLINE,  
86°, 880°, and 90° gravity, for Gas Machines.

—ALSO—

PRATT'S DEODORIZED NAPTHAS  
For Manufacturers, Dyers and Druggist trade.  
Get our quotations.

C. PEVERLEY,  
OFFICE: 1782 NOTRE DAME ST., MONTREAL

A JOINT stock concern in this city which has for some few years competed to some effect with the retail trade, is again reported to be in a position requiring the contributions of shareholders. One of the principal managers is about to retire.

SHOEMAKER BROS., two young men, have commenced the wholesale business of manufacturing Seltzer, Apollinaris, soda and "pop" at Walkerton, and intend to carry on the business on a large scale. As the Scott Act is now in force in the county they expect to do well.

A CONSIGNMENT of hardware from New York State was seized lately by the customs authorities of Ottawa, who are in possession of information to the effect that the goods were manufactured by prison labor. The importation of such goods into the Dominion is prohibited.

On board the SS. *Scotland*, now on her way to Montreal from London, is a battery of six nine-pounder muzzle-loading guns, ten ammunition, forge and other waggons, with one hundred and forty-eight rounds of ammunition per gun, ordered by the Canadian Government.

Mr. Robt. McIntyre, general merchant, Moortown, Ont., has removed to Courtright, having purchased the property lately occupied by Mr. D. L. Goodwin at the latter place, from Mr. Miller of Superior City, U.S., and is reported to be doing a fair business in his new quarters.

At the annual meeting of the Montreal Stock Exchange the following gentlemen were re-elected office-bearers for the ensuing year: James Burnett, Chairman; D. L. Macdougall, vice chairman; H. S. Macdougall, secretary-treasurer; G. W. Simpson and H. C. Scott managers.

It appears that the firms of N. & O. J. Phelps of Merrittton, and N. & O. J. Phelps & Co., of

Loading Wholesale Trade of Montreal.

Leading

# GREENE & SONS COMPANY,

MONTREAL.

HATS,

CAPS,

AND

STRAW GOODS.

1885.

Newest Styles Selected for

SPRING TRADE.

AGENTS FOR WOODROW'S HATS

WAREHOUSE:

525 St. Paul Street, MONTREAL.

Phelpston are two distinct firms. The former only have made an assignment. The latter (N. & O. J. P. & Co., of Phelpston), we are glad to learn have not assigned, and write that they have no occasion to do so.

CANNED lobsters exported from Canada to the United States after the first of July next, when the Washington Treaty exempting fish from duty will expire, will be free from duty under the provisions of the tariff for shrimps and other shell fish, but the cans will be liable to duty imposed by the Act of February 8, 1875.

The liabilities of Mr. H. L. Reynolds, dealer in groceries and liquors, Winnipeg, Man., are placed at about \$17,000, and the assets nominally about \$600 less than that amount, but they consist largely of real estate and book-debts. He will probably offer 50 cents in the dollar.

An encouraging sign of the times in Canada is the falling off in the number of failures. Our record for the present week comprises only 12 names, reckoning the Kempville-Brandon failure as one, while the record of the corresponding week of 1884 gave 28, and that of 1883 upwards of 34 failures.

We regret to learn that a respectable firm of general dealers in Owen Sound, Ont., are obliged to ask for a six months' extension from their creditors, caused by inability to realize immediately on some of their assets, which show a surplus of \$4,000 over all liabilities. The latter are estimated to reach only \$7,000 or \$8,000.

The returns of the Hamilton, Ont., assessors show the totals of population and of property to be respectively 39,479 and \$20,095,838 as against 39,206 and \$19,427,077 returned last

year before the reductions were made by the Court of Revision. The population in London, Ont., increased 727 over last year, while in Hamilton the increase was 273.

The condition of the estate of Strang & Co., wholesale grocers and liquor dealers, Winnipeg, Man., does not appear to warrant a larger offer than 50 cents in the dollar, which the creditors are likely to accept. The liabilities are nearly \$50,000, of which amount \$44,000 are direct. The assets are estimated at \$35,000 after ample allowance is made for book-debts.

Messrs. Foster & Hillman, wholesale fancy goods dealers, Toronto, have assigned in trust. They moved from Hamilton last January, where they appeared to be in good standing. Competition in their line has been exceedingly keen of late. Liabilities about \$30,000.—The estate of J. B. Bishop, dealer in tins, etc., Hamilton, is advertised to be sold by bailiff.

At a meeting of the creditors of Mr. W. J. Devlin, harness dealer, Peterboro', Ont., held in Toronto on the 30th ult, the insolvent offered 25 cents in the dollar cash, or 35 cents secured if time were given. The liabilities are about \$3,000 and the assets nominally \$2,000, a large portion of these being doubtful.—Edouard Pontré, saddler, St. Johns, Que., has also assigned.

Mrs. Hartley, the proprietor of the Hartley hotel, Walkerton, Ont., has again taken possession of her house after having rented it to tenants since 1874. W. Clark, the latest tenant, has removed to the hotel lately occupied by Salyerds, and the latter has removed to Toronto to take charge of a saloon there. All the hotelkeepers in the vicinity intend following the provisions of the Scott Act.

**EMBROIDERIES**

**WHITE,**

**JOSELIN**

**& CO.**

**7 WELLINGTON ST. WEST,**

**TORONTO, ONT.**

**OAK TANNED**

**LEATHER BELTING,**

(WARRANTED.)

**LIBERAL TRADE DISCOUNTS.**

Highest Honours at the several Exhibitions of 1883.

ALSO

**ENGLISH LINEN HOSE**

**JNO. C. McLAREN,**

**292 & 294 ST. JAMES ST. WEST, MONTREAL.**

Manufacturer of Card Clothing, etc., and dealer in every variety of Mill supplies.

**McARTHUR, CORNELLIE & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star, Diamond Star, & Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet. Rolled, Rough and Polished Plate Glass. Col'd, Plain & 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 **235, 255 and 257 Commissioners Street,**  
**MONTREAL.**

**KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUCCISTS,**

OFFER FOR SALE

**Cod Liver Oil, Newfld.,**  
**Cod Liver Oil, Norwegian,**  
**Coriander Seeds, Cream of Tartar,**

**603 CRAIG STREET,**  
**MONTREAL.**

**KIRK, LOCKERBY & CO.**

Importers and

**Wholesale Grocers,**

CORNER

**St. Peter and St. Sacrament Streets,**

**MONTREAL.**

The Newfoundland seal fishery, according to the latest private despatches received here, has been one of the poorest on record. The total catch will probably not exceed 200,000 seals, while the average is 350,000 to 400,000, and as many as 675,000 have been taken in a season. Notwithstanding this, seal oil is lower than last year, in consequence of the cheapness of lard oil, petroleum, etc., which enter into competition with it.

The Levis Maritime and Industrial Company, Quebec, has launched two new tug-steamers, intended for river and harbor towing. The first was a splendid boat, built to the order of Mr. Henry Jewell and the late W. F. Lemesurier, Esq. Her dimensions are:—Length, 95 feet over all; breadth, 19½ feet, with 11 feet depth of hold. The second vessel is fitted with the boiler and engine of the "C. W. Jones" which was burnt last fall, and is about the same size.

The damage by the recent floods in the parish of St. Francois, Beauce, is estimated at \$25,000 to \$30,000. In some places the river rose 20 feet over its usual height. Several farmers have lost from \$100 to \$500 each. The bridge erected by Hon. Mr. Joly between Lotbiniere and St. Emilie at a cost of some \$3,000 was carried away by the flood. The adjacent booms, containing 50,000 logs, were also broken, and it is feared the logs have all gone down the stream.

Mr. W. E. Atwood, bookseller and stationer, who commenced business as such in Walkerton, Ont., about two years ago, has made an assignment for the benefit of his creditors. At commencing business he had no

ready money, and the wholesale houses have kept him afloat ever since. Three book stores in that town are too many, and it was only a question of time which one of the three should have to step down and out. His liabilities and assets are not very large.

One hundred and fifty vessels of all grades have sailed from various ports in the United Kingdom for Quebec city and Province. The *Chronicle* says:—that compared with the returns of last year, at this stage of navigation, the shewing is fully as good, and, considering the state of business in all parts of the world, we have no reason to complain. Rumor of war with Russia has, apparently, not effected our spring fleet much, so far. There is every likelihood of our having from six to seven hundred ships this year in our port. The prospects for a fair season's work are encouraging.

The Liverpool *Courier* of a recent date says: Messrs. Cornwall, Summers & Co., of this city, have just received advice of an order from the Lords of the Admiralty for a large quantity of evaporated vegetables which are furnished by a Nova Scotia (Canada) company which they represent. Samples of these vegetables have also been submitted for the use of the army, and are considered to be of special service for military and naval purposes. They are much superior to either the French or German compressed vegetables, which have previously been largely used, and are highly prized for use in the mercantile marine.

IN QUEBEC the 5th and 19th of May were set apart as Arbor day, the former date for the Western and the latter for the Eastern divi-

sions of the Province. In the Montreal district the pupils of the various public schools assembled in a body, and the programme included the planting of trees and the delivery of addresses by a number of public men. The 8th of May was proclaimed a school holiday in Ontario by the Minister of Education for the same purpose. Across the border Vermont claims to be the ninth State to establish an Arbor Day, to be set apart for tree-planting—May 1st was selected for this purpose.

A MEETING of creditors was held the 1st inst. at the office of Thibaudeau Bros. & Co., this city, to consider the affairs of Messrs. Bower, Porter, & Bower and Andrew Blackburn, both of Kempsville, Ont., and of Bower, Blackburn, Mundle & Porter, of Brandon, Manitoba, general merchants. The troubles of the three affiliated houses involve liabilities estimated at about \$80,000, against which they show assets nominally amounting to \$150,000, but these consist in a considerable degree of real estate. The meeting was adjourned until the 14th inst. The present condition of the firms is chiefly due to land speculation in the North-West. The Kempsville firms at least have always been in good standing, although running close to the wind for some time past, and they all have the sympathy of the trade in their hour of trial.

A row boat has left Whitehall, N.Y., with thirty barges for Montreal. The Ottawa river steamboats will commence their regular trips between the Capital and Montreal on Monday next.—The water both in the Ottawa and St. Lawrence has fallen rapidly, and the wharves are once more visible at this port.—The first steamboat of the season arrived here from below on Tuesday.—The Lachine canal was

**J. W. MACKEDIE & CO.,**  
 MANUFACTURERS AND WHOLESALE  
**CLOTHIERS,**  
**MONTREAL,**  
 NUMBERS 7 & 9 VICTORIA SQUARE.

A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.



**VULCANIZED**  
**India Rubber Goods**  
 For Mechanical Purposes.  
 Sole Manufacturers of the Celebrated  
 "Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 280,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the Day*, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Suction and Steam. PAcking Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

WAREHOUSES: TORONTO, 10 & 12 King St. E.; NEW YORK, 33 & 35 Warren St.; CHICAGO, 159 & 161 Lake St.; SAN FRANCISCO, CAL., 561 Market St.; PORTLAND, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.  
**THE GUTTA PERCHA & RUBBER M'FG. CO'Y.**  
 10 & 12 KING ST. East, Toronto. T. McILROY, Jr., Manager

**THE ADAMS TOBACCO CO.**

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug, Gold Medal and Diploma awarded them at Dominion Exhibition, 1884. The following are their leading Brands:

<b>Bright Chewing.</b> "Gold Coin." "Little Sergeant." "Got It."	<b>Fancy Chewing.</b> "Spun Roll." "Crown Jewel." <b>Smoking.</b> "Dindew." "Double Thick, 6s. "Viola Solace, 12s.
<b>Black Chewing.</b> "Black Bird, 12s. in Caddies and 1/2 Boxes. "Black Hawk," 3s. "Little Giant," P.P. 12s.	All goods warranted.

**SUGARS**

Teas, Coffees,  
 Spices, Syrups,  
 And a complete stock of

**GENERAL GROCERIES,**

Salt and Fresh Water Herrings and an assortment of other Fish for sale by

**BROWN, BALFOUR & CO.,**  
 HAMILTON, Ont.

opened for traffic on Wednesday.—A large number of steamships are now due at Quebec en route for Montreal.—The Donaldson SS. Concordia, from Glasgow, is the first arrival from sea. She came round by the Gut of Canso and Northumberland Straits. She reports she spoke the SS. Brooklyn, and passed a Norwegian bark in the ice. The route by the Gut is comparatively clear, but there is much solid ice in the Gulf.

Messrs. De Sola Bros. & Ascher, cigar importers and manufacturers, this city, have suspended after a brief career in their present line. Their embarrassment is attributed to a loss of about \$40,000 caused by the increased duty on imported cigars passed by Parliament at the beginning of the Session. They also met with considerable reverses in Manitoba and Western Ontario. The liabilities are about \$78,000, and are due principally abroad. The credit has been something surprising, and shows an ability or a plausibility truly remarkable. Mr. Ascher has had a checkered career, and, with one or two brothers, will long be remembered in connection with the Consolidated Bank

**TEES, WILSON & CO.**

(Successors to James Jack & Co.)

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

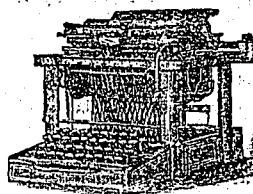
**THE**  
**STEEL CO'Y OF CANADA**

Manufacture

**PIC AND BAR IRON CAR WHEELS,**  
**CAR AND LOCOMOTIVE AXLES,**  
**NAIL PLATE, &c.**

All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERRY, N.S.  
 OFFICE IN MONTREAL,  
 No. 17 St. John Street.

**REMINGTON TYPE-WRITER.**



WYCKOFF,  
 SEAMANS &  
 BENEDICT,  
 NEW YORK,  
 SOLE EXPORTING  
 AGENTS.

The only Machine

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

**J. O'FLAHERTY,**  
 AGENT FOR CANADA.

459 ST. PAUL STREET, MONTREAL.

troubles. The De Solas have figured to some extent commercially, socially or religiously, and are sons of the late respected Rabbi of that name. A meeting of creditors will be held at an early date.

The transmission of the Chicago market quotations over the telegraphic instruments in brokers' offices has ceased at a most inopportune time. A rupture between the Chicago Board of Trade and the Western Union Telegraph Company and its connections has been threatened since November last, the principal cause of complaint on the part of the Board being that the company, in spite of protests, continued to furnish quotations to the "bucket shops." The latter alleges that it has withdrawn its instruments wherever it could, but, having signed contracts with some of these people, injunctions were obtained, obliging it to fulfil its

**C. A. LIFFITON,**

Importer and Wholesale dealer in

**COFFEES AND SPICES,**  
 Acme Coffee and Spice Steam Mills  
 329 ST. JAMES STREET,  
 Agent for

**MacURQUHART & CO.'S.**  
 LONDON, ENG.

CELEBRATED WORCESTERSHIRE SAUCE.

**W. R. ROSS & CO.,**

IMPORTERS,

**WHOLESALE GROCERS**

AND GENERAL

Commission Merchants,

18 ST. MAURICE STREET,  
 (Just off McGill St., West side),  
 MONTREAL.

Orders by mail will have our closest attention, and the most reliable goods supplied at lowest market rates.

TEAS A SPECIALTY.

obligations. When the new Board of Trade building, was opened for business last week the management refused to allow the Western Union to introduce either its wires or its reporters on 'Change. Operators all over Canada and the United States had to obtain quotations by special messages.

NAVIGATION on the Red River is open, and soon Lake Winnipeg will be clear of ice. Then steamers can reach the foot or northern end of the lake, transfer the goods by small boats or scows up the rapids at the mouth of the Saskatchewan, and thence by steamer to Prince Albert. The Saskatchewan at Fort a la Corne, below the junction of the north and south branches, is 900 feet wide and 20 feet deep, with a current of three and a-half miles per hour. The south branch is wide and shallow, but has a depth all the way up to Medicine Hat of from six to ten feet. The difficulty is to find this channel. In places it will be ten feet deep near the banks, and only two in the middle—again it will be the reverse.

In the early fall a Boston firm bought 5,000 cases of canned peas. The market afterwards

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 Bellorite. (Cognac.)  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Jules Regnier, Dijon, Burgundies and Chablis  
L. M. Canneaux et Fils, Château de Dizy, près Eper-  
nay, Champagnes.  
Benaudin Bollinger & Co., Ay, Champagnes.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export  
Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Boig, Ponseti & Co., Barcelona and Tarragona Spanish  
Ports.  
Eschenauer & Co., Bordeaux, Olarets and Sauternes  
H. Stohel & Sons, Mayence Rhine Wines.  
George Roe & Co., Dublin, Celebrated Old Irish  
Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch  
Whiskies.  
E. J. F. Brands, Schiedam Gins.

**A. S. Vail & Co.**

WHOLESALE MANUFACTURERS

READY-MADE

**CLOTHING,**

Boys', Youths' and Men's  
Suits.

OUR Clothing is so well made, that  
plenty of it could not be detect-  
ed from Custom Work.

REMEMBER:

16 & 18 James St. North.

HAMILTON, Ont.

dropped, but after consideration the firm de-  
cided to protect the original investment, and  
accordingly bought freely in Baltimore and  
other markets until they held all the canned  
peas in the country. From the bottom price  
paid there has been an advance of 65 cents per  
dozen, and they have sold thus far 13,000 dozen.  
The advance in canned peas has affected other  
canned goods, and canned tomatoes and can-  
ned corn have advanced 10 per cent. The  
corner in canned peas is so complete that the  
Boston firm referred to is sending canned peas  
to Baltimore, New York and other leading mar-  
kets.

JAMES M. PALMER, Fort Plain, N. Y., recently  
died insolvent. He held benefit insurance in  
two companies and willed the amounts to be  
paid to his mother. The creditors of the de-  
ceased instituted proceedings to compel an as-

Leading Wholesale Trade of Montreal.

DOMINICA  
**LIME JUICE.**



Pure, — Fruity,  
Wholesome.  
FREE FROM ALCOHOL,  
Clear as Crystal.

SOLE AGENTS,  
**LYMAN, SONS & CO.**

MONTREAL.

A liberal discount to the trade.

ALSO

Filtered West India Lime Juice

In Jars, Kegs or Bottles.

**IMPERIAL  
FRENCH BLACKING.**

PUT UP IN HALF GROSS CASES.

Only two Sizes.

No. 1 Retail at 5c per Box.  
No. 2 " 10c "

For sale by all Wholesale Grocers and  
Wholesale Boot and Shoe Merchants in  
Canada.

Large Handsome Colored Show Cards

Sent free of charge to any address where  
advised by wholesale trade.

AGENTS:

MONTREAL: H. BERNARD, 309 ST. PAUL STREET.

QUEBEC: ROBERT MITCHELL, P.O. BOX 575.

**PRESSED HOPS.**

**C. H. BINKS & CO.,**  
MONTREAL.

counting by the executor for the insurance  
funds and have them applied in payment of  
their claims. The court maintained that the  
insurance moneys were not assets in the hands  
of the executors to be applied to the purposes  
of the estate; that the object of the association  
was not to benefit the estates during life or  
increase them after the death of the insured.

The Lehigh Valley Coal Co. has become, for  
the first time in its history, a producer of  
bituminous coal. A year ago it purchased, for  
about \$1,000,000, 45,000 acres of land in the  
Snowshoe district, Centre County, Pa. On  
this land four distinct veins of soft coal have  
been found, and openings have been made in

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 & Cobber Shoe Nails*

And **SHOE TACKS,**

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

**H. VINEBERG,**

Wholesale Clothier,  
752 Craig St., Montreal.

Close Buyers visiting the markets will do we  
to give me a call.

**BOXER BROS. & CO.,**

Successors to John Watson & Co., Wholesale  
Importers of

China, Glass and Earthenware,  
Nos. 92 and 94 GREY NUN ST., MONTREAL.

**DOMINION GLUE DEPOT.**  
ESTABLISHED 1872.

The undersigned are just receiving 25 Hhds.  
French Medal Glue, 40 Bb American  
and Canadian Glues, with fresh shipments  
arriving every week, to which they would direct  
the attention of the trade.

PETER COOPERS AND FINE GLUES A  
SPECIALTY.

**EMIL POLIWKA & CO.,**

394 to 400 St. Paul St. & 11 Custom House Sq., Montreal  
N.B.—Correspondence solicited.

three of them. The property worked under a  
lease, until recently, when the Coal Company  
took possession. Coke is to be the main pro-  
duct and to convert the coal into this material  
180 ovens have been built.

The Upper Ottawa region is becoming noted  
for its silver mining enterprises. Two mines  
will be opened in Pontiac county this spring.  
It is now many years since silver has been dis-  
covered at Temiscamingue, but, owing to the  
rising of the waters in the vicinity of the find  
and other difficulties, work was not very vigor-  
ously prosecuted. Experts who have visited  
that region say that the indications of a large  
deposit of ore are apparent.

Over \$7,000,000

Capital and Funds.

Over \$1,200,000

Annual Income.

SHOW THE RESOURCES OF THE

# CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

And the fact that it is doing the largest new business in the Dominion of any Life Company licensed by the Canadian Government testifies to the appreciation of its well-known and liberal terms.

ASSURERS JOINING NOW will share in the profits to be divided this season.

No extra charge by this Company in cases of Volunteers or Military Service in the Northwest. By order of the Board.

**A. C. RAMSAY, Managing Director.**  
J. W. MARLING, Manager Prov. of Quebec.

# THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Holders of Policies in this Company are permitted to do Military Service in the North-West without extra charge.

W. M. RAMSAY, Manager, Canada.

# THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES.

Amount of NEW BUSINESS in 1884	\$84,877,057.00
Largest Business of any company in the World.	
Total Outstanding Assurance	309,409,171.00
Total ASSETS December 31st, 1884	58,161,925.54
Total UNDIVIDED SURPLUS	10,483,617.10
PAID POLICY-HOLDERS Since organization	81,072,486.58

All Policies Incontestable after three years.

Such Policies are payable immediately upon receipt of satisfactory proofs of death, WITHOUT THE DELAY of Sixty or Ninety days, as usual with other Companies.

**R. W. GALE, Manager**

223 ST. JAMES STREET, MONTREAL.

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

CUTLERY A SPECIALTY.

FRONT ST., E.B.T.1

TORONTO.

## CAUTION! CAUTION!!

It having come to the knowledge of the undersigned that attempts have been made to introduce for sale in the Dominion of Canada an imitation of our

## ACME SKATES

in violation of our patent rights:

This is to Caution all dealers against purchasing the same, as parties found importing or dealing in those imitations will be prosecuted.

The Starr Manufacturing Co.

Halifax, N.S., May 1st, 1884.

## THE CANADA BANK NOTE ENGRAVING AND PRINTING CO.

(LIMITED.)

Incorporated by Letters Patent under the Great Seal of the Dominion

CAPITAL: \$100,000.

526 & 528 Craig Street, Montreal.

PRESIDENT: GEORGE E. DESBARATS.

VICE-PRESIDENT: W. C. SMILLIE.

SECRETARY-TREASURER: G. HERMANN DRECHSEL.

THE CANADA BANK NOTE COMPANY IS NOW PREPARED TO EXECUTE ORDERS FOR BANK NOTES, BONDS, DEBENTURES, CERTIFICATES, BILLS OF EXCHANGE, DRAFTS, CHEQUES, AND ALL OTHER FORMS OF STEEL PLATE ENGRAVING AND PRINTING, IN THE HIGHEST STYLE OF ART AND AT MODERATE PRICES.

THE COMPANY WILL ALSO MAKE A SPECIALITY OF RAILROAD PRINTING AND OF MAP ENGRAVING, BY LITHOGRAPHY, ON ZINC, AND BY THE WAX PROCESS, AND WILL CONTINUE THE ARTOTYPE, CHROMO-LITHOGRAPHY, GENERAL ENGRAVING & ARTISTIC TYPE PRINTING BUSINESS HITHERTO CARRIED ON BY GEO. E. DESBARATS & CO.

A SHARE OF THE PUBLIC PATRONAGE IS RESPECTFULLY SOLICITED.

## GUARDIAN Fire and Life Assurance Co.

OF ENGLAND.

ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

Total Funds	\$19,000,000
Annual Income,	\$3,500,000
Invested in Canada for Sole Protection of Canadian Fire Policy-holders,	\$100,000

ROBERT SIMMS & CO. and GEORGE DENHOLM, General Agents, Montreal.

## R. C. WILSON, Merchant Tailor,

256 St. James Street.

Fine English Goods.

First Rate Workmanship.

Summer Importations are now Complete. Please call.

## LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

## "CREME DE LA CREME"

—AND—

## "NOISY BOYS"

CIGARS

Are recognized by the public to be

Unequaled for their Good Quality.

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, MAY 8, 1885.

## CANADIAN PARTY TACTICS.

It cannot be denied that in the United States, as in Canada, party feeling is intensely bitter, but there is a wide difference in one important particular. On all questions affecting the interests of the United States, as a nation, the people of both parties are, as a rule, a unit, while in Canada we find that the interests of the people at large are invariably sacrificed to party considerations. This was manifested in the case of the Pacific railway, which, from the first inception of the work, was violently opposed, an opposition to which at that stage we admit that the objection which we now offer would not have been applied. But when the Parliament of the Dominion was committed to the work, and when both parties had

been engaged in its prosecution, it was anything but patriotic to endeavor to wreck the company which has been engaged in its construction. It has long been apparent that the general interests of the people must be promoted by the rapid construction of the Pacific railway, and yet the opposition to it is as violent as ever.

Just at present a new opportunity has been afforded the Opposition, of making an endeavor—it may be hoped a fruitless one—to injure the public interests. It is known that it is absolutely necessary to raise a new loan in the London money market, and that the Deputy Minister of Finance is about to proceed to England to take the necessary steps to have it offered to the public. The articles in the Opposition press on "Our Financial Position" are most assuredly not calculated to be of service to the fiscal agents of the Dominion. The London *Economist*, a commercial paper of the highest standing, but of most decided free-trade views, has recently criticized a speech of the Finance Minister, in which he is reported to have said, that it was not a matter of any consequence to the consuming public whether duties were placed on tea or on manufactures. The remark, of course, laid the Minister fairly open to the *Economist's* criticism that the duties on tea were strictly for revenue alone, whereas the effect of protective duties was to levy an indirect tax on the consumer of the protected articles. This, however, has little bearing on the question at issue.

There is probably no country in the world where higher protective duties are imposed than in the United States, and yet the credit of that country is of the highest standing. Without pretending to approve of the present tariff in every particular, we must point out the insuperable difficulty in the way of carrying out a free-trade policy while in the immediate vicinity of a nation with twelve times our population which adheres to the principle of protection. The question of free-trade or protection has really no bearing whatever on the proposed loan. Canada has now been a borrower in the London money market for a period of more than fifty years, and during that time has invariably redeemed her obligations. The question of how the revenue should be raised is one for the decision of her own Parliament, but there should be no doubt thrown on her credit, as has been done in recent articles by the Opposition press. We are told that Canada 3½ per cents have fallen about four per

cent in London since this time last year, and the article in the *Economist* is cited in order to sustain an attack on Canadian credit.

We are told by one journal that if the amount obtained for Crown lands had been deducted from the revenue there would have been a deficit during the current year of \$350,000. Surely it would have been only fair to have noticed the fact that since confederation no less than thirty-six millions of dollars have been expended on capital account out of surplus revenue. It might also have been expected that the important fact should have been noticed that the interest on the public debt has been reduced by fully 1½ per cent. The expenditure on capital account has not been directly remunerative, but the canals and railroads have been most important factors in adding to the wealth and to the comfort of the people. Even the Pacific railway, which is the object of such persistent abuse, will add largely to the wealth of the Dominion. Whatever opinion may be formed as to the fiscal policy of the Government by the readers of the recent article in the *Economist* it forms no ground whatever for assailing Canadian credit. And yet our evening contemporary, the *Witness*, has predicted that that article "can hardly fail to have a very serious effect upon the success of the loan which Canada is going into the London market to secure, and the bad fiscal policy of the Government will be directly chargeable with that result."

Now we will, for argument sake, admit all that the *Economist* has urged in disapprobation of the fiscal policy of the Government, and we would then ask how it affects Canadian credit. Seventeen years' experience enables us to state that in eleven years ending with 1878 the excess of revenue over expenditure was \$10,075,169, while in the six years ending with 1884 it was \$25,766,209. Now, granting that the Canadian people were more heavily taxed during the latter years, surely the English capitalists have no right to complain of the results of the present fiscal policy. We may add that the people of the Dominion have on more than one occasion deliberately approved of the policy which English free-traders have condemned. If the Canadian Opposition should succeed in their apparent object, which is to cause their new loan to be negotiated on less favorable terms than the last, the English capitalists will be the gainers, and the Canadian people the sufferers by their suicidal policy.

## LOW PRICES AND THEIR CAUSES.

The *Contemporary Review* for April contains an interesting contribution from Mr. William Fowler, M.P., on the subject which we have prefixed to these remarks. He commences by reminding his readers of a remarkable paper, read before the London Statistical Society in January, 1879, by Mr. Giffen, the well-known political economist, in which he pointed out how general and how important had been the fall in prices which had then taken place, and anticipated a continued and increased depression, owing, among other causes, to the comparative scarcity of gold. Mr. Fowler then gives a table of prices in January, 1879, January, 1884, and January, 1885, from which it appears that the fall has not been general, and that the serious fall was during the year 1884. Among the few articles out of a list of fifteen the price of which has advanced are cotton wool, butter, and beef. The principal fall has been in sugar, which is little over half the value which is quoted on 1st January, 1884, which was 16s to 19s per cwt. while on 1st January, 1885, it was only 9s 6s to 12s.

Mr. Fowler evidently attaches far too little importance to the increased value of gold, although that cause has been in operation for several years. Still it is well to bear constantly in mind that the practical effect of the resumption of specie payments in the United States, the adoption by Germany, Italy and one or two other nations of a single standard, and the cessation of silver coinage in France, has been to reduce the prices of commodities. Mr. Fowler, however, gives some interesting statistics in regard to other articles of commerce. The production of cane sugar in 1852 was 1,044,542 tons and of beet 153,000 tons—total 1,197,542 tons. In 1880 the cane sugar was 3,544,000 tons and beet 1,744,992—or a total of 5,296,992. In 1883 the cane was 3,759,000 tons and beet 2,225,000 or a total of 5,984,000 tons. Although the beet has increased in greater proportion than the cane yet the latter has also been considerably in excess of what it was a few years ago.

The production of pig iron has also increased to an enormous extent. In 1868 it was 9,392,600 tons, while in 1879 it was 13,768,000, and in 1883, 20,410,000. Now in this case the price in 1879 was 43s., and in January, 1885, 42s 3d, a comparatively slight reduction. It is Mr. Fowler's opinion that the recent changes in prices must be attributed rather to supplies of the articles than to a scarcity of the standard of value, and



certainly there is no ground for attributing the recent fall to the cause mentioned. There is a very remarkable table of the rates of freight from Chicago to New York by lake and canal, by lake and rail, and by all rail, between the years 1868 and 1884. The fall in rates has been progressive, and in 1884 the rates were rather less than one-third of what they were in 1868. There was an enormous increase in quantity. The New York Central and Hudson River railroad carried 1,846,599 tons of freight in 1868 and 10,892,440 in 1883. The New York, Lake Erie & Western railroad increased from 3,908,243 tons in 1868 to 13,610,623 tons in 1883, and the Pennsylvania from 4,722,015 to 21,674,160 tons. The total on the three roads increased from 10,476,837 tons to 46,178,223. This is a wonderful increase in fifteen years.

The reduction in the rates of freight by sea is equally remarkable. A table of the rates of freight on several articles of commerce from Calcutta to the United Kingdom shows a great progressive fall between 1881 and 1884. We shall quote that on wheat, which was from 62s 6d to 25s, via the Cape, and by canal from 71s 3d to 17s 6d. Mr. Fowler refers to the paper by Mr. Williams, M.P., in the January number of the *Fortnightly*, in which, after giving the combined capacity of sailing and steam ships in 1875 as 9,975,000 tons and in 1883 as 14,646,000, he adds "an increase altogether wild and unjustifiable." Mr. Fowler holds that although the effect of telegraph on prices may not be so obvious it is nevertheless very important. It was formerly part of the business of a foreign merchant to hold large stocks of goods, and thus great amounts of capital were locked up in foreign ports. Very small stocks are now needed. English prices are as well known in Calcutta as in Cornhill, and the merchant can give his orders by wire without the delay of correspondence, and without any risk as to any alteration of price between the time of writing and the despatch of the goods. Of course the market may fluctuate considerably during the period of the voyage, but the facilities afforded by the telegraph encourage competition, which tends to lower prices.

Mr. Fowler has alluded to the battle of the standards, but only to explain that he does not intend to discuss it. He, however, makes an extraordinary remark, to the effect that the adoption of a gold standard by some other European nations "does not seem an argument in favor of our adopting the metal which they have abandoned." No one has suggested anything of the kind. What has been pro-

posed is an international double standard. We have the experience of France that it is quite possible with such a standard to avoid any injurious consequences from a depreciation of one of the metals. The remedy is simply to stop the coinage of the depreciated standard, that is, to do exactly the reverse of what the United States has done.

#### THE PACIFIC RAILWAY.

The resolutions introduced by the administration for aiding the Canadian Pacific Railway Co., are likely to meet with the determined opposition of the party antagonistic to the Government, and yet they are so moderate that our only surprise is that the administration has been able to persuade the directors of the company to accept them. Nothing can be more absurd than the mode of treating the Pacific Railway question, adopted by the Opposition press. It is difficult to believe that the writers of the articles which appear daily in that press can themselves believe what they endeavor to instil into the minds of their readers. They pretend to hold the opinion that the present directors of the Pacific Railway entered into a contract with the Government, by which they undertook, in consideration of the bonuses in land and money, which were granted to the company to become personally liable to the extent of their private fortunes for the construction and equipment of the road.

It seems almost trifling with the public to argue this point, but we cannot better illustrate the position of the Canadian Pacific Co., than by reminding its assailants of the early history of the Grand Trunk Co. and we cannot do this without deprecating, which we do with all sincerity, the attacks which have been made of late on the Grand Trunk, a corporation which we consider to be entitled to the gratitude of the people of Canada, which has been manifested by their representatives in Parliament on all suitable occasions. The Grand Trunk Co. was formed by English capitalists, who undertook to construct and equip the railroad, receiving Government aid in the form of a first mortgage to the extent of something over nine millions of dollars. In process of time it was found that the subscribed capital was insufficient to complete the work, and that, so long as the Government of Canada held a preferential lien it would be impossible to go into the money market for an additional supply. The Government was appealed to, and advised

Parliament to postpone the lien and place it behind the ordinary stock. It is true that certain conditions were imposed upon the company, precisely as those exacted at the present time by Quebec influence.

The main point, to which we desire to call attention is that it never was even suggested that the eminent capitalists in Great Britain, who were directors of the Grand Trunk Company, should be called on to spend their private fortunes in the construction of the road. And yet we may remember that, as in the case of the Canadian Pacific Co. and of many similar enterprises, interest on the subscribed capital was guaranteed and paid during the progress of construction. Railroad companies are all under the same rule of limited liability, and it would be impossible to obtain subscribers to their capital stock on any other terms. In the case of the Canadian Pacific Co. the shareholders have taken in all 650,000 shares of the capital stock or \$65,000,000 at par. A large portion of this stock was issued at prices considerably under par, but from the best information that we have been able to obtain it has averaged at least \$30,000,000, less the interest refunded, and we have no doubt that the shares held by the directors stand them fully the average at which we have placed them. It will be well to notice the difference between the Grand Trunk Co. and the Canadian Pacific Co.

The Grand Trunk Co. embarked in a new work, on conditions well understood at the time, and subsequently obtained the relinquishment of the Government preferential claim. The directors of the Canadian Pacific Co. had nothing whatever to do with the arrangements under which the Government of Canada undertook to construct the Pacific Railway as a condition of British Columbia entering the Confederation. Abortive attempts to procure the construction of the road by a company had been made, and subsequently sections of it had been completed by direct contracts for construction or by subsidies, and it was finally determined to endeavor to effect arrangements with a new company on the basis of offering subsidies in land and money. After this determination had been generally known, a syndicate of Canadian capitalists undertook to form a company to carry out the work, and the Government entered into an agreement with them accordingly. Since that time the party in opposition to the Dominion Government has spared no effort to damage the company in public estimation, and there can be no doubt that their efforts have been to some ex-

tent successful. One of the most extraordinary of their grounds of attack has been the rapidity of the construction of the work, which has proved of such immense public benefit.

It will be perceived at once by those who inquire into the subject that any assistance already given, or which it is now proposed to give, to the Canadian Pacific Co. is to be a preferential claim on the railroad over the capital invested by the shareholders. Under the very worst conceivable circumstances the Government will acquire the road, in which the shareholders have invested a very considerable amount of money, estimated, as we have already stated, at the minimum amount of \$30,000,000. Under the circumstances, which were totally unforeseen at the time, the importance of the early completion of the railroad can hardly be over-estimated. We learn by a contribution to the *Toronto Week* from Washington that, if the Government had been weak enough to have listened to the appeals made by the Opposition and had solicited permission from the Government at Washington to send the troops over the United States railroads, it would have been refused. Fortunately no such request was made, and we have now an assurance that there will be very shortly a complete line from the Atlantic to the Pacific through our own territory.

It is deeply to be regretted that such persistent violent attacks are made on the Pacific Co., and without even the shadow of foundation. As far as the security goes it is obviously a matter of no importance whatever whether the Government hold as collateral security a number of shares of stock of the par value of \$35,000,000, secured by the whole property of the company or the proposed amount of bonds secured in the same way. The interest of the Government and people of Canada and of the shareholders in the Pacific Co. is identical. It is desirable in their common interest that the money necessary to complete the road should be raised on the most advantageous terms possible, and the company do not object, if they accept the proposed resolutions, to give the Government a preferential claim on their property. It is to be hoped that it will be found possible to avoid the construction of a new line to Quebec, which would be simply a waste of capital, very similar to the waste caused by demands from the same interest when the Grand Trunk obtained the postponement of its debt to the Government.

### THE CO-OPERATIVE LIFE SYSTEM.

The current reports of the commissioners of insurance for the various States of the neighboring Union deal at some length with the co-operative or assessment plan of "life insurance." The remarks of Commissioner Williams of Hartford, Connecticut, are so much to the purpose that we give them in full:

"In lieu of a uniform annual premium, this class of companies charge an entrance fee and annual, quarterly, or monthly dues to cover expenses, and make assessments from time to time to provide for the death-claims of the current year. In so far as they undertake to accumulate a reserve fund to meet future losses, they violate the fundamental principle of the scheme, which is that such fund is an unnecessary tax upon, and overpayment by, the assured. This provision for the future by the uniform-premium offices is the very *raison d'être* of the co-operative offices. Their distinctive plan consists in the office demanding no more than will supply the wants of the present, leaving that considerable portion of the ordinary premium, which, in the early years of the policy, makes up a reserve, in the pockets of the assured, to be drawn upon from year to year by annually increasing assessments."

"All properly conducted assessment companies fix their yearly assessments strictly according to the respective ages of the members and the year's risk at those ages. All grouping of different ages for a like assessment is inequitable, and therefore objectionable. For the younger ages in the group pay not only for themselves, but also in part for the older ages. It matters not whether the assessment be large enough to cover the risk of the eldest age in the group, or only sufficient to cover the average age; in either case the younger are overcharged.

"For the purpose of illustrating the payments that a whole-life policy-holder would make on the two diverse systems above described, a table follows (based upon the Actuaries' rate of mortality and interest at four per cent.), showing the uniform annual net premium on \$1,000 that is charged by the one kind, on a person aged twenty-five years, and the varying assessments that must be made by the other kind to meet the losses, as the age of the person increases as indicated in the first column. To the net premium here given, a margin of twenty or thirty per cent. is added to cover expenses. The assessment offices have the same expenses, which are paid by

entrance fees, dues, etc. Hence the premiums or assessments here given represent the sums needful to meet the death-claims:—

Age when Assured=25.

Age	Uniform Annual Premium.	Varying Annual Assessment for a Year's Risk.	Difference
25	\$14 72	\$7 77	— \$6 95
30	14 72	8 42	— 6 30
35	14 72	9 29	— 5 43
40	14 72	10 36	— 4 36
45	14 72	12 21	— 2 51
50	14 72	15 94	+ 1 22
55	14 72	21 66	+ 6 94
60	14 72	30 34	+ 15 62
65	14 72	44 08	+ 29 36
70	14 72	64 93	+ 50 21
75	14 72	95 56	+ 80 84
80	14 72	140 41	+ 125 69
85	14 72	205 10	+ 190 38
90	14 72	323 73	+ 309 01
95	14 72	584 27	+ 569 55
99	14 72	1,000 00	+ 985 28

The above tabular scale signifies that the portion of the annual office premium (for assurance on a person aged twenty-five) which is required in order to provide for the payment of \$1,000, when it shall fall due, is \$14.72, and this payment is uniform through life. And that the assessment which would make good the average amount of a year's losses on persons aged twenty-five must begin at \$7.77 on each \$1,000 certificate, and go on increasing yearly to the end. The excess of the former over the latter constitutes the foundation of the reserve, being the amount overpaid beyond the cost of the year's assurance. The first year the premium is nearly double the cost of carrying the risk. At age thirty the annual assessment has increased to \$8.42, and at age fifty it exceeds the level premium. Thereafter it grows rapidly, almost doubling in the next ten years, and becoming at eighty nearly ten times the premium. When it is considered that in both cases the payments must be such as to amount to \$1,000 at maturity, the claim that insurance for life can be furnished at a smaller cost under one system than under the other is disposed of as a fallacy. This claim is persistently put forth as an inducement to insure on the new plan, and has become, to some extent, a popular delusion."

There is another point, however, wherein the modern system gives a seeming advantage to the holder of a life policy. By referring to the example it will be seen that on the old plan, in the case

presented, the assured overpays the risk for twenty-five years. Afterwards he underpays sufficiently to counterbalance. Now if at the end of the twenty-fifth year he desires to terminate his insurance, he does so in the assessment office by ceasing to pay the assessments. He has had protection for twenty-five years at the cost of the risk for that term. In the other case, the assured has paid \$284 beyond the cost of the risk for the term, and the office will return but a portion of this on surrender of the policy. Whether the facility with which policies may be terminated without loss, in the assessment offices will not induce the surrender of a disproportionate number of policies on healthy lives, after the assessments become uncomfortably large, leaving an undue proportion of impaired members, thus raising the death and assessment rate, is a question to be settled by experience.

It should have been added, as to the example given, that the uniform annual net premium for assuring \$1,000 on a life aged twenty-five, for the term of twenty-five years, is \$9.19, which sum can be readily compared with the varying assessment cost, as stated in the foregoing table for the quinquennial periods of that term.

It is not intended that these remarks should be construed as an argument for or against either system. But it seems proper to show that the cost of insuring lives is regulated by the inexorable law of mortality, instead of by the plans and devices of an insurance office."

#### INTERCOLONIAL RECIPROCIITY.

There is a report over the wires from Halifax, N.S., that "six of the leading "business men of Jamaica will arrive in "Montreal in a week or two to consult "with Montreal importers, and proceed "to Ottawa to interview the Government "and urge "reciprocity of trade between "Canada and Jamaica." Should this report be well founded, and, judging from the past, it seems highly probable, our Board of Trade would need to be on its guard. It must be borne in mind that the Imperial Government and Parliament are responsible for the policy of the various West Indian colonies, and there can be no doubt whatever that H. M. Government will not sanction arrangements between any one colony in the West Indies and Canada, the effect of which would be discrimination against another. It is highly improbable that these "leading business men" can have any satisfactory credentials with them,

and in the absence of such it would be most unsafe to enter into any correspondence with them.

There are overwhelming reasons against the proposal which interested parties in some of the West India Colonies are trying to bring about. We shall state a few of them: 1st. Canada, especially under existing circumstances, cannot possibly spare nearly three millions of revenue which is the amount raised by the staple export of the West Indies. 2nd. Were sugar admitted free from Jamaica, German beet root sugar would likewise have to be admitted on the same terms under the subsisting treaty between Great Britain and Germany. 3rd. There would be loud complaints from the manufacturers of beet root sugar in Canada, who were very universally encouraged to invest capital in that industry by the promise of protection, and who would probably claim compensation, although, as a rule, their operations have been hitherto unprofitable. 4th. It would be next to impossible to get the various West Indian Colony to unite in any scheme of reciprocal free-trade even if all other objections could be removed, and the Imperial Government would never consent to an arrangement under which one colony or group of colonies was discriminated against in favor of another. These are some of the obvious objections to a scheme which has been more than once favored by Canadian public men, but which will not stand criticism. We venture to express a hope that the Jamaica delegates will be met at the outset by a demand for their credentials, which we are thoroughly convinced they will be unable to produce.

THE GLASGOW AND LONDON, &c.—We have much pleasure in calling the attention of our readers to the notice in our advertising columns regarding the amalgamation of the Glasgow & London Ins. Co. of Great Britain, and the Victor Fire Office of London, England. The capital of the combined companies will be \$5,000,000, which gives the Glasgow & London a still more leading place among English fire insurance companies. We understand that the business will be carried on, as before, by the Glasgow & London under the same directorate and management all through—with the addition that the directors and general manager of the Victor will join the management of the combined companies.—The 1884 Canadian record of the Glasgow & London was over \$300,000, thus showing that it has a strong hold on the public.—With its largely increased capital, we feel sure it will give a good account of itself during 1885, under the energetic management of Mr. Stewart Browne.

#### THE CITY AND DISTRICT SAVINGS BANK.

The 38th annual meeting of the Montreal City and District Savings Bank was held last

Tuesday, the president, Mr. Edward Murphy, in the chair. The following directors were present: A. Larocque, J. H. R. Molson, Judge Berthelot, James O'Brien, Hon. D. A. Macdonald, F. T. Judah, E. J. Barbeau, Nolan Delisle, Richard Bolton, Dr. Hingston, Michael Burke, R. Bellemare and H. Archibald. The thirty-eighth annual report was read, and stated amongst other things that for several years it has been the good fortune of the Bank to escape loss; but during the past year, in its advances on Federal Bank stock, and in its relations with the Exchange Bank, this Institution has not escaped loss; this, however, has been written off in full. The net profits last year were \$108,792.31, out of which were paid two dividends of \$24,000 each. The balance at the credit of profit and loss remains at \$227,000, or nearly 38 per cent of the paid up capital. It is satisfactory to observe that the working classes of the city and district continue largely to make use of the bank as the depository for their savings. The remarkably low average for each account (\$202.55) shows that the bank continues to be availed of largely by the working classes. The liabilities, which are \$7,542,013, are made up of deposits, \$6,328,093; due Receiver-General, \$150,168; Charity Fund, \$180,000; open accounts, \$54,955; profit and loss, \$277,000, and stock, \$600,000. The assets include corporation and provincial bonds, \$1,082,084; charity fund invested, \$180,000; bank premises and branches, \$375,762; loans on collateral, \$3,989,675; other assets and cash, \$1,914,000. The nationality of the depositors is 19,353 French-speaking and 11,888 English-speaking. The following directors were elected: E. Murphy, A. Larocque, Dr. Hingston, J. O'Brien, T. Workman, R. Bellemare, J. A. Ouimet, E. J. Barbeau, F. T. Judah, J. H. R. Molson. Messrs. Glackmeyer and Tasker were re-elected auditors, the President referring in high terms to their efficiency.

On motion a vote of thanks was tendered to the President, directors and officers of the bank for their services the past year. Mr. Delisle, in seconding the motion, referred in complimentary terms to the President and the manager. He congratulated the meeting on the encouraging state the bank was in, despite bad debts, which would occur.

#### THE NEW LIFE INSURANCE BILL.

An Act to modify the application of "The Consolidated Insurance Act, 1877." Re-printed as amended and reported by the Banking and Commerce Committee:—

Whereas it is expedient to amend "The Consolidated Insurance Act, 1877," with regard to companies transacting business of life insurance under the title of "Co-operative Life Insurance Companies," "Mutual Benefit Associations," and the like: Therefore Her Majesty; by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. The word "company" in the Act shall be construed and interpreted in the same manner as in the Act cited in the preamble; and a penalty imposed for contravention of this Act, the amount whereof is fixed by reference to any section of the Act aforesaid, shall be recoverable and applicable in like manner as that imposed by such section, all the provisions whereof shall apply to it and to the offence for which it is imposed.

2. Any company incorporated within Canada, which transacts business of life insurance by promising to pay, on the death of a member of such company, a sum of money solely from the proceeds of assessments, or dues collected or to be collected, from the members thereof for that purpose, may, at the discretion of the Minister of Finance, on report of the Superintendent of Insurance, approved by the Treasury Board, be exempted from the operation of "Consolidated Insurance Act, 1877," and be permitted to transact the business of life insurance on the conditions herein-after specified.

3. Companies to be so exempted shall register their titles or corporate names in the office of the Superintendent of insurance. They shall also make attested returns of their condition and affairs at such times and in such form, and attested in such manner, as shall be prescribed by the Minister of Finance; and the Superintendent of Insurance shall include such returns in his annual report; and any failure to make such returns, when called for by the Superintendent of Insurance, shall subject such company, and any officer thereof, to the penalty mentioned in the twenty-second section of the Act hereinbefore cited.

4. The registration of a company shall cease to be valid on the thirty-first day of March in each year, but shall be renewable from year to year, in the discretion of the Minister of Finance.

5. The provisions of this section shall apply to corporations or associations incorporated elsewhere than in Canada for the purpose of carrying on the business of life insurance upon the co-operative or assessment plan.

2. Any such corporation or association may be licensed by the Minister of Finance to transact business in Canada upon depositing with him fifty thousand dollars under the provisions of "The Consolidated Insurance Act 1877," and thereafter shall have the right to transact business so long as it continues to pay its losses to the full limit named in its certificates or policies, and has complied with all requirements of the said Act and of this Act and of the Superintendent of Insurance;

3. In addition to such deposit of fifty thousand dollars, the Minister of Finance, upon the report of the Superintendent of Insurance, approved by the Treasury Board, may from time to time require such other and further deposit as may be recommended in such report and so approved, to be made by such companies or deposited with trustees to be named by the Minister of Finance;

4. Death claims shall be a first charge on all moneys realized from assessments and no deduction shall be made from any such death claims on any account whatsoever;

5. No portion of any moneys received from assessments for death claims shall be used for any expense whatever, and every notice of any assessment shall truly specify the cause and purpose thereof;

6. Every application, policy and certificate, issued or used by any such company in Canada, shall have printed thereon, in a conspicuous place, in different colored ink and in good-sized type, the following words:—"This association is not required by law to maintain the reserve which is required of ordinary life insurance companies;"

7. Every certificate and policy shall contain a promise to pay the whole amount therein mentioned out of the death fund of the association and out of any moneys realized from assessments to be made for that purpose, and every such association shall be bound forthwith and from time to time to make assessments to an amount adequate with its other available funds to pay all obligations created under any such certificate or policy without deduction or abatement;

8. The condition embodied in the next preceding sub-section shall be inserted in every policy or certificate issued in or delivered to any person insured in Canada.

6. No condition, stipulation or proviso modifying or impairing the effect of any policy of life insurance issued after the first day of January, one thousand eight hundred and eighty-six, by any company doing business within Canada under the authority of the Parliament of Canada shall be good or valid unless the same is set out in full on the face or back of the policy.

7. No policy or certificate shall be avoided by reason of any statement contained in the application therefor being untrue, unless such statement be material to the contract.

8. No company shall carry on within Canada any business of the nature described in the second section of this Act, without being licensed under the Act above cited, or being registered under this Act, and the words

"assessment system" shall be printed in large type at the head of every policy and every application for the same, and also in every circular and advertisement issued or used in Canada; and any director, manager, agent or other officer of a company so doing business without being licensed, and any person who transacts any business on behalf of such company, and any company neglecting to print the said words as aforesaid, shall be liable to the penalty mentioned in the thirteenth section of the Act hereinbefore cited.

9. In the case of any contract entered into, or any certificate of membership or policy of insurance issued, by any company, before the passing of this Act, assessments may be made and collected, and claims paid, and all business connected therewith transacted without any penalty being incurred.

10. Neither "The Consolidated Insurance Act, 1877," nor this Act shall apply to any society or association of persons for fraternal, benevolent, industrial or religious purposes, among which purposes shall be the insurance of the lives of the members thereof exclusively; or to any association for the purpose of life insurance, formed in connection with such society or organization and exclusively from its members, and insuring the lives of such members exclusively;

2. Any society or association which is declared by this section to be exempt from the application of "The Consolidated Insurance Act, 1877," and of this Act, may nevertheless apply to the Minister of Finance to be allowed to avail itself of the provisions of this Act, and upon such application being assented to, such society or association shall cease to be so exempt by virtue of this section.

#### CREAMERY BUTTER.

Mr. Fred Blake in addressing the Iowa Butter and Cheese Association upon the benefits of creameries, took the position, in the first place, that dairying is the easiest and most economical means of preserving the vitality of the soil. "We will allow," he said, "five acres of land for each cow that is placed upon a farm. We will also say that one in the season will make 150 pounds of butter, which is placing it very low. Five acres, according to the statistics of 1880, will produce 38 bushels of corn, 66 bushels of oats and 2.84 tons of hay—assuming one acre for corn, 2 for oats and 2 for hay—which will weigh 10,752 pounds, which in that year was estimated at \$42. Deducting one-tenth of this weight for the water entering into its composition, we have 9,675 pounds of true soil. Now, if we export this it is gone forever; we can use it no more, and all that we receive for it is \$42. But if we feed this produce to a cow, she will yield 150 pounds of butter, which, valued at 28 cents per pound, will amount to \$42. We can also secure, from no extra produce, one calf worth \$10, and, deducting the interest, at 10 per cent. per annum, upon the value of the cow, which we will estimate at \$30, leaves \$17 more for this produce than by exporting the raw material; and, also, you retain as a fertilizer all of the product except 135 pounds of true soil in the 150 pounds of butter, and that required to build up the animal tissue of the calf and hog; and which fertilizer you replace upon the soil and make to reproduce year after year, until it is finally all converted into butter. If we convert the whole 10,752 pounds of produce into that many pounds of butter, and value it at 28 cents a pound, it reaches the sum of \$3,010.56. Think of the amount we lose by exporting the raw material—think of the value of the spoils. Spoils result from manufacturing. Then, if we wish to secure our own wealth, we must look to the creameries for assistance. Like England, the farmers can fertilize the soil of their farms by keeping large numbers of cows and importing feed, if they can find some State so kind as to sell its produce. Now, let me say that cows must be well fed. In the cow you will find the

silver rule and the golden butter. If you do not feed her, she will give you but little milk; but if you feed her well, she will do for you all that she can. If you have a machine, keep it well oiled, or it will soon wear out, and you will sell it for old iron; if you have a cow, keep her well fed or she will soon get so poor that you will have to sell her for a canner. Again, consider for one moment the saving in exporting the butter instead of grain. During the past year there were exported from this station 660,310 pounds of butter. If 10,752 pounds of produce be required to yield 150 pounds of butter, then, according to the old rule of three—which I believe was used a great deal when the older heads here went to school—47, 331,020 pounds of produce will be required to produce or yield 660,310 pounds of butter. If this all had to be drawn a distance of six miles to the station, the cost of delivering to the depot would be \$2 per ton. The freight to Chicago would be \$3 per ton, making a total of \$5 per ton; which, upon 47,331,020 pounds would amount to \$163,327.53. The transportation of butter would cost \$1 per 1,000 pounds to the depot, and \$15 per 1,000 pounds to New York city, making a total of \$16 per 1,000 pounds, which, computed upon 660,310 pounds of butter, would amount to \$10,564.96—a saving of \$157,762.53, which farmers have not been slow to perceive. What is a better business? What is a surer business? Will it go down? Can it go down? The business is yet in its youth; it is growing larger every day. The number of creameries in the State is continually increasing, and has now reached 600. *InterOcean.*

A POOL IN OIL.—Owners of linseed oil mills met in session at Chicago last week, and fixed the price of oil in accordance with an agreement to form a pool to regulate prices previously entered into. T. J. McCullough, of Kankakee, was made pool commissioner. The price for raw oil was fixed at 48 cents a gallon by the car-lot. This is an advance of 2 cents. Over five barrels and up to car-lots, 49 cents; and 50 cents for under car-lots was agreed upon. For boiled oil in car-lots the price will be 51 cents, and from that to 53 cents, according to quantity. The mills thus maintaining prices are those north of the Ohio River and between the Missouri River and Pittsburg. The aggregate number of mills is fifty. The crop upon which these prices are fixed was that grown and gathered between July and September, 1884, and which is now in the mills. Its estimated value when the product of it is ready for delivery is \$10,000,000. The crop of flaxseed comes principally from Northwestern Iowa, Nebraska, and Dakota. The terms of the pool are binding until next August. For a long time the mill-owners have been accustomed to form a combination to control prices, and about two years ago they went beyond this and consolidated their interests by dividing the profits after each mill had turned the result of its manufacture into the general fund. This did not work well and it was soon abandoned, the pool dissolved, and each mill began working independent again. The excuse of the mill-owners for pooling their issues at this time is that oil has been too cheap and they have not been sufficiently remunerated for the amount of capital invested.

CONTRACTS BY TELEPHONE.—A novel question and one of growing importance to the commercial world is decided in an opinion just published of the Kentucky Supreme Court. A contract made by telephone—and such contracts are becoming more common every day—is as valid as any verbal agreement. But

how is it to be proved? The Kentucky Court allowed the evidence of the party to the suit and two others who heard the telephonic conversation and agreement, although the terms of agreement were denied by the defendant. The Supreme Court decided this to be competent evidence. It compared the operator to an interpreter. Where two persons communicate through an interpreter, the Court explains, the communication may be proved either by the interpreter or by persons who were present and heard the statements made by the interpreter. The interpreter is the agent of both parties. "It is true that in communicating by telephone the parties cannot see each other. But the statements of an interpreter between blind persons could be proved by third parties without calling the interpreter as a witness; and by telephonic means persons are as much together for all purposes of conversation and actors in what may be occurring, as if they were immediately present with each other.

A NOVEL use, says an Eastern paper, is being made of oyster-shells by a Hartford, Conn., man, who is coining money in his new enterprise. The shells are placed in a patented mill and ground. It has a capacity of five tons a day. By an ingenious arrangement sieves are kept at work assorting the dust into fine, coarse, and insufficiently treated. The fine and the coarse are taken by elevator belts to the floor below, where, through canvas chutes, regulated by wooden slides, barrels are rapidly filled. The product is sold for chicken feed. Twenty tons and more are sent yearly to San Francisco, orders are filled from Western States, and Bermuda and the Sandwich Islands have been supplied. The business has been doubled since last year.

The Welland Canal will be open for navigation May 7. Extensive repairs are to be made on the Erie Canal before its opening on the 11th instant. Bridges are to be constructed at Medina and Gasport. In many places there are bars formed, and these must be removed and the canal bottomed out sufficiently to prevent the stranding of the largest boats. The Erie canal has opened twenty-eight times in May, but never before on the 11th. In April the opening has occurred thirty-three times, and in March once, in the year 1828. The latest day of resumption since 1824 was May 18, 1875, and that year was also the shortest of navigation, the season lasting 196 days. The longest season—269 days—was in 1828.

The *Commercial Advertiser*, of Honolulu, advises planters on the Islands to pay greater attention to coffee growing. It says:—There is money in raising coffee. The world's market is open to us. Why not ship it to New Zealand and Australia, instead of compelling those countries to buy Java coffee from the Dutch factories? We have a monthly line of steamers between Honolulu and the colonies available for freight, but our production is too small to be counted upon as an export. Large fortunes may not be made at it, but a great deal more than expenses will be earned, which was not the case generally in the sugar business last year.

THE TIMBER TRADE.—Representatives from Quebec who have visited Europe this winter have returned with an amount of business obtained far in excess of last year, and more than

they anticipated. Deals have sold fairly well, also some descriptions of timber. In this connection the decrease in the production of white pine in the Ottawa district will, it is stated, be about one-third less than last year. The demand for white pine square timber has not, however, rallied in the home market. A considerable quantity of this timber is reported still in first hands. On the whole, a good spring trade is anticipated.—*Chronicle*.

A MOSCOW bakery is about to be erected in Moscow, which, it is stated, when in working order, will reduce the present price of bread in that city by something like 25 per cent. This enterprise is in the hands of a company disposing of a capital of 400,000 roubles, raised in shares of 1000 roubles each. The cost of building the necessary premises, together with the requisite steam appliances for the company, is estimated at 250,000 roubles. The quantity of bread to be baked daily is set down at 65,000 kilos. Rye as well as wheat bread will be baked and daily dispatched to forty different commodious shops in the city to be sold.

THE fall in prices consequent upon the large production of beet sugar has put cane sugar manufacturers on their mettle, and it is claimed to have been discovered that the simple expedient of shredding the cane into small fibres before pressing it increases the production 40 per cent. It was recently stated in New Orleans that unless the cost of production could be reduced a cent a pound the cultivation of the cane would have to be abandoned, and if the shredding process fulfils the promises made for it the cheapening will be one and a half to two cents.

A CIRCULAR issued from Lubeck, Germany, last month, addressed to American lumber exporters says the *N. W. Lumbermen*, calls attention to the intended increase of the German duty on lumber. It states that sawed timber will probably have to pay a higher duty than hewed timber and warns exporters against shipping logs slayed with the saw only. It slyly hints that, if sawed timber is shipped, it should be disguised by the use of the adze.

THERE are five Russian vessels in the port of New York, the ships *Equator*, 1273 tons; *Europa*, 991 tons; *Vanadis*, 1146 tons, the banks *Tolvo*, 944 tons, and *Curonia*, 387 tons. None of these vessels is now loading, and no orders are to be given for cargoes for them at present. The Russian corvette *Strelak* and the British corvette *Garnet* have reached New York and appear to be keeping a watch on each other's movements.

A BUILDING is being put up in Chicago, the walls of which will be plate glass, and when completed the structure will be composed principally of glass, cement, and red slate. The building is to be used for offices, and it is expected that 75 per cent of the entire space can be made available, whereas in ordinary buildings the amount is only from 42 to 54 per cent, so much more being taken up by walls, halls, &c.

LONDON, ENG., advices state that a committee of English holders of stock in the New York, Ontario and Western Railway have obtained the unanimous assent of the English holders

in that Corporation's shares to the scheme proposed by the London and Amsterdam committees for securing control of the property of the road; provision is now being made for its floating debt.

THE *Waterloo Chronicle* says:—Thos. F. Mitchell, a cheesemaker who has lived near New Hamburg all his lifetime, committed forgery a few days ago by signing the names of four different parties on two different notes to the amount of \$111. The notes he sold to Mr. Jacob Ratz for \$100. Having pleaded guilty he is now in Berlin gaol awaiting sentence.

ALTHOUGH it has been estimated that the area of oil-producing territory in Russia measures 14,000 square miles, the field at Baku, the Ancient City of Fire, is the only one worked, and this covers a space of three and a half square miles only. Its output is said to be sufficient for the requirements of the whole world.

THERE has been a brighter outlook in the copper market lately. Notwithstanding the decline of Chili bars in London, the N. Y. market has been firm at 11 3-8 to 11 1/2 for lake ingot. The pool contracts have now expired, and consumers have but little surplus. Calumet and Hekla stock is quoted at 161.

THE Indianapolis Car Works have begun on an order for 100 furniture cars for the Chicago, Milwaukee & St. Paul railroad. These cars are described as warehouses on wheels, being 40 feet in length, and as high as they can be and pass through tunnels and under bridges.

THERE has been a good demand for India rubber and rubber goods at Boston, and prices are firmer. Fine Para is quoted principally at 63c to 64c, though a 50,000-lb. lot might be obtained at 62 1/2c. For some old lots in store as high as 66c is asked.

THE English mint is said to be suffering by the importation or manufacture of French copper coin. This coin is intrinsically worth but one-fourth of its nominal value, leaving 75 per cent of profit for the people who are flooding the English market with it.

THE aggregate production of coal in the United States in 1884 is reckoned at 98,651,807 gross tons. The production in Great Britain in 1884, according to an official statement, was 160,044,175 gross tons, a decrease of 3,693,152 tons in comparison with 1883.

IT is said a stock company for the manufacture of liquid cheese is seeking incorporation in New York. The product will look like maple syrup, and have all the pungency and other good qualities of American cheese.

A FOREST tree in Georgia was recently cut down at 6 o'clock in the morning, made into pulp at a factory and into paper by 6 o'clock in the evening, and at 6 o'clock the next morning was distributed as a printed newspaper.

**NEW YORK LIFE INSURANCE COMPANY.**  
 (ESTABLISHED 1845.)  
 The Second Largest Life Insurance Company in the World, and the Largest Transacting Business in Canada.

Accumulated Funds.....	\$59,283,753
Amount of Assurances in force.....	\$229,382,586
Cash Revenue last year.....	14,240,475
New Assurances issued last year.....	61,484,550

**CANADIAN BRANCH OFFICES:** Union Bank Building, Montreal, Mail Building, Toronto.  
**DAVID BURKE,**  
 General Manager for Canada.

**Insurance.**  
**Liverpool & London & Globe INSURANCE COMPANY.**  
 LIFE AND FIRE.

Invested Funds, . . . . . \$30,500,000  
 Funds Invested in Canada, . . . . . \$900,000

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

**CANADA BOARD OF DIRECTORS.**  
 HON. HENRY STARNES, Chairman.  
 THOMAS CRAMP, Esq., Dep.-Chairman.  
 THEODORE HART, Esq.  
 EDWARD J. BARBEAU, Esq.

**G. F. C. SMITH, Resident Secretary.**  
 Medical Referee—D. C. MACCALLUM, Esq., M.D.  
 Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada.  
 HEAD OFFICE, CANADA BRANCH, MONTREAL.

---

**THE GLASGOW**  
**TELEPHONIC**  
**AGENTS**

Canada Head Office:  
**Glasgow & London Buildings,**  
 NOTRE DAME & ST.  
 HELEN STREETS,  
 MONTREAL.

Toronto Office:  
 9 Victoria Street.

**COMMUNICATION.**  
**WANTED.**  
**LONDON**  
**IN BRANCH**

**Insurance.**  
**BRITISH EMPIRE MUTUAL LIFE Assurance Co. of London, Eng.**  
**ESTABLISHED 1847.**  
**CANADIAN**  
**Head Office, - Montreal.**

The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

**APPLICATIONS FOR AGENCIES INVITED.**  
**DAVID DENNE,**  
 General Agent, Montreal.

Accumulated Funds, over \$5,000,000  
 Annual Income, . . . . . 1,000,000  
 Canadian Investments, . . . . . 600,000  
 Claims and Bonuses paid, 10,000,000  
 Canadian Deposit, . . . . . 100,000

**F. STANCLIFFE,**  
**GENERAL MANAGER.**  
**CHIEF INSPECTOR,**  
**DAVID DOWNS.**  
**J. FRITH JEFFERS,**  
 Manager Western Ontario.  
**LONDON, ONT.**  
**E. HALLAMORE, Inspector,**  
 Maritime Provinces.

**WESTERN ASSURANCE COMPANY.**  
**FIRE & MARINE.** Incorporated 1851.

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

**HEAD OFFICE: TORONTO, ONT.**

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

**LONDON & LANCASHIRE**  
**Life Assurance Co., of London, England,**  
**LIFE INSURANCE EXCLUSIVELY.**

**CANADIAN INVESTMENTS Exceed \$300,000**  
**AND INCREASING YEARLY.**  
**Low Rates of Premium.**

**HEAD OFFICE FOR CANADA,**  
**217 ST. JAMES ST.**  
**MONTREAL.**  
**WILLIAM ROBERTSON, General Manager.**

**Confederation Life Assocn.**

The **SECURITY** offered to Policyholders is **UNSURPASSED** by any Company doing business in the Dominion.

Its **PROGRESS HAS BEEN UNEXAMPLED** in the history of Insurance in Canada.

Its policies are **INDISPUTABLE** after three years and **NON-FORFEITABLE** after two years.

Its **PROFITS ARE DISTRIBUTED** upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to **EXAMINE CAREFULLY** its system and terms before insuring elsewhere.

Manager for the Province of Quebec, **J. K. MACDONALD,**  
**H. J. JOHNSTON, Montreal.** Managing Director.

Manager for New Brunswick, **AUGUSTUS ALLISON,**  
**Major J. MACGREGOR GRANT,** Halifax.  
 St. John.

**FIRE INSURANCE ASSOCIATION.**  
 (LIMITED)  
 OF LONDON, ENGLAND.  
**FIRE INSURANCE EXCLUSIVELY.**

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

**Head Office for Canada,**  
**217 ST. JAMES ST.,**  
**MONTREAL.**  
**WILLIAM ROBERTSON General Manager.**

# NORTHEY & COMPANY,

TORONTO, ONT.

**Cheap.**

Cheaper than any Pump built.

**Compact.**

Having the well-known compactness of direct-acting Pumps.

**Simple.**

Only two moving parts in Engine.

**Durable.**

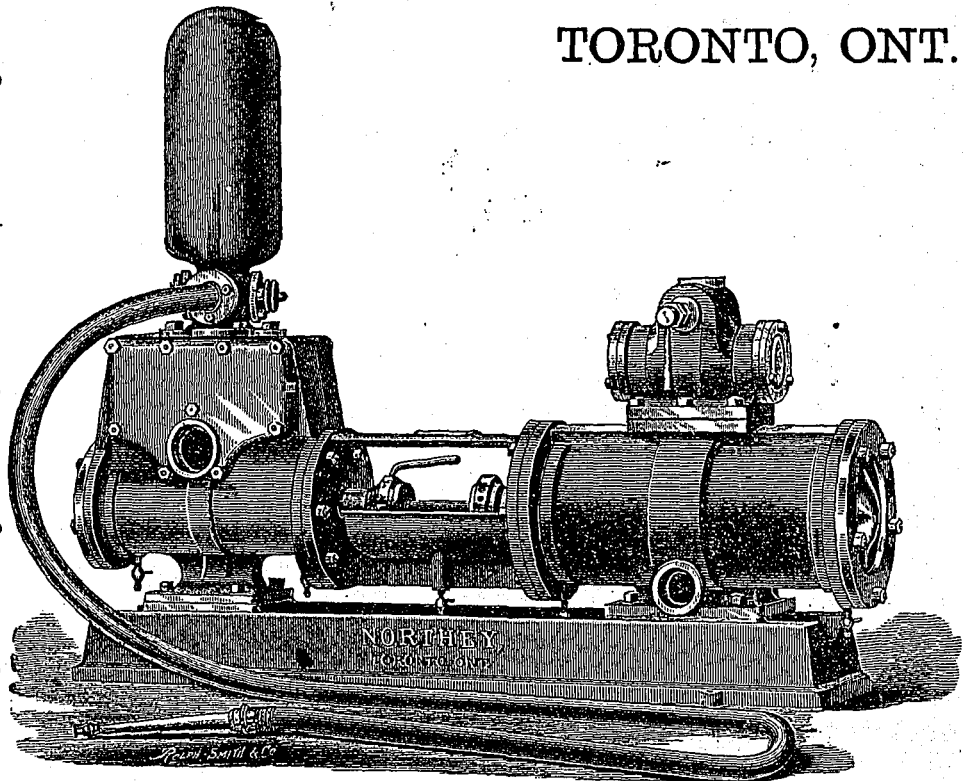
Guaranteed the most durable Pump made; impossible to break down.

If you want a

**PUMP**

for any purpose,

Write to us.



Send for Circular and state your requirements.

THERE are eighteen butterine factories in Chicago, using annually about half a million dollars' worth of genuine butter for mixing with leaf lard, in the ratio of fifteen to thirty-five per cent.

A CLOCK which has required neither winding nor regulation for five years was placed by the Belgian Government in a railroad station four years ago, and has kept perfect time ever since.

It is stated that 15,771,000 feet of white pine was exported from New York for this first quarter of the year, against 19,991,000 for the same period in 1884, and 14,956,000 in 1883.

TEXAS will soon abound with cotton mills, says a San Antonio paper, which also chronicles the erection recently of a mill at Riverside at a cost of \$30,000.

THE southern part of Africa has 70,000 tame ostriches, producing \$3,000,000 worth of feathers annually.

**FIRE RECORD.**

QUEBEC.—Montreal, May 2.—B. Tansey's house damaged, fully insured. C. A. Callaghan's printing office damaged. Loss small.

ONTARIO.—Waford, May 6—Chs. Cundyke's barn and contents; loss not known.  
NOVA SCOTIA—Halifax, Apl. 30th—North Sydney Herald office and five adjoining build ings. Loss not known.

**MONTREAL WHOLESALE MARKETS.**

MAY 7, 1885.

Considerable orders have been booked for shipment to the interior by boat, and on the arrival of the first steamships business is expected to improve. The European mail, due this week by the St. Lawrence, has been delayed, and this has had a tendency to check operations to some extent. The trade outlook for the next few weeks is generally considered promising. The Maritime Bank of St. John, N.B., has declared a dividend of 3 per cent and the Ottawa Bank one of 2½ per cent. The amount payable in dividends on June 1st is \$1,129,904. The local rates of money were unchanged at 4 to 4½ p.c. on call, and commercial paper was discounted at 6½ to 7 per cent. Sterling Exchange was dull; 60's between banks sold at 97-16 to 99-16, demand 9 13-16 to 10; New York funds 1-8 to ½. Counter rates about ½ higher. The Bank of England rate was reduced ½ to 3 per cent today. The London street rate was 2½. Canada Cotton Co.'s bonds to the amount of \$30,000 have changed hands at par and accrued interest. Consols in London to-day sold at 98 13-16 money and dropped to 98 7-16; account

98 13-16. Canada Pacific sold in London at 38 and in New York at 37½. The local Stock Market was strong to-day. Bank of Montreal sold at 201½, closing at 201½ bid, 202 asked; ex-dividend the stock changed hands 196 and 196½. Merchants sold in small lots at 114½ and 114½. Gas was active and higher, selling at 179½ 180, 180½ and 180½. Passenger declined from 116 to 115½. Commerce sold at 122 and Toronto at 133. Richelieu was placed at 56½ and 57. A sale of 100 shares of Canadian Pacific was put through at 37½. The following were the total sales and highest and lowest prices of leading stocks for the week:

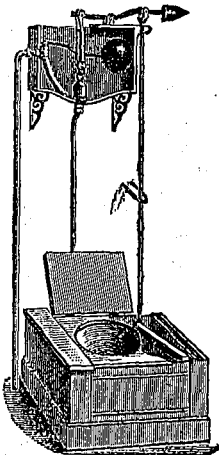
Banks.	Shares.	Highest price.	Lowest price.
Commerce .....	180	122	121½
Hamilton .....	25	121	121
Merchants .....	339	114½	113
" x d .....	650	111½	111
Montreal .....	720	201½	199½
" x d .....	1026	196½	194½
Ontario .....	43	109½	109
Toronto .....	112	183	182½
<i>Miscellaneous.</i>			
Gas .....	2460	180½	179
Mon. Tel. Co. ....	131	120	119½
Passenger .....	502	116	114
R. & O. Nav. Co. ....	175	57	56½
Can. Pac. Ry. ....	100	37½	37½

# W. DICKS AND SONS

SMITHS AND MACHINISTS.

Designers, Manufacturers and Operators of Special Machinery for Mechanical Novelties. All kinds of Screws and many other portions of Hardware required by Piano and Organ Makers. They have also facilities and mechanics requisite, and will make the leading lines of Steel Tools used by these firms, viz.: Boring Bits, various patterns, Screwdrivers, Keys, Wrenches, &c., and many Specialties not hitherto made in Canada. Plans furnished and Estimates given for Steel Dies and Stamped Work.

27, 29 & 31 Adelaide Street East, TORONTO.



**THE PROSSER**  
Self-Flushing Service Cistern  
(Patented Nov. 14th, 1883),  
**W. E. POWER & CO.,**  
Proprietors and Manufacturers.

Having made the necessary alterations in our cistern, we beg to inform the architects, plumbers, real estate owners, and the public generally, that we have them on view, in working order, at our office, fitted with the national basin.

The water tax for this cistern is reduced to two dollars per year for water.

W. E. POWER & CO.,  
106 McGill Street, Montreal.

**ASHES.**—Receipts of Pots have been fair. Sales at \$3.90 down to \$3.80, closing at latter figure for fair Tures. Seconds sold at \$3.30. No Thirds offering. Pearls continue neglected. Receipts since 1st January, 1,177 brls. Pots, 39 Pearls. Deliveries, 900 brls. Pots, 35 brls. Pearls. Stock in store at 6 p.m. on Wednesday 1,732 brls. Pots, 211 brls. Pearls.

**BOOTS AND SHOES.**—The sorting trade has been fair up to present but it is about finished. The majority of the houses are now busy on fall samples. Remittances in most instances have been coming in as well as expected.

**CANNED GOODS.**—The demand was satisfied at former prices, which are as follows:—Corn, 2 lb. tins, \$1.25 per dozen; turkey, \$3.10; corrod beef, \$3.25; peas \$1.60; chicken, 1 lb. tins, \$2.30; tomatoes, 3 lb. tins, \$1; apples, \$1; ditto in gallon tins, \$3 per dozen; lobsters, \$6 per case of four dozen; mackerel, \$4 to \$4.25 per case; sardines, \$11.25 to \$11.50 per case; salmon, \$1.40 to \$1.50 per dozen; finnan haddies at \$1.55 per dozen; peaches, \$2.80 to \$2.95 per dozen.

**LONDON CARRIAGE FACTORY.**  
**JOHN CAMPBELL,**  
PROPRIETOR.



All kinds of Coaches, Carriages, Buggies, Sleighs and Cutters Manufactured, Wholesale and Retail. All Work Warranted.

Carriages shipped to all Parts of the World. Has been in business over 30 years, and has been awarded by the Provincial and Local Fairs 200 FIRST PRIZES, besides Second, Third and Diplomas; also been awarded Medal and Diploma at the International Exhibition in Sidney, New South Wales, Australia.

Factory, King St., West of Market.

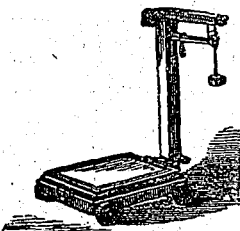
**TORONTO SCALE WORKS.**

Established 34 Years.

Manufacturers of the Improved WILSON SCALES

of every variety.

Railroad,  
Grain,  
Grocer,  
Butcher,  
Farm,  
SCALES.



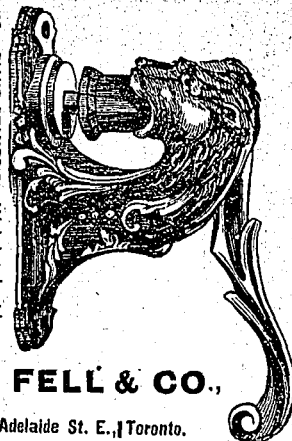
Received 31 First Prizes, Medals and Governor General's Grand Diploma, and the only Medals on Scales in 1884. The Wilson Scales are taking the lead throughout the whole Dominion. Write for prices, mention size wanted. C. WILSON & SON, 67 Esplanade St., East, Toronto, Ont.

**CEMENT AND FIREBRICKS.**—Business, which has been dull, is improving, the inducement of lower prices being offered. The demand is said to be brisker than at this time last year. Cement is quoted at \$2.70 to \$3.25, as to quantity, and firebricks at \$23 to \$23, as to brand.

**COAL AND WOOD.**—The demand has continued light. We quote stove and chestnut, \$6; egg and furnace, \$5.75. Cordwood unchanged. Prices per long cord, ex-yard, are as follows: Maple, \$6.50; birch, \$6; beech, \$5.50; tamarac, \$5. For soft coal there is enquiry for future delivery. Cargo lots are quoted as follows:—Cape Breton, \$3.25 to \$1.30; Nova Scotia, \$3.75 to \$3.80. Scotch steam to arrive is quoted at \$4.25 ex ship.

**DAIRY PRODUCE AND PROVISIONS.**—As usual at this season, business was confined to jobbing lots. New butter has been coming in, in larger quantities, and prices ranged from 15c to 19c, according to quality. Rolls in barrels and boxes sold at 13c to 15c. Old butter is dull and neglected at 7c to 10c. Sales have been

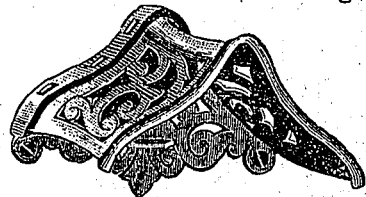
Mrs. of HAND STAMPS Steelalphabets kept in stock for of the Press in any size or style fine R. P. R. S. H. S. A. V. C. Copper & Iron BRANDS, Stencils, STAMPS, Cheats &c. &c.



**I. C. FELL & CO.,**

27 Adelaide St. E., Toronto.

Toronto Hardware Manufacturing Co.



Light Harness and Saddle Bracket.

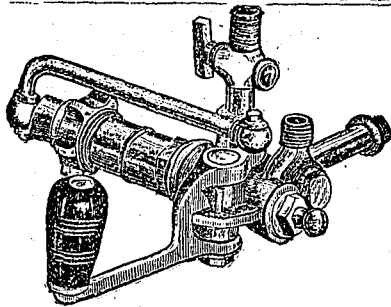
Manufacturers of STABLE FITTINGS and IRON FENCING, CRESTING, &c., &c.

960 QUEEN STREET, - - - TORONTO, ONT.

made to go by the first boats to the Lower Ports, but considerable is still held. Our quotations in another column are purely nominal. Cheese.—There is not much of the new make here as yet, and no large transactions are reported, either here or at country points. We quote new on spot at 9c to 10c and old at 5c to 11c. The receipts of eggs were ample, and we quote them dull at 12c to 13c. The Utica, N.Y., cheese market this week was very tame until late in the day. It was understood that the ruling price would be the same as last week, but the fancies were not so strong. Until nearly six o'clock it was thought that 10c would be the top. Then it leaked out that a few lots had exceeded that price. Fine cheese in fact, seemed to be in good demand. Quotations were as follows: 70 boxes at 9c; 31 lots, 1,993 boxes, at 10c; 2 lots, 110 boxes, at 10 1/2c; 11 lots, 659 boxes, at 10 1/2c; 5 lots, 270 boxes, at 10 1/2c. Sales, 3,122 boxes; commissions, 769 boxes; total 4,891. Ruling price 10c. Transactions of one year ago 4,549 boxes, ruling price 12 1/2c. Two years ago 4,178 boxes, ruling price 11 1/2c. At Little Falls the sales were 2,813 boxes at 7 1/2c to 10c; 150 boxes of farm cheese went at 7c to 8c. Butter at the same place was even weaker than the week before. Seventy-five packages sold at 17c to 18c, for farm dairy and 20c for creamery. Provisions—Extra Prime pork in bond sold at \$9.60 to \$10, and the course of prices has been downwards. The city jobbing trade was fair at prices quoted.

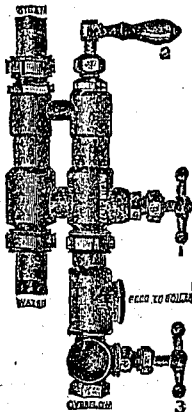
**DRUGS AND CHEMICALS.**—The drug market, has been quiet, and most prices are unaffected. Quinine is being sold lower. Payments fair. Chemicals.—Consequent upon the recent war scare heavy chemicals developed great weakness, and in some cases receded as the Russian demand for the product of English factories is considerable. Recent cable despatches report prices much stronger and caustic notably is higher, having advanced 2s 6d per ton. Here prices are well maintained, although there is little business doing, buyers' tactics being to hold off and await spring importations. Dyes.





**WILSON & COUSINS,**  
Brass Finishers & Machinists,  
Manufacturers of Soda Water Machinery and  
Boilers' Supplies. 87 Adelaide St., W. Toronto.  
Orders promptly attended to.

### PUBLIC NOTICE.



Notice is hereby given that a suit is now pending in the Superior Court, Montreal, against Robert Mitchell, of Montreal, carrying on business there under the firm name of Robert Mitchell & Co., charging him with infringing certain patents, the property of the Hancock Inspirator Co., of Boston, Mass., and that all persons purchasing, selling or using "Hancock Inspirator" made by the said Robert Mitchell & Co., are hereby notified that they are liable to be sued for so doing. The genuine Hancock Inspirator can be purchased from the undersigned, or from their authorized agents. The Hancock Inspirator Co., Custom House Square, Montreal, and 75 Adelaide St. W., Toronto.

### J. Z. HUSBAND & CO., MEDIATORS & COMMERCIAL BROKERS, 31 King Street West, Toronto.

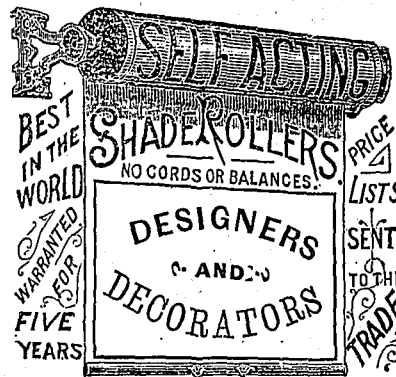
Business Places of all kinds bought and sold; Patents disposed of; and additional Capital procured for all kinds of legitimate business.  
**Satisfaction Guaranteed.**

—Business quiet Sumac at \$95 to \$105 per ton. Cochineal at 38c to 40c per lb. Logwood steady at \$1.75 to \$2.25 per 100 pounds. Dutch firm at 63c to 7c per pound. Yellow prussiate of potash at 27c to 30c per pound.

**DRY GOODS.**—The city trade has been interfered with by the customary "fitting" during the early part of May, but merchants to whom we have spoken are hopeful of a good trade during the balance of the month. Some of the wholesale people are receiving small but fairly satisfactory sorting orders from the country, and travellers write more encouragingly as the season rolls on, though the roads are still bad and the farmers are busy with their crops. Remittances have slightly improved as compared with the preceding two or three weeks. The re-opening of navigation and the drying up of the roadways in the country is expected to have a beneficial effect. The introduction of machinery into the Hudson mills for printing cottons is contemplated. The innovation, if favorably received and endorsed, will not be carried into effect before next Spring. Travelers will start shortly with full samples of tweeds.

**FREIGHTS.**—Several steamships have reached Quebec, and two are already on the way to Montreal the ice barriers having given way a few days ago. The early vessels will be well loaded coming and returning. Inland navigation

## TORONTO WINDOW SHADE CO., M. J. OTTMAN, Manager.



MANUFACTURERS OF AND DEALERS IN  
Plain and Decorated Oil-Finish  
Cloth Shades  
AND  
Spring Rollers for  
Public Buildings,  
Dwellings,  
Railway Cars, etc.

417 QUEEN STREET WEST, TORONTO, ONT.

has also been resumed this week, and all the canals are open for traffic. Increased shipments of lumber and phosphates to Great Britain are looked for. Asking rates of freight from Montreal are as follows: Grain 3s per quarter, flour 1s 9d per bri., or 15s per ton in sacks; ashes, 15s for pots and 22s 6d for pearls; butter and cheese 25s; hops 4d, cattle, 80s per head; apples 2s 6d.

**FURS.**—It is no exaggeration to say that the raw fur trade of Canada has never been in such a depressed condition, and there seems little likelihood of an improvement. Dealers are handling the goods with extreme caution. The manufacturing trade is about on a par with last year, sales that have been made to date giving as much satisfaction as usual. The following are city quotations, for prime skins:—Beaver per lb., fall \$2, winter \$2.50, spring \$3; bear, per skin, \$7 to \$10; bear cub, per skin, \$5 to \$7.50; fisher per skin, \$2 to \$5; fox, red, per skin, 80c; fox, cross, per skin, \$2 to \$3.50; lynx, per skin, \$1.75 to \$2.50; marten, per skin, 60c to 80c; mink, per skin, large dark, 50c; small 25c; muskrat, per skin, fall 5c, winter 8c, spring 12c; otter, per skin, \$6 to \$9; raccoon, 25c, 40c and 70c; skunk, per skin, 15c, 25c and 50c. Skins not prime 25 to 30 per cent less.

**GRAIN AND FLOUR.**—The tendency this week was towards lower prices, but although holders reduced their figures about 2c buyers were indifferent and lacked courage. A quantity of stuff, however, has been taken in the West which will at once seek an outlet and from Chicago and Duluth comes news of lake schooners being chartered with American wheat and corn for Kingston and Midland. Among the few odd sales which came to light here was that of 10,000 bushels of pens at 84c. Considerable ungraded Canadian barley has sold in New York at 75c to 82c. In flour a fair but not a large business has been done. Prices are down 15c to 20c from the highest point touched, but even at concessions buyers are afraid to take hold. Round lots of 500 to 1000 bbls of Superior have been offered at \$5, without drawing a satisfactory bid, and the demand seems likely to be of a hand-to-mouth character for some time to come. Our quotations, elsewhere are as near the mark as can be at time of writing. English cablegrams to-day reported floating cargoes of wheat rather firmer, and Liverpool spot quiet but steady. Prices of wheat and corn were steady and unchanged. In Chicago wheat was unsettled in the early hours but hardened subsequently with good buying on the crop outlook.

**GREEN FRUITS, MAPLE PRODUCTS, ETC.**—Business is improving, and prices are steady to firm. Valencia's sold at \$7.50 to \$8 per case. Lemons in boxes \$3.50 to \$4. Bananas were plentiful; we quote \$2.50 per bunch. Pineapples \$2.75 to \$3.25 per dozen. Sound Canadian apples were quoted at \$3.50 to \$4 per bri. Dates, 5½c to 6c; skins 4c. Cocoa nuts \$5 per 100. Maple syrup sold at 70c per small tin and sugar at 8c to 9c per lb.

**GROCIERS.**—Leading houses report symptoms of improvement, and enquiries for goods are on the increase. In *leas* some little excitement was worked up yesterday, and rumors were afloat of pending sales. So far as known transactions this week reached 800 to 1000 pkgs. Advices just in, state that the market opened in Japan at \$39 per picul, the same price as last year. About 50 picul, were bought at that figure. **Sugar**—The market has continued firm and the demand for low grades has been satisfactory. Cables yesterday reported an advance of 3d on cane and 4d on beet and a further rise to-day is said to be equal to that of yesterday. It is presumed that the area devoted to the cultivation of beets in Europe is smaller than was expected. If the above cables are confirmed the advance must soon be reflected here in refined sugars. **Syrups** in poor demand. **Molasses** dull. Barbadoes in large lots can be bought at 28c; small lots 30c to 32c. **Rice** is steady and unchanged. Talmage, writing of the American market, says:—"Prices are well maintained. The slight depression quoted last week attracted more attention from buyers, sufficient to arrest further depreciation. Rice is to-day ½c lower than last year, equal date—with less than one-half the supply ahead." Fruit, spices, nuts, etc., are dull and unchanged. **Coffee**—according to cables received, the last auction sale in Amsterdam went off well; full values were obtained and a good feeling prevailed.

**HAY, STRAW AND FEED.**—The supply of loose hay was only moderate, and the market was quiet. We quote \$9 to \$13 per 100 bundles, as to quality. Straw was scarce and quoted at \$5 to \$8 per 100 bundles. Pressed hay is worth \$14 to \$16 per ton for No. 1, and \$12.50 to \$14 for No. 2; straw in bales, \$8 per ton; shorts \$19 to \$21 per ton; bran \$16 to \$18; moulie, \$24 to \$26 as to quality; buckwheat 70c per bush.

**HIDES AND TALLOW.**—There were no new features this week. Sheepskins 70c to 90c;

**IMPERIAL COUGH DROPS.**

Best in the world for the throat and chest.  
For the voice unequalled.

**TRY THEM.**

**R. & T. WATSON, MFG., TORONTO.**

**NEW DOMINION BRASS FOUNDRY**

(Established 25 years)

58 York St., Toronto, Ont. The oldest brass founding firm in Toronto. Devoted to engineers' and machinists' castings. Rabbit metal has stood the test for a quarter of a century without a complaint. **THOS. DEAN, Proprietor.**

**CARRIAGE & WAGON WORKS,**  
14 & 16 ALICE STREET, TORONTO.

**J. P. SULLIVAN,** Manufacturer of First-Class Carriages, Wagons and Sleighs in the latest styles. All work warranted for one year. Superior material used in all Branches. Call and examine our work before purchasing elsewhere.

clips 25c; lambskins 25c; and calfskins 12c. Tallow quiet at 3½c to 4c for rough and 6½ to 7½c for rendered.

Hops.—There is only a jobbing trade doing, and prices are nominal at 8c to 11c. In New York choice lots are steadily held, but there is less demand. New are quoted there at 14c to 15c for best; good to prime, 12c to 13c; old, 6c to 9c; Pacific coast, 6c to 12c. Something like 300 bales have been taken by dealers in Utah during the past week, at prices ranging from 10c to 15c. Most of the better grades brought from 13c to 14c. Growers are cautious about letting their hops go, notwithstanding the low prices at which Pacifics are selling.

IRON AND HARDWARE.—Notwithstanding the present peaceful outlook between England and Russia the freight market is still unsettled, and business suffers in consequence, as it is difficult to make arrangements for future delivery. Makers' prices of pig iron have not changed during the week. Business here has been confined to small quantities—30 to 50 ton lots. Steel boiler plates have continued firm and sheet iron is stiffer. In hardware, business is quiet. Prices of shelf goods are low, holders continuing to sell close, with little margin of profit. From the 13th of April, at which date reduced railway rates were enforced, up to a few days ago there was a lively shipping movement. The present lull is expected to be broken on the opening of navigation. Canada plates have sold in round lots for future delivery at \$2.70. In tin plates a fair business was transacted, and round lots of charcoal for future delivery were placed at about \$4. Ingot tin was cabled at £79 12s. 6d. and ruled strong and higher at 19½c for Straits and 20½c for lumb and flag. Ingot copper declined to 13c; best selected in London £49. Lead has been firm at \$3.50. Warrants were cabled at 41s 9d.

LEATHER.—Business has been slightly more active since the turn of the month. This week the demand has run on light upper and splits. Fine light splits are scarce; other lines in full supply. Prices have little margin of profit and are generally steady. No European shipments are reported.

LIVE STOCK.—Quite a number of cattle are held here for shipment by the first steamers. There is trouble over freight rates, which exporters say are likely to be too high as compared with American ports. They threaten to do business altogether with Boston, where space has been contracted for at £2. Ship owners probably will see it to be their interest to accommodate the trade rather than allow a diversion of traffic. Export cattle are quoted at 4½c to 5c. Several hundred head sold for the city trade at 3½c to 4½c. About 140 calves

**LA BANQUE DU PEUPLE.**

NOTICE is hereby given that COME SERAPHIN CHERRIER, in his lifetime of the City of Montreal, Esquire, Advocate, having departed this life on the 10th day of April inst., has ceased to be a member or principal partner of the Corporation of La Banque du Peuple.

**GEO. S. BRUSH,**  
Vice-President.  
**A. A. TROTTER,**  
Cashier.

Montreal, 14th April, 1885.

changed hands at \$1.75 to \$8. Sheep sold at 5½c per lb., lambs at \$4 to \$5 each and live hogs at 5½c to 5¾c per lb. British cables note an improvement in cattle and an advance from 12½c to 13½c for Prime Canadian. Receipts of foreign stock were light, and there was a steady demand at the advance.

NAVAL STORES.—Business ruled dull. We quote:—coal tar, \$3 to \$3.50; pine pitch, \$2.75; pine tar, \$3.50; resin, common, \$2.75 to \$3 per brl; spirits of turpentine, 50c; oakum, 7c to 8c.

OILS.—No transactions of importance are reported in fish oils, and things are in the same condition as on the day of our last reference. As there has been some difficulty about the range of wholesale prices previously quoted by us and the Montreal press generally we would direct intending purchasers' attention to the explanatory note in our prices current. Linseed oil is firmer, and there have been sales of lots of about 25 brls. at 61½c. Lard oil can be bought cheaper. Petroleum is down 1½c, the work of the Petrolia, Ont., combination. The revised quotations will be found in the proper column.

PHOSPHATES.—The sale is reported of 400 tons of a low grade, between 60 and 70 per cent, to an outpost in the U. K. at 9½d. Prices to direct ports, London, Liverpool and Glasgow, are as follows:—30 p.c., 1s 1½d; 75 p.c., 11½d; 70 p.c., 10½d; 60 p.c., 9½d.

SEEDS.—The market has been steady and fairly active: Timothy, \$2 to \$2.25 per bushel; red clover per 100 lbs., \$11 to \$11.50; alsike, \$7 to \$8.50 per bushel; tares, \$1 to \$1.50 flux, \$1.10 to \$1.40.

TOBACCO.—The usual amount of business was transacted in jobbing lots at our quotations. The following is a report of the New York market: The sales of old tobacco continue at the usual slow pace. Sumatra had a quiet week. The sales run up to about 175 bales, at an average price of \$1.40. Havana proved very active; several large out-of-town buyers invested heavily, swelling the sales to over 1,000 bales; nevertheless, prices remain unchanged, ruling from 75 cents to \$1.20. New York, according to the U.S. Tobacco Journal, produced in April two million cigars less than it did during March, and five millions less than it did during the same period of last year. This is a bad showing. It really shows, says the same authority, that times are dull and the worst of it, to the large cigar manufacturers, is that the small manufacturers contribute in no small degree to the production. The cigarette and manufactured tobacco trade hold their own remarkably well.

WOOL.—Stocks of foreign and domestic on spot are light. Two cargoes of foreign are on passage, and most of it is believed to have been sold for delivery on arrival. There has been a fair consumptive demand since our last. Prices are steady and unchanged.

**Glass, Earthenware, China.**

**CHAS. E. THORNE,**

Importer, Manufacturers' Agent and Commission Merchant.

Specialties: Matthew's Safety Lamps, Sun Lamps, Dynamo-Gas Light, &c.

57 Bay Street, TORONTO.

**SALT!** W. MACCONNAL & CO., SALT MERCHANTS, 4 Nova Scotia, George's Dock, Liverpool. **BLAIKIE & CO. BROS.,** Agents for Canada, 7 Common Street, Montreal.



**RUPTURE!**

Egan's Imperial Truss, with a Spiral Spring: the best ever invented. Took ten years to perfect. Cures every child and 8 in every 10 of adults. IT NEVER MOVES, holes every Hernia during hardest work or severest strain, is unrivaled in the opinion of physicians. Patented in U.S., Jan. 1884; in Canada, Dec. 1884. Send for Circular. "The Egan's Imperial Truss Company," 23 Adelaide St. East, Toronto, Ont.

**JOSEPH E. SEAGRAM,**  
**DISTILLER,**

**WATERLOO, ONTARIO.**

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

**WHITE WHEAT & "OLD TIMES" WHISKEY.**

**AMERICAN MARKETS.**

Boston, May 7.—Flour, demand not urgent. Prices: Superfine quoted at \$3.50 to \$3.75; Extras \$4.75 to \$5.00. Cornmeal selling at from \$2.65 to \$2.70. Hay, good demand for strictly choice at \$19.00 to \$20.00; medium, from \$16.00 to \$18.00. Butter, in moderate demand and easy. Fine creamery 22c to 24c; do. choice 20c, common to good 18c to 20c. Cheese, dull, choice quoted 10c to 10½c, fair to good, 6c to 7c. Eggs in fair demand; sales of Canadian 14c to 14½c. Canada Peas in steady demand at from 90c to \$1.15. Potatoes steady and in fair demand at from 55c to 70c, as to quality.

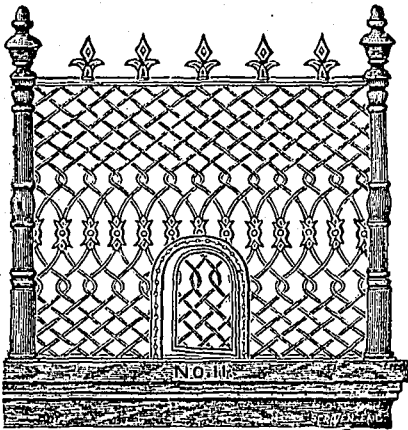
**TORONTO WHOLESALE MARKETS.**

(Revised by Telegraph.)

Toronto, May 7, 1885.

The commercial situation remains unchanged. Nearly all branches of business are quiet, and although there is nothing very encouraging to look forward to, dealers are hopeful. The opening of navigation and building operations will tend to improve matters, but a large movement can hardly be anticipated. There is a moderate trade in dry goods, and prices generally are steady. Retailers in the country are buying sparingly, and wholesale stocks here are large and well assorted. The money market is quiet and rates unchanged. Prime commercial paper is discounted at 6½, but the general run is at 7 to 7½ per cent. Call loans rule at 5½ to 6½ per cent, the latter on bank stocks, and time loans at 6 to 7 per cent, according to endorsement. Sterling exchange is steady; 60-day bills are quoted at 109 5-8 between banks and 109 1-2 to 109 7-8 across the counter. Demand bills 110 between banks. New York drafts are ¼ to 3-8 premium. The Stock Market has been quiet during the week.

**VICTORIA WIRE MILLS.**



Bank and Office Railing, Wire Window Guards, Fine Wire Blinds for Inside Office Windows.

Manufactured by **B. GREENING & CO.**  
Send for Circular **Hamilton, Ont.**

and bank shares firm. Montreal sold at 199½ to 202 regular, and at 194½ to 196½ ex-dividend, Ontario at 110½ to 110, Toronto at 182½ and 183, Merchants at 113, Commerce at 121½ and 122, and Federal at 99½ to 100½, the latter on the basis of reduced capital. Wheat closed steady, with sales of No. 2 fall at 95c. and 95½c., and No. 3 fall at 93c. Following are prices bid to-day compared with those of last Thursday:

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	May 7	Apr. 30		May 7	Apr. 30
Montreal..	211½	197½	Can. Per.....	164	163½
Toronto..	182	180½	Freehold.....	158	158
Ontario..	194½	109	Western Can. ....	105	106
Merchants	113	112	Bldg. & Loan. ....	107½	112½
Commerce	121½	121½	Farmers' Loan.....	137	137
Dominion	186	185½	Land & Can'dn....	124	124
Hamilton.	121	121	Landed Credit.....	121	122
Stand'd..	112	112	National Invt.....	121	122
Federal..	100½	46½	Ontario Loan.....	121	122
Imper'l..	123½	.....	Hamilton Prov. ....	121	122
Moisons..	.....	.....	Imperial Sav.....	.....	.....

**BUTTER.**—Business is dull and prices unsatisfactory. There is a large accumulation of inferior and medium qualities, which are almost unsalable. The only business doing is in a jobbing way at 15c for choice tub and 12c to 13c for nice fresh rolls. Inferior to medium tub is quoted at 6c to 10c per lb. Eggs are in moderate demand and steady at 12c to 12½c per dozen in case lots. Cheese slightly easier; fine old sells in a jobbing way at 11½c to 12c, and new at 11c to 11½c.

**COAL AND WOOD.**—Trade in coal is quiet and prices unchanged. Ton lots of hard, all qualities, sell at \$6 a ton delivered, and the best soft at the same price. Wood is unchanged; best quality of hard \$5 a cord; second quality, \$3.50; and pine \$4.

**COAL OIL.**—The demand for refined oil is fair, and prices the same as last week. Canadian refined sells at 17½c per gallon for barrel lots and at 17c for five to ten barrel lots; carbon safety 19c; crude in Petroleum steady at 7c to 7½c, and refined 15c per gallon for car lots. American oils unchanged at 23½c for prime and 27c for water white.

**DRUGS.**—The volume of trade during the week was small, and prices generally

**The Canadian Manufacturers' Agency**

Are now prepared to take orders for full delivery for the following goods, viz: from

"The Otterville Canning Co.," Otterville, Ont.

**CANNED**

**APPLES, 1 TOMATOES,  
GREEN PEAS, SWEET CORN,  
STRAWBERRIES, BLACK CAPS,  
CHERRIES.**

**EVAPORATED**

**SWEET CORN, APPLES.**

From LAIDLAW & CO., Victoria, B.C., & San Francisco

**CANNED SALMON.**

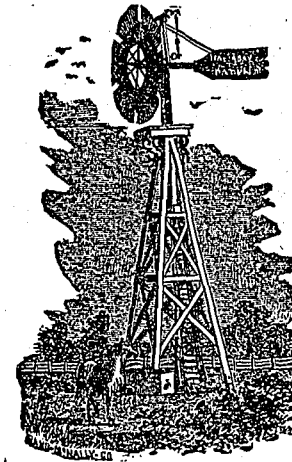
Ask for Price List. **P. POULIN,**

**63 ST. JAMES STREET, MONTREAL.**

**Ontario Pump Co.**

(LIMITED.)  
**TORONTO, ONT.**

Manufacturers and dealers in I.X.L. Feed Mills, Hay Carriers, Horse Hay Forks, Tanks, Double and Single Acting Pumps, Wood or Iron, Iron Pipe and Pipe Fitting, all kinds.



State what you want and send for Illustrated Catalogues.

steady. Prices rule steady. Opium unchanged at \$1.20, and glycerine easier at 17c to 26c. Quinine steady at \$1.15 to \$1.20; German, \$1 per ounce in bottles; morphin, \$2.40 to \$2.50; bicarbonate of potash, 18c; potass iodide, \$3.90 to \$4.00; potass bromide, 45c to 50c per lb.; cream of tartar, firm, 35c to 40c; linseed oil, 63c to 65c for raw, and 60c to 67c for boiled; cod liver oil \$1.75; Norwegian \$3; oil of peppermint higher, at \$5.75 to \$6.

**FLOUR AND GRAIN.**—Business in flour has been on a much smaller scale this week, and prices have declined. Sales of Superiors were made a week ago at \$4.75, and yesterday they offered down to \$4.60, with \$4.55 the best bid. Extras in the same time declined from \$4.60 to \$4.45, and Spring extras are nominal at \$4.40 to \$4.45. The stock in store is 4,375 barrels as compared with 4,250 barrels a week ago and 2,260 barrels at the corresponding period of last year. Wheat has offered more freely, and prices are lower, owing to the decline in foreign markets. Few sales have been made during the week. On Friday and Saturday last. No. 2 fall sold at \$1, red winter at \$1.02, and No. 3 fall at 96c. On Monday No. 2 fall sold at 98½c, and No. 2 spring at 98c. The market yesterday was weak, with sellers of No. 2 fall at 96c and buyers at 94½c. No. 3 fall offered at 94c. No. 1 spring at \$1, with 97c bid; No. 2 spring at 98c, with 95c bid; and No. 3 spring at 95c, with 92c bid. The stock in store is 374,596 bushels as compared with 189,448 bushels at the corresponding period of last year, and 368,988 bushels the corresponding week of 1883. Barley is dull and easier; No. 2 is nominal at 65c to 66c, No. 3 extra at 63c, and No. 3 at 53c. The stock in store is 96,751 bushels, as compared with 104,068 bushels last week and 78,107 bushels the corresponding week of last year. Oats scarce and firm. Sales of car lots have been made at 42½c and 43c on track. The stock in store is 7,015 bushels, the same as last week, as compared with none at the corresponding period of last year. Peas are in moderate demand and firm, with sales of car lots of No. 2 at 71c. The stock in store is 38,971 bushels as compared with 33,197 bushels last week and 38,449 bushels the corresponding week of last year. Rye dull and nominal at 70c. No stock in store. Canadian Corn quiet and firm at 55c. Bran is dull and easier, at \$13 to \$13.50. Oatmeal, firmer; car lots are quoted at \$4.40,

and small lots sell at \$4.80 to \$5. Small lots of Cornmeal sell at \$3 to \$3.25.

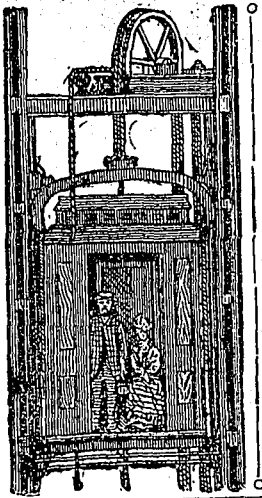
**GROCERIES.**—Business is quiet, and prices steady. Orders continue light, but an improved trade is expected when roads improve. Sugars are steady; granulated is quoted at 6½c to 6 5/8c, and Canadian refined from 4½c to 5½c. Teas have been fairly active and prices unchanged. Coffee dull, bid 9½c to 10½c. Fruit quiet and steady. Liquors and tobaccos unchanged.

**HARDWARE.**—There has been a moderate volume of business, with a fair enquiry for builder's hardware. Prices rule steady at former quotations. Nails, 10 to 60 dy, sell at \$2.05, 3 dy. to 9 dy at \$2.90, and 3 dy at \$3.05. Ingot copper is unchanged at 15c to 16c. Tin-plates are unchanged. I. C. coke sells at \$4.25 to \$4.35, I. C. charcoal at \$4.65 to \$4.85, and I. X. at \$6.15 to \$6.25. Pig iron is nominal, at \$18 to \$19.

**HIDES, SKINS, ETC.**—The receipts of hides are moderate and prices unchanged. Dealers are still paying 9c for No. 1 green steers, 8½c for No. 1 cows, and 7½c for No. 2. Small lots of cured sell at 8½c to 8 5/8c for cows and 9c to 9 1/8c for cured. Calfskins are in moderate supply and prices steady; No. 1 cured sold at 15c. Sheepskins are firm, and range from \$1.10 to \$1.35, according to quality. Lambskins bring 20c. Tallow unchanged at 3½c for rough and 6½c to 6½c for rendered.

**LIVE STOCK.**—There was a very good demand this week for cattle, and the run was small. Prices generally are a trifle higher, owing perhaps to the improved tone of late cables from Britain. Export cattle are in fair demand, and sales were made yesterday at 6c per lb. Shippers are not contracting ahead for space on vessels, as the prices asked are high, and last season's business very unprofitable. Good butchers' cattle sell at 4½c to 4½c per lb. and inferior to medium at 3c to 3½c. Sheep in better demand and firmer, with sales at 4½c to 5c per lb. Lambs firm at 5c to 5½c per lb. Spring lambs rule at \$3 to \$5 a head. Hogs unchanged at 4½c to 5c per lb.

**PROVISIONS, ETC.**—Trade is very slack, and prices heavy. Bacon sells in ton lots at 8½c



THE  
**FENSOM ELEVATOR WORKS,**

38 DUKE STREET [Head of Frederick St.],

**TORONTO.**

Manufacturers of

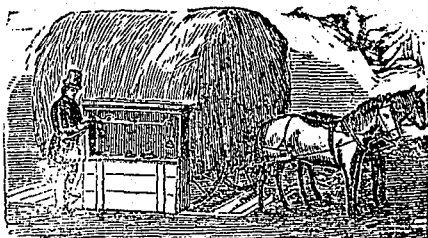
**ELEVATORS,**

HAND, STEAM & HYDRAULIC,

*For Light or Heavy Work.*

In Factories, Hotels, Warehouses, &c.

Estimates Furnished.



**London Standard Scale Works**

JOHN FOX, Proprietor.

Manufacturer of Railroad, Hay, Coal, Platform and Counter Scales. Send for Circular and Price List. York St., London, Ont. Please mention this paper.

**The Federal Bank of Canada.**

CAPITAL - - - \$1,250,000.

**DIVIDEND No. 20.**

Notice is hereby given that a dividend of 3 per cent. upon the capital stock of this Bank has been declared for the half year ending May 31st next, being at the rate of 6 per cent. per annum, and will be payable at the Bank and its branches on the 1st day of June next.

The transfer books will be closed from the 17th to the 31st of May, both days inclusive.

The annual general meeting of the shareholders will be held at the Bank on **TUESDAY, THE 16TH OF JUNE NEXT, AT NOON.**

By order of the Board,

G. W. YARKER,

Toronto, May 1st, 1885. General Manager

for long clear, and car lots are quoted at 7 7-8c to 8c., but none of the latter reported. Cumberland cut 7½c to 7¾c, and rolls 9½c to 10c. Hams steady, with sales of smoked in a small way at 11½c; sweet pickled are quoted at 10c to 10½c. Lard quiet and steady; round lots unchanged, 9½c in tierces, and tubs and pails are quoted at 10c to 10½c in small lots. Mess pork is quoted at \$15.00. Hops dull, with a few small sales at 12c to 13c. Beans dull at 75c to \$1 a bushel in lots, and \$1.10 for small quantities of hand-picked.

**SEEDS.**—The market is quiet and prices steady. Clover sells at \$11 to \$11.50 a cental. Alsike unchanged at \$10.50 to \$12.50. Timothy steady at \$4.40 to \$4.50 per cental.

**WOOL.**—There is a limited trade at unchanged prices. The demand is fair for coarse lots at 15c to 16c. Selections are worth 18c to 19c and ordinary 15c to 16c. Supers are steady at 21c to 22c, and extras at 25c to 26c.

**SPECIAL NOTICES.**

The Ontario Pump Co., Toronto, is an establishment possessing peculiar facilities for the production of numerous valuable appliances. The Company are manufacturers and sole agents in Canada, of Halliday's Standard and Star Windmills, and it also produces the Keystone portable steam driller, and all kinds of railway, village, farm, and ornamental water supply material. Seventeen sizes of geared wind mills, from 1 to 40 horse power, for driving machinery, pumping water, etc., are turned out. The following extract from a letter addressed

to the company from Brandon, Man., is interesting:—"We are glad to state the Wind Mill erected on our elevator last summer, by your Mr. Peck is giving every satisfaction. And we have had no expense whatever since starting. With an average wind we can elevate from 200 to 300 bushels per hour, and would do more if our bucket were larger, and it will grind from 8 to 14 bushels per hour. Some days we run both elevator and grinder. Our elevator is about 55 feet high, with 4 by 6 inch buckets. We would recommend the Halliday Wind Mill as the best Wind Mill we know of. Parish & Sons." The president and manager of the Company is Mr. O. R. Peck; Mr. Jas. Brandon, vice-president; Mr. N. B. Peck, general agent; Mr. S. H. Chapman, secretary.

Messrs. I. C. Fell & Co., 27 Adelaide street East, Toronto, engravers, die sinkers, metal and rubber stamp manufacturers have, since 1876, established an enviable reputation in their particular line. The members of the firm, Messrs. Isaac C. Fell and Geo. C. Dowdell are practical mechanics, and their close personal attention and supervision is rigidly exercised over every detail of the business. They turn out steel and brass letters, stencils, baggage and key checks, etc. They also execute embossing, seal engraving, and all varieties of small work and metal engraving. The firm makes a specialty of rubber stamps.

We beg to call the attention of our readers to the full-page advertisement of Messrs. Thos. Doherty & Co., who have just removed to complete and extensive new premises at 27 St. John st. Although Messrs. Doherty & Co. are a comparatively young firm, they are now doing one of the largest tea trades in the Dominion. Buyers giving them a call cannot fail to find satisfaction.



**Canadian Pacific Railway.**

**THE NEW LINE,  
MONTREAL AND TORONTO  
VIA OTTAWA,  
WINTER TIME TABLE,  
IN EFFECT ON  
MONDAY, Nov. 24, 1884.**

TIME TABLE.	Morning Express.	Night Express.
Leave Montreal .....	8.40 A.M.	7.30 P.M.
Arrive Ottawa .....	12.03 P.M.	11.00 P.M.
" Toronto .....	9.55 P.M.	8.30 A.M.
Leave Toronto .....	8.25 A.M.	7.55 P.M.
" Ottawa .....	6.07 P.M.	5.17 A.M.
Arrive Montreal .....	9.42 P.M.	8.50 A.M.

Elegant Parlor Cars on day trains. Luxurious Sleeping Cars on night trains. Close connection at OTTAWA with trains to and from

**SUBURBY, NORTH BAY, PEMBROKE, REN-FREW, ARNPRIOR,** and all points in the Upper Ottawa Valley. Connections at Toronto for all points WEST, SOUTH and NORTHWEST.

Only line running direct into the City of Kingston (via E. & P. Railway), avoiding long and tedious omnibus transfer.

For full information regarding Time Tables of all Through and Local Trains, Tickets, Seats in Parlor Cars, Berths in Sleeping Cars, &c., apply at the Company's City Ticket Office,

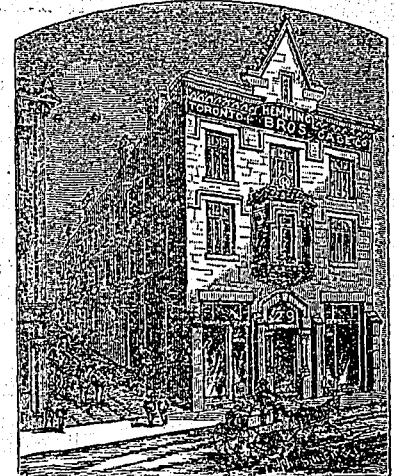
**266 ST. JAMES STREET,**  
(Corner MCGILL STREET.)

Windsor Hotel Ticket Office, Quebec Gate Station, Exchange Office, opposite Bonaventure Depot, 528 St. James St.

**Toronto Case Co**

29 ADELAIDE ST. EAST.

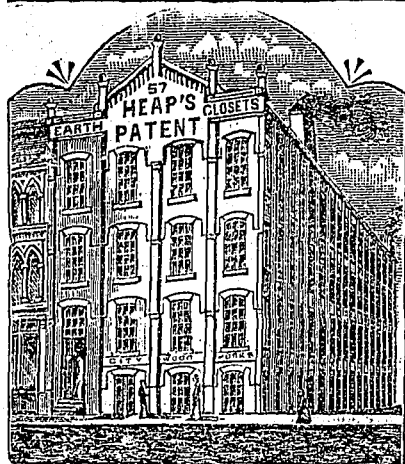
**Fancy Goods Manufacturers.**



**LATEST STYLES | ORIGINAL DESIGNS | FINEST MATERIALS!!!** Thoroughly skilled labor. Toilet, Odor and Jewel Cases, Whisk Holders, Plush Goods of all kinds. The only First-Class Line of Jewelry Cases and Trays offered in Canada.

**HEMMING BROS.,**

The only Canadian Manufacturers who make a specialty of Travellers' Trays and outfits generally.



**"HEAP'S PATENT"**  
 Dry Earth or Ashes Closets  
 AND INODOROUS BEDROOM COMMODES.

**THE BEST IN THE WORLD.**  
 OVER 15,000 IN USE. AWARDED 13 PRIZE MEDALS.  
 THEIR USE ENSURES  
**HEALTH AND CLEANLINESS.**  
*These Closets can be fitted up indoors, or out, being perfectly innoxious.*  
 "Heap's Patent" Dry Earth or Ashes Closet Co. (Limited).  
 OFFICE, SHOW ROOM AND FACTORY,  
**57 ADELAIDE ST. WEST, TORONTO.**

**Grand Trunk Railway of Canada.**

**STORES CONTRACTS.**

**TENDERS** are invited for Stores of various kinds required by the Company at Montreal, London, Portland, and other places, during the twelve months commencing July 1st, 1885.

Forms of Tender, with full particulars, can be had on application to John Taylor, General Storekeeper of the Company at Montreal, or to the Deputy Storekeepers at London and Portland.

Tenders endorsed "Tender for Stores," and addressed to the undersigned, will be received on or before Saturday, May 30th.

**JOSEPH HICKSON,**  
 General Manager.

Montreal, April 21st, 1885.



**ST. CATHARINES SAW WORKS.**  
**R. H. SMITH & CO.,**  
 ST. CATHARINES, ONTARIO.  
 Sole Manufacturers in Canada of

**THE "SIMONDS" SAWS**

All our Goods are manufactured by the "Simonds" process. Our CIRCULAR SAWS are unequalled. We manufacture the Genuine HANLAN, LANCETOOTH, DIAMOND, NEW IMPROVED CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand Saws are the best in the Market, and as cheap as the cheapest. Ask your Hardware Dealer for the St. Catharines make of saws.  
**The Largest Saw Works in the Dominion.**

**JOSEPH PHILLIPS**

MANUFACTURER

**CANADIAN**

**Air Gas Machine**

For Lighting Mills, Factories, Private Residences, Churches, &c., &c.

SEND FOR CIRCULAR AND PRICE LIST.  
 145 Wellington St. W., Toronto.

**SAMUEL MAY & CO.,**

MANUFACTURERS OF

**Billiard and Pool Tables**

And Small 3 x 6 and 3 1/2 x 7 Parlor Billiard Tables.



It is May's latest improved Combination Cushions.

Also Direct Importers, Dealers and Manufacturer of

All Materials Pertaining to the Business.

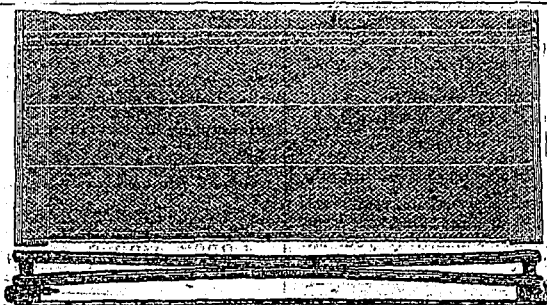
**MONTRÉAL:**

**1610 Notre Dame Street;**

Toronto: 81 to 89 Adelaide St. West;  
 Winnipeg: 50 Portage Avenue;  
 Quebec: 71 St. Paul St.

IRON BED

—AND—



COMBINED

MATTRESS

**R. THORNE & CO.,**

Manufacturers of WOVEN WIRE MATTRESSES, SPIRAL SPRING MATTRESSES.

79 Richmond St. West, TORONTO.

**THE AMERICAN COPPER CO.**

Coppersmiths and Metal Spinners.

OFFICE:

75 and 77 Adelaide St. West, TORONTO.

Manufacturers of Brewers' Copper Work, Distillers' Copper Work, Steamboat Copper Work, Confectioners' Copper Work, Dyers' Copper Work, Plumbers' Copper Work, House Furnishers' Copper Work, Hotel Copper Work, etc., etc. Importers of Sheet Copper and Brass, and dealers in all kinds of Plumbers' Supplies.

**CANADA VINEGAR WORKS,**

**T. A. LITTLE & CO.,**

**Bonded Manufacturers,**

**108 RICHMOND ST. WEST,**

**Toronto, Ont.**

**ELEVATORS**

**LEITCH & TURNBULL'S, HAMILTON, CANADA.**

Certified by the Government Inspector as the Best and Safest Machine in use. Send for circulars

NATIONAL  
ASSURANCE COMPANY  
OF IRELAND.

INCORPORATED BY ROYAL CHART., 1822.

**CAPITAL, - ONE MILLION STG.**

Statement taken from Annual Report 1884.

Assets, 31 Dec., 1884,	-	\$3,000,000.00
Income, 1884, over	- -	1,000,000.00
Reserve over Capital & Liabilities, nearly		700,000.00

SCOTT & BOULT,

*CHIEF AGENTS FOR CANADA.*

79 ST. FRANCOIS XAVIER STREET,

**MONTREAL.**

694.13

**NORTH AMERICAN BRANCH**  
**GLASGOW & LONDON INSURANCE COMPANY**  
**OF GREAT BRITAIN.**

The Glasgow & London Insurance Company and the Victor Fire Insurance Company of England have amalgamated, thereby forming one strong Company.

By this arrangement the Capital of the Glasgow & London will be increased to \$5,000,000.

The English and Canadian Directorate and Management will continue as before.

**CANADIAN MANAGEMENT.**

**DIRECTORS.**

W. H. HUTTON ESQ. (Jas. Hutton & Co., Montreal.) Chairman.

D. GIROUARD, M.P., Q.C.,	- - -	Montreal.	LARRATT W. SMITH D.C.L., Pres. Bdg. & Loan Assocn., Toronto.
ROBT. C. JAMIESON, ESQ.,	- - -	Montreal.	S. NORDHEIMER, ESQ., Pres. Federal Bk. Toronto.

**MANAGER :**

**STEWART BROWNE.**

**J. T. VINCENT,**

**CHIEF INSPECTOR.**

**C. GELINAS,**

**A. D. G. VANWART,**

**INSPECTORS.**

**HEAD OFFICES FOR NORTH AMERICA:—**

**CORNER NOTRE DAME AND ST. HELEN STS., MONTREAL.**

**SURETYSHIP.**

The only Co'y in Canada confining itself to this business.

**THE GUARANTEE CO.**  
Of North America.

Capital Authorized, . . . \$1,000,000  
Paid up in Cash (no notes), . . . 300,000  
Resources over . . . . . 800,000  
\* Deposit with Dominion Gov't. 57 000

**THE BONUS SYSTEM**

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

One-half p. Cent per Annum is reached.

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

Over \$330,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G.

Vice-President . . . THE HON. JAMES FERRIER

Managing Director . . . . . EDWARD RAWLINGS.

Secretary—JAMES GRANT.

Bankers . . . . . THE BANK OF MONTREAL.

**HEAD OFFICE:**

260 ST. JAMES ST., MONTREAL.  
EDWARD RAWLINGS,  
Managing Director.

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

**Hull Advertisements.**

ESTABLISHED 1837.

**HULL CEMENT**  
AND  
**LIME WORKS.**

Special attention is called to the superior advantage of Hull Cement for its adaptation to all works exposed to the most powerful water influences of basements, floors, tanks, etc.

**LIME SUPPLIED**

by the car load, or in quantities to suit.  
Best sawed pine shingles, XX and XXX, and culls at lowest prices, delivered.

C. B. WRIGHT, Proprietor,  
HULL, P. Q.

**JOSEPH ISOUILLE,**

Carriage and Sleigh Maker,  
110 BREWERY STREET, HULL, P. Q.

**CHARLES HEBERT,**

Carriage and Sleigh Manufacturer,  
167 BREWERY STREET, HULL, P. Q.

**J. B. HEBERT,**

Carriage and Sleigh Maker,  
118 BREWERY STREET, HULL, P. Q.

**H. BOURGIE,**

Carpenter and Builder,  
91 BREWERY STREET, HULL, P. Q.

**STOCKS AND BONDS.**

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Mo.	Per Cent Prices May 7.	Cash Value per Sh.
British North America. . . . .	\$ 243 1/2	\$ 4,866,606	\$ 4,866,666	981,129	3	114	27 40
Can. Bank of Commerce. . . . .	50	6,000,000	6,000,000	2,000,000	4	121 1/2	60 75
Central Bank. . . . .	100	1,000,000	250,000				
Commercial Bk of Windsor. . . . .	40	500,000	200,000	78,000	4	128	60 40
Dominion Bank. . . . .	100	1,500,000	1,700,000	930,000	5	128 1/2	93 00
Du Peuple. . . . .	50	1,200,000	1,200,000		2 1/2	85 1/2	27 60
Eastern Townships. . . . .	50	1,500,000	1,446,142	375,000	3 1/2	107 1/2	53 75
Exchange Bank, Yarmouth. . . . .	70	280,000	247,715	30,000	3	83	58 00
Federal Bank. . . . .	100	1,250,000	1,250,000		3		90 00
Halifax Banking Co. . . . .	20	500,000	300,000	50,000	3	102 1/2	20 55
Hamilton. . . . .	100	1,000,000	984,770	250,000	3 1/2	114	114 00
Hochelaga. . . . .	100	705,970	710,100	50,000	3	80	80 00
Imperial Bank of Can. . . . .	100	1,500,000	1,500,000	680,000	4	133 1/2	133 50
Jacques Cartier. . . . .	25	500,000	500,000	140,000	3 1/2	55 1/2	13 75
London. . . . .	100	1,000,000	185,000	50,000	3 1/2		
Maritime. . . . .	100	321,900	321,300	40,000	3	110	110 75
Merchants' Bank of Can. . . . .	100	6,700,000	5,700,000	1,250,000	3 1/2	114 1/2	111 00
Merchants' Bk of Halifax. . . . .	90	1,000,000	1,000,000	180,000	3 1/2	103 1/2	93 15
Molson Bank. . . . .	50	2,000,000	2,000,000	600,000	4	112 1/2	56 00
Montreal. . . . .	200	12,000,000	12,000,000	6,000,000	5	201 1/2	403 00
Nationale. . . . .	50	2,000,000	2,000,000	30,000		60	31 50
New Brunswick. . . . .	100	1,000,000	1,000,000	300,000	4	121 1/2	121 50
Nova Scotia. . . . .	100	1,114,300	1,114,300	470,000	3 1/2	135 1/2	135 50
Ontario Bank. . . . .	100	1,500,000	1,500,000	425,000	3 1/2	109 1/2	109 25
Ottawa. . . . .	100	1,000,000	999,580	110,000	3 1/2		
People's of Halifax. . . . .	20	600,000	600,000	70,000	2	90	80 00
People's Bank of N.B. . . . .	50		150,000			100	50 00
Pictou Bank. . . . .	50	500,000	249,960	70,000	3	92 1/2	46 25
Quebec Bank. . . . .	100	2,500,000	2,500,000	325,000	3 1/2	95	95 00
St. Stephen's Bank. . . . .	100	200,000	200,000	50,000	4		
Standard. . . . .	50	803,700	783,005	185,000	3 1/2	100 1/2	54 50
Toronto. . . . .	100	2,000,000	2,000,000	1,100,000	4	183 1/2	182 00
Union Bank, (Halifax). . . . .	50	1,000,000	500,000	80,000	3	102 1/2	56 35
Union Bank of L. C. . . . .	100	2,000,000	2,000,000	30,000	2 1/2	60	60 00
Ville Marie. . . . .	100	500,000	464,300	20,000	3 1/2	81	81 00
Yarmouth. . . . .	100	400,000	383,230	20,000	3	122 1/2	122 50
Agrie. Sav. and Loan Co. . . . .	50	600,000	575,318	67,000	4	118 1/2	59 25
Bent. Loan and Sav. Co. . . . .	50	130,000	121,000	5,000	3 1/2	108	54 25
Brit. Can. Loan and Inv. Co. . . . .	100	1,350,000	267,066	27,000	3	103	103 00
Brit. Mortg. Loan Co. . . . .	50	450,000	181,313	127,000	3 1/2		
Building and Loan Assoc. . . . .	25	750,000	750,000	85,000	3	107 1/2	26 8 1/2
Canada Cotton Co. . . . .	100	750,000	697,900			30	30 00
Canada Landed Credit Co. . . . .	50	1,500,000	663,990	125,000	4	123	61 50
Can. Perm. Loan and Sav. . . . .	50	3,000,000	2,200,000	1,100,000	6 1/2	208 1/2	104 75
Can. Sav. and Loan Co. . . . .	50	700,000	650,410	120,000	4	120	60 00
Dominion Sav. and Inv. Co. . . . .	50	1,000,000	868,840	140,000	4	113	56 50
Dominion Telegraph Co. . . . .	50	1,000,000	1,000,000		3	106	53 00
Dundas Cotton Co. . . . .	100	500,000	500,000			25 4 1/2	25 00
Farmer's Loan and Sav. Co. . . . .	50	1,057,250	611,430	75,857	4	108	54 00
Freehold Loan and Sav. Co. . . . .	100	1,050,400	690,080	261,500	5	164	164 00
Hamilton Prov. and Loan. . . . .	100	1,500,000	1,100,000	125,000	4	120	120 00
Home Sav. and Loan Co. . . . .	100	1,000,000	100,000	40,000	3 1/2		
Hudson Cotton Co. . . . .	100	2,000,000	850,000			65 68	65 00
Huron & Erie Loan Soc. . . . .	50	1,000,000	1,000,150	320,000	5	158	9 00
Huron & Lambton Loan Co. . . . .	50	350,000	230,900	32,000	4		
Imperial Loan and Inv. Co. . . . .	100	629,850	621,704	85,000	3 1/2	111	111 00
Landed Banking and Loan. . . . .	50	700,000	310,977	20,000	3		
Land. & Can. Loan and Ag. . . . .	50	4,000,000	500,000	250,000	5	137 1/2	68 75
London Loan Co. . . . .	50	659,700	464,519	45,000	4	116 1/2	58 00
Land. and Ont. Inv. Co. . . . .	100	2,700,000	400,000	50,000	3 1/2	113	113 00
Manitoba Inv. Assoc. . . . .	100	100,000	100,000	3,000	4		
Manitoba Loan. . . . .	100	518,000			5		110 00
Montreal Telegraph Co. . . . .	40	2,000,000	2,000,000		4	120 1/2	48 00
Montreal City Gas Co. . . . .	40	2,000,000	1,876,752		6	180 1/2	72 10
Montreal City Pass. Ry. Co. . . . .	50	600,000	600,000		4	115 1/2	57 75
Montreal Cotton Co. . . . .	100	794,000	794,000		0	75	57 50
Montreal Building Assoc. . . . .	50	300,000	300,000		0	70 80	35 00
Montreal Loan and Mortg. . . . .	50	1,000,000	824,812	106,000	3 1/2	59	44 50
National Investment Co. . . . .	100	1,460,000	350,000	20,000	3 1/2	107	107 00
N. S. Sugar Refinery. . . . .	100	350,000	350,000		2 1/2	30	30 00
Ont. L. Gas. Loan and Inv. . . . .	50	308,900	31,735		20		
Ont. Inv. Assoc. . . . .	50	2,650,000	631,715.71	500,000	4	124	62 00
Ont. Loan and Deb. Co. . . . .	50	2,000,000	2,000,000	285,000	4	124 1/2	62 25
People's Loan and Deb. Co. . . . .	50	500,000	487,048	42,000	3 1/2	105 1/2	52 62 1/2
Real Est. Loan and Deb. Co. . . . .	50	500,000	346,213		3	75	37 50
Richelieu and Ont. Nav. Co. . . . .	100	1,619,000	1,619,000		3	58 1/2	57 75
Royal Loan and Sav. Co. . . . .	50	400,000	299,000	24,000	4	116 1/2	58 12 1/2
Starr Mfg Co., Halifax. . . . .	100	200,000	200,000		3 1/2	97	97 00
St Paul, M & M. Ry. . . . .	100				4		
Toronto City Gas Co. . . . .	50	800,000	800,000		2 1/2	134 x.d	67 00
Union Loan and Sav. Co. . . . .	50	600,000	575,000	160,000	4	132	66 00
Western Can. Loan and Sav. . . . .	50	2,000,000	1,200,000			138	94 00

A. RAMSAY. ALEX. MANSON.  
**A. RAMSAY & SON,**  
Importers of  
**Paints, Oils, Colors**  
And Artists' Materials,  
English and Belgian Sheet and Polished  
Plate Glass,  
**MANUFACTURERS, &c.,**  
Agents for Wright & Bull, Birmingham; Windsor  
& Newton, London; Sharratt & Newth, London;  
Petit Alné, Paris; Kourcault, Frison & Co., Belgique  
**Warehouse, 37, 39 & 41 Recollet St.,**  
Factory, INSPECTOR STREET,  
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**TELLIER, ROTHWELL & CO.,**  
Successors to CHAS. MARTIN & CO.,  
Manufacturers of  
Laundry Blues and Stove Polishes,  
Importers of  
Colors, Bronze-Powders, Gold, Silver and Metal  
Leafs, Glues, Gelatines, Aniline dyes, Tinfoll,  
Metallic Capsules, Belgium Sulphur, Essen-  
tial Oils, &c.  
Sole Proprietors for the Celebrated  
**CARDINAL FOOD,**  
26 ST. PETER STREET, MONTREAL.

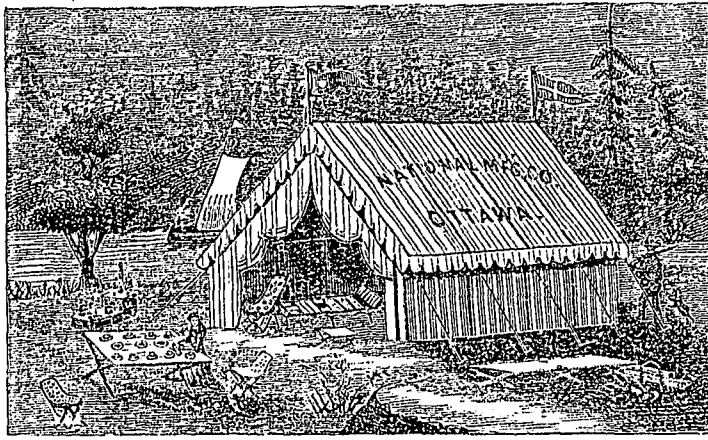


# THE NATIONAL MANUFACTURING COMPANY

160 SPARKS STREET, - - - OTTAWA, ONT.

ALSO AT TORONTO, ONT.

Still Retains the Lead.



Still Retains the Lead.

Have been awarded every Medal offered at the Exhibitions in Canada for our Line of Goods, notwithstanding the misleading advertisement of unscrupulous firms claiming awards, medals, &c., which they have never received. See letter from H. J. HILL, Esq., Secretary Toronto Industrial Exhibition Association, below. This year at Toronto, Montreal and Ottawa Exhibitions, we have been awarded

## 10 MEDALS 10

### For Tents, Marquees and Camp Furniture.

(The following will show that we have received every prize awarded any company in this kind of articles.)  
OFFICE OF THE INDUSTRIAL EXHIBITION ASSOCIATION, TORONTO, MARCH 10, 1884.

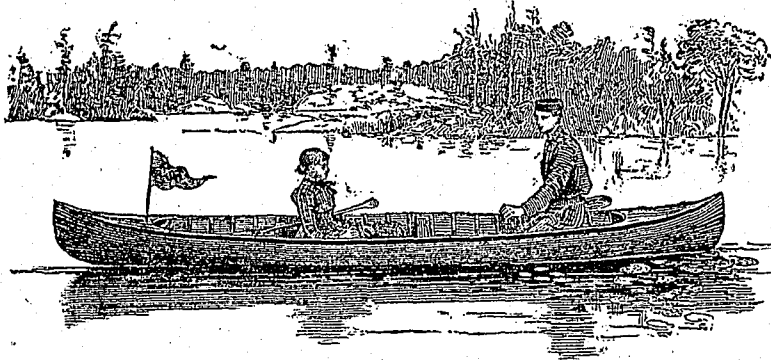
*The National Manufacturing Company Ottawa:*

GENTLEMEN,—In reply to your inquiry, I beg to say that the highest awards made at the Industrial Exhibition for the years 1881, 1882, and 1883, for Tents, Marquees and Flags, were to your Company, being a Silver Medal for each year. Last year, 1883, was the first in which a medal was specially offered for Camp Furniture and Equipages, and it was awarded to the National Manufacturing Co'y, of Ottawa.

I am, your's respectfully, H. J. HILL, Manager and Secretary.

# ONTARIO CANOE CO.

(LIMITED) OF PETERBOROUGH.



Manufacturers of Pleasure, Fishing and Hunting Canoes,

Patent Cedar Rib, Longitudinal Rib, Basswood, Folding, Decker and Sailing Canoes, Paddles, Oars, Sails and all Canoe Fittings. Gold Medal, London, Eng., Fisheries Exhibition, 1883; Silver Medal, Montreal, 1884. J. Z. ROGERS, President. Send 3c. stamp for Catalogue.

# CUMBERLAND RAILWAY AND COAL COMPANY.

This Company has purchased from

## THE SPRING HILL MINING COMPANY

Their extensive Collieries at Spring Hill, N.S., and the Railway from Spring Hill Junction (on the Intercolonial Railway) to the Collieries at Spring Hill.

The Company has also purchased from

## THE SPRING HILL & PARRSBORO COAL & RAILWAY CO.

Their Collieries at Spring Hill and the Railway from Spring Hill to Parrsboro on the Bay of Fundy. The Company is now prepared to make contracts to deliver at any season of the year their fresh mined Spring Hill Coal, superior for locomotive and steam purposes, at any Station of I.C.R., G.T.R., and connections.

Orders for Coal booked and all information given at our Head Office,

4 & 5 Chesterfield Chambers, St. Alexis Street, Montreal.

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503	Chartism, by Thos. Carlyle.....	20c.
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507	The Two Wives, by T. S. Arthur.....	15c.
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513	Men, Women and Lovers, by Edith Simcox	20c.
516	Queen of the Air, by Ruskin.....	10c.

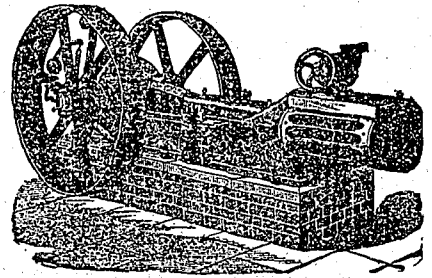
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Send for Complete Catalogue.

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MONTREAL.

# Toronto Engine & Boiler Works

J. PERKINS, Proprietor,

Manufacturer of Marine, Portable and Stationary Engines and Boilers. Also the celebrated



HIGH SPEED ENGINE.

FRONT STREET EAST, - - - - TORONTO.

# WILLIAM V. GORDON,

Family Grocer,

1353 ST. CATHERINE STREET,  
MONTREAL.

DESIRES to thank the many old friends and patrons who have followed him to his new store. Everything of the best and freshest. No old musty stock at reduced prices, but the lowest prices for best groceries. Careful serving and prompt deliveries.

# LUMBER GEORGE CALL,

Wholesale and Retail

Merchant and Manufacturer.

Dealer in all kinds of Pine Lumber, Walnut, Ash, Elm, Cherry, Butternut, White Oak, Hickory, Chestnut, Whitewood, Pine, Etc.

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# A. R. CLARKE & CO.,

Works—163 to 169 Eastern Avenue.

Office—28 Front Street East, Toronto, Ont.,

# LEATHER MANUF'RS.

Glazed, Brush, Satin and Wax Calf; Glazed, Pebble and Dongola Goat, and Brush Kid. All colors in Calf, Goat, Sheep and Skivers, for Shoe Manufacturers, Bookbinders, Trunk, Bag and Pocketbook Manuf'rs, Hatters, Upholsterers, &c.

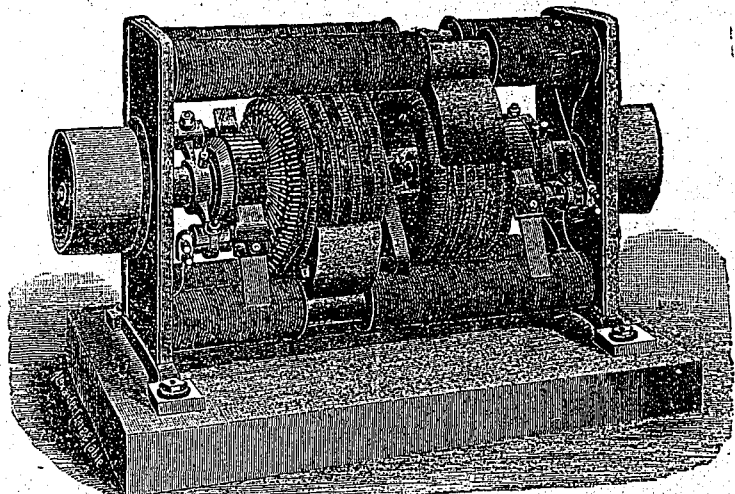
A GREAT CHANCE FOR AGENTS TO MAKE money. Ten dollars a day paid. We stand ahead, and take the lead of all other tea-houses, and offer agents the best chance ever known to make money. Something new. Address the Canada Pacific Trading and Importing Company, 120 Bay street, Toronto. (Enclose stamp for reply.) J. A. McMurtry, Secy. & Manager. Please mention this paper.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY MAY 7, 1885.

Name of Article.	Wholesale.	Name of Article.	Wholesale	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Boots and Shoes.</b>	\$ c. s c.	" Am. Ref. ....	\$ 0 35 0 35	Gunpd. Finest. .... lb	\$ c. s c.	Sago. .... per lb	\$ c. s c.
Men's Thick Boots Wax...	2 15 3 09	Gum Arabic, por lb. ....	0 30 0 30	Imper'l, mod. to gd	0 57 0 65	Tapioca, Pearl. "	0 04 0 05
" Split .....	1 50 2 25	" Trai. " .....	0 45 0 90	" Fine to finest. "	0 37 0 83	" Flake "	0 05 0 06
" Kip Boots. ....	2 50 3 25	Copperas per 100 lbs. ....	0 95 1 00	Twanky, com. to gd. "	0 12 0 13	Gelatine, Favorite,	
" Calf Brogs. ....	2 20 4 75	Blue Vitriol. ....	3 05 0 04	Oolong. ....	0 45 0 65	(Poliwka's) 1 lb cau.	1 00 0 00
" Kip Boots, pegged. ....	2 20 4 75	Potash Bichromate. ....	0 09 0 10	Coulog common. ....	0 16 0 20	Do do do 1 qt pk "	0 90 0 00
" Split do .....	0 75 1 10	Strychine. ....	1 75 0 00	" med. to good. "	0 23 0 30	Do do do 2 "gs. "	1 80 0 00
" Split Congress. ....	1 30 1 50	Brom. Potass. ....	0 50 0 53	" fine to finest. "	0 36 0 65	Do (Cox's) 4's .....	1 10 1 12
" Buff .....	1 50 2 00			Souchong common. "	0 18 0 20	Do do 6's .....	1 60 1 63
" Buff & Pobbled Bals. ....	1 50 3 00	<b>FISH.</b>		" med. to good. "	0 25 0 30	<b>Hardware.</b>	
" Split. ....	1 00 1 40	Labrador Herrings, No. 1	5 20 0 07	0 30 0 66	0 25 0 27	Tin: Block, L & F per lb.	0 00 0 194
Wom's Pebbled & Buff Bals	1 00 1 50	" " No. 2	4 25 4 50	Coffees, green Mocha per lb.	0 25 0 27	do Straits. ....	0 184 0 19
" Split Bals. ....	0 80 1 10	Cape Breton Herrings. ....	5 00 5 25	Java. ....	0 11 0 22	Strip. ....	0 21 0 22
" Prunella do. ....	0 51 1 25	Mackeral No. 1. ....	0 00 0 00	Maracaibo. ....	0 12 0 14	Copper: Ingot. ....	0 134 0 15
" Inferior do. ....	0 40 0 60	Green Cod No. 1. ....	3 25 4 00	Cape. ....	0 11 0 14	Sheet. ....	0 19 0 24
" Cong. do .....	0 50 1 25	Ordinary No. 2. ....	2 50 0 00	Jamaica. ....	0 11 0 14	Cut Nails, Net Cash:	
" Buskins. do. ....	0 60 1 00	Dry .....	3 00 4 50	Rio. ....	0 11 0 14	Hot Cut Am. or Can. Pat'n	
Misses' Pebbled & Buff Bals	0 85 1 35	N. Shora Salmon .....	12 00 12 50	Singapore & Ceylon "	0 17 0 24	3 in. and above "	2 40 0 00
" Split Bals. ....	0 75 0 90	Brit. Col. ....	11 00 11 50	Chicory .....	0 11 0 14	2 3 & 2 1/2 ins. "	2 65 0 00
" Prunella do. ....	0 60 1 00	Oysters. ....	0 00 0 00	Sugars, (Caks. & Brs.)	0 11 0 14	1 1/2 ins. "	2 90 0 00
" Cong. do. ....	0 60 0 70			Porto Kico. .... per lb	0 00 0 60	1 1/2 ins. Am. "	2 90 0 00
Childs' Pebbled & Buff Bals	0 60 1 00	<b>Flour.</b>		Jamaica. ....	0 00 0 60	1 1/2 ins. "	3 40 0 00
" Split Bals. ....	0 50 0 90	Patents. ....	5 15 5 60	Barbadoes. .... per lb.	0 00 0 00	1 1/2 ins. "	2 90 0 00
" Prunella do. ....	0 60 1 00	superior Extra. ....	5 00 0 00	Yellow Refined. ....	0 04 0 05	1 1/2 ins. "	3 40 0 00
" Cong. do. ....	0 60 0 70	Extra Superfine. ....	4 85 4 90	Paris Lump. ....	0 07 0 07	1 1/2 ins. "	3 40 0 00
Infants' Cakes. doz. ....	3 50 6 00	Canada Strong Bakers. ....	4 85 5 00	Granulate. ....	0 08 0 08	Casing, Box, Shook:	
<b>Dairy Produce.</b>		Do American. ....	5 25 5 50	Syrups.—Extra. per lb.	0 03 0 04	1 1/2 in. p100 lb. keg.	4 40 0 00
Creanery, fine to choice. ....	0 18 0 21	Do Manitoba. ....	5 20 5 31	Good. ....	0 03 0 04	1 1/2 in. to 1 3/4 "	3 65 0 00
Townships, choice. ....	0 16 0 20	Fancy .....	4 75 4 80	Fair. ....	0 03 0 03	2 in. 1/2 to 2 1/2 "	3 40 0 00
Do fair to good. ....	0 13 0 15	Spring Extra. ....	4 70 4 75	Molasses (Barbados) im g.	0 30 0 32	2 1/2 in. to 2 p. 100 lb. keg	8 15 0 00
Brookville, choice. ....	0 09 0 14	Superfine. ....	4 45 4 45	Trinidad. ....	0 26 0 28	3 in. to 4 1/2 "	2 90 0 00
Do fair to good. ....	0 00 0 00	Fine .....	4 20 4 25	Amign. ....	0 23 0 26	Cut Spikes, all sizes. ....	2 65 0 00
Morrisburg, choice. ....	0 13 0 14	Middlings. ....	3 81 3 93	Sultanas. ....	2 90 3 00	<b>Finishing Nails:</b>	
Do fair to good. ....	0 00 0 00	Pollards. ....	8 05 3 75	Fruit Looso Muscatel, new	0 00 0 07	1 in. to 1 1/2 in. p. 100 lb. kg	5 65 4 80
Western Dairy. ....	0 07 0 12	Ont. Bags. ....	2 10 2 35	Sultanas. ....	0 00 0 07	1 1/2 in. to 1 3/4 in. "	4 65 3 80
" fair to good. ....	0 00 0 00	City Bags. ....	2 55 2 60	Seedless. ....	0 00 0 00	2 in. and up " "	3 30 0 00
Cheese, choice. ....	0 10 0 11	Oatmeal brls. ....	5 65 5 65	Valentia, choicest, per lb.	0 08 0 08	<b>Tobacco Box Nails:</b>	
Fair to Good. ....	0 94 0 10	Cornmeal white. ....	3 45 3 60	" rate damaged. ....	0 06 0 07	1 1/2 in. & 1 3/4 in p. 100 lb kg	4 85 3 50
<b>Drugs &amp; Chemicals.</b>		" yellow. ....	3 26 3 45	" old. ....	0 05 0 05	1 1/2 " 3 "	3 05 2 85
Alous Caps. ....	0 16 0 18	<b>Grain.</b>		Prunes. ....	0 04 0 04	<b>Cinch and Heavy Cinch:</b>	
Alum. ....	1 80 1 90	Canada Red, No 2. ....	1 02 1 04	Figs C. Mats. ....	0 04 0 05	8 in. and up. ....	5 20 0 00
Borax xls. ....	0 12 0 14	" White Winter. ....	1 01 1 03	H. S. Almonds bxs	0 10 0 10	Flat & Sharp pres'd N'ls:	
Bleaching Powder. ....	2 00 2 25	" Spring No. 2. ....	1 01 1 04	S. S. Tarrasons. ....	0 14 0 15	1 and 1 1/2 in. per 100 lb. ....	4 85 0 00
Brimstone. ....	2 50 2 60	White Michigan No. 1. ....	0 00 0 00	Walnut, English. ....	0 06 0 05	2 " 1 1/2 "	4 20 0 00
Castor Oil. ....	0 09 0 10	Red Winter, No 2 Toledo.	0 00 0 00	" Grenoble, new "	0 12 0 14	2 1/2 " 2 1/2 "	8 85 6 85
Cautic Soda. ....	2 25 2 35	Chicago No. 2, in bonds.	0 00 0 00	Filberts. ....	0 06 0 07	2 1/2 " 2 1/2 "	8 85 6 85
Cream Tartar. ....	0 35 0 37	Milwaukee No. 2 do	0 00 0 00	Brazils, new. ....	0 07 0 08	8 in. and up. ....	5 85 0 00
Epsom Salts. ....	1 25 1 40	Oats. ....	0 41 0 42	Batty's Nabob Pickles, doz	2 70 3 80	25 per cent. discount. ....	4 15 0 00
Extract Logwood, best. ....	0 09 0 10	Barley. ....	0 50 0 65	" Mixed do	2 90 2 80	Net 30 ds or 4 mos note with	3 90 0 00
" ordinary. ....	0 08 0 09	Peas, May. .... per 66 lbs.	0 84 0 85	" Nabob Sauces, pts.	3 40	Int. These terms apply to	3 65 0 00
Indigo Madras. ....	0 08 0 09	Rye. ....	0 70 0 72	Spices: Cassia. .... per lb.	0 09 0 15	all the above unils.	0 60 0 00
Morhla. ....	0 20 1 06	Corn in bond. ....	0 65 0 00	Mace. .... per lb.	0 80 0 95	Horse Nails: P & F Bright.	0 00 0 00
Madder, best. ....	0 124 0 132	<b>Groceries.</b>		Cloves. ....	0 38 0 22	" " No. 7. ....	0 60 0 00
" ordinary. ....	0 08 0 09	FEA, (H.C. & Cad.).		Nutmegs. ....	0 45 0 70	" " No. 8. ....	0 24 0 00
Opium. ....	4 25 4 50	Japan, com. to med. lb. ....	0 16 0 22	Jamaica Ginger, Bl. ....	0 20 0 26	" " No. 9. ....	0 22 0 00
Oxalic Acid. ....	0 14 0 15	" good med. to fine. ....	0 28 0 34	Jamaica Unbl. ....	0 18 0 18	" M Brand 40 to 5 & 5 pc dis	
Phosphorus. ....	0 75 0 90	Japan, finest to choest	0 37 0 45	African. ....	0 11 0 14	" C Brand 40 to 5 & 2 pc dis	
Potass Iodide. ....	4 25 4 50	Japan Nagasaki. ....	0 17 0 25	Pimento. ....	0 06 0 08	Wrot or Ship Spikes. ....	
Quinine. ....	1 20 1 40	Y. Hyson common to gd	0 16 0 25	Pepper, Black. ....	0 17 0 18	7 1-16 and 1/2 in. ....	
Soda Ash. ....	1 65 1 70	Y. Hyson fine to finest, lb	0 36 0 60	Mustard, White. ....	0 26 0 27	3-8 in. ....	3 90 0 00
Soda Bicarb. ....	2 30 2 50	Gunpd., fair to med. "	0 28 0 34	1 lb. ....	0 17 0 19	5 1-16 in. ....	4 25 0 00
Sul Soda. ....	1 12 1 20	" Good to fine "	0 40 0 50	Rice: Arracan, & p. 100 lb.	0 24 0 25	1 in. ....	4 60 0 00
Tartaric Acid. ....	0 55 0 75				0 00 0 00	(Dis. 20 to 25 p c) .....	4 75 0 00
Citric Acid. ....	0 65 0 75						
Campher Eng. Ref. ....	0 36 0 88						

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Net cash within 30 days; or four months Net adding interest from the date of delivery at seven per cent. terms on four months or 5 p.c. off or cash in 30 days p.c. Discount on Boms, Carriage. Tire and Machine 70 to 75 per cent.

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ALL WORK WARRANTED.

Name of Article.	Wholesale Rates.		Name of Article.	Wholesale Rates.		Name of Article.	Wholesale Rates.	
	\$ c.	¢		\$ c.	¢		\$ c.	¢
Horse Shoes	3	10	0	0	Enamelled Cow, per ft.	0	15	0
Terms, 4 mos. or 5 p.c. cash					Pebble Grain	0	15	0
or 30 days	8	70	0	60	B. Calf	0	31	0
Galvanized Iron: No. 24	11	00	13	00	Brush (Cow) Kid	0	18	0
" " No. 26	0	06	10	06	Bull	0	12	0
" " No. 28	0	06	10	07	Russets, Light	0	35	0
Pig Iron: Siemens No. 1	18	00	18	50	" Heavy	0	30	0
Coltness	20	00	0	00	" No. 2	0	20	0
Calder	18	00	0	00	" Suddlers	7	50	0
Langlois	19	50	20	00	Meats, Eggs, &c.	15	00	15
Summerlee	18	50	10	00	Mess Pork, short cut	14	75	15
Gartsherie	18	50	10	00	" Western	0	11	0
Carbroe	17	50	18	50	Hams, City Cured	0	11	0
Eglinton	16	50	17	00	Lard, in pails	0	94	0
Hematite	20	00	22	00	Bacon, per lb.	0	11	0
Bar Iron, per 100 lbs.	1	65	1	70	Eggs	0	13	0
Best Reformed	1	90	2	30	Tallow, Rendered	0	06	0
Siemens	2	10	2	15	" Rough	0	03	0
Sweetens	4	00	4	25	Potatoes per bag	0	00	0
Sheet Iron to No. 20	2	75	3	00	Oils			
Boiler Plates	2	75	3	00	God Oil, Newfoundland	0	58	0
Boiler " Lowmoor	2	40	2	10	Do Halifax	0	52	0
Hoops and Bands	0	00	0	00	Straw Seal	0	57	0
Canada Plates: Hinton	2	90	3	00	S. R. Pale Seal	0	63	0
Penn. and W. F. & Co.	2	40	3	00	Pale Seal	0	00	0
Iron Wire: 0 to 8 p. 100 lbs					The above are Newfound			
Wro't Iron pipe: 70 to 70 & 2 1/2 p.c. dis.	0	11	0	12	land goods' prices to the			
Steel, cast per lb	3	00	3	25	wholesale trade. Prices			
" Spring 100 "	2	75	3	00	of distrib'tg firms are			
" Tire, " "	2	25	0	00	about 5¢ higher.			
" Sleigh Shoe, " "	0	10	0	15	Lard Oil, Extra	0	75	0
" Blister, p lb, " "	3	00	0	00	" No. 1	0	62	0
Tin Plate: IC Coke	4	40	0	00	Linseed Raw	0	45	0
IC Charcoal	6	00	6	50	" Boiled	1	10	1
IX "	8	25	8	75	Crud Liver Oil	1	10	1
IXX "	0	00	0	30	Olive Pure	1	10	1
DC "	0	00	0	50	" Machinery	0	95	1
DX "	0	00	0	50	" qt., per cask	2	75	3
DXX "	0	10	0	11	" pts., " "	3	50	3
Russ. Sheet Iron	4	75	5	50	" 1 pts., " "	4	00	4
Anchor, per lb	0	06	0	07	" Lucca, Flasks	6	50	0
Lion & Crown, Fin'd Sheets	3	25	3	50	Antonini's qts., case 1 doz	7	25	0
24 gage	3	75	4	00	" pts., " 2 "	5	25	0
Lead: Pig, per 100 lbs.	0	04	5	00	Spirits Turpentine, bris.	0	50	0
Sheet	5	00	0	00	Coal Oil:			
Shot	4	50	4	75	Car Lots in Store	0	16	0
Lead Pipe, per 100 lbs.					Ton Bricks, and over	0	17	0
Zinc Sheet, lb					Five to 9 brs	0	18	0
					One to 4 brs	0	13	0
					United Inches, 14 to 25.	1	90	0
					" 26 " 40.	2	00	0

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Manufacturers of FELT GOODS,  
GALT, ONT.

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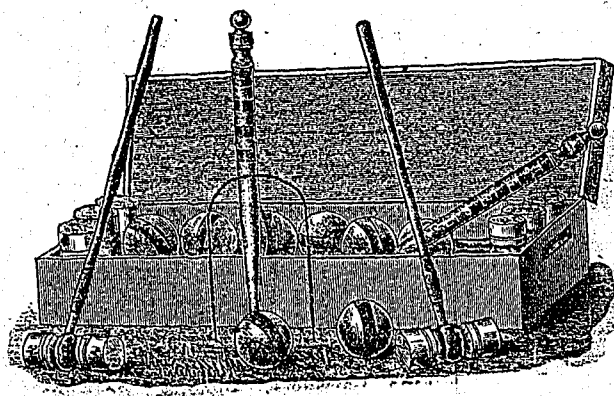
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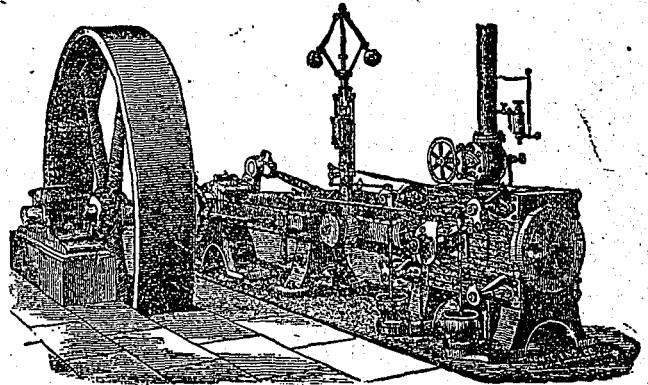
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Name of Article.	Wholesale rates.		Name of Article.	Wholesale Rates.	
	\$ c.	¢ c.		\$ c.	¢ c.
2nd quality do.....	22 00	24 00	Lochaber Scotch..... qts	5 50	7 00
Shipping Culls.....	13 00	16 00	Encore..... cans	5 50	6 00
Mill do.....	7 00	9 00	Jamaica Rum per imp gal	2 50	2 80
Lath, M.....	1 25	2 00	Holland Gin..... imp. ga.	2 10	2 10
Straw, 1 to 2 in., M.....	10 00	12 00	Green c'ses	3 75	4 00
Shingles, 1st qual.....	3 50	3 75	Red cases.....	7 40	7 50
2nd.....	2 25	2 75	Old Tom.....	5 00	0 00
<b>Tobacco (In Bond.)</b>			flasks	6 00	0 00
Black, Chewing in boxes..	0 16	0 10	E. F. J. Brand's	2 10	0 00
" " in caddles	0 19	0 20	Schedam Gin, } cases.	3 65	7 50
Mahogany, Smoking.....	0 20	0 22	cognac		
Do Chewing.....	0 23	0 24	J. H. Munn, Dry Verzen'y	26 01	31 00
Brent, Smoking.....	0 22	0 25	Pomery.....	19 03	31 00
Fancy Bright Smoking.....	0 30	0 35	Sollinger..... qts.	6 00	27 50
Sonac, C. Mamon.....	0 174	0 22	Sherris Penarth.....	1 95	6 00
Solace Fair.....	0 25	0 30	Domerg.....	1 50	7 00
<b>(Dry Paid.)</b>			Porte T. G. Sandeman.....	2 25	7 00
Black, Chewing boxes 10's	0 28	0 31	Grain's dit.....	2 30	6 50
Do Navy, Cads, 3's, 6's,	0 344	0 37	Red cases.....	3 0	"
& 10's.....			Clas Clarets of good brands	7 50	13 00
Mahogany Chewing 6's&8's	0 37	0 40	Carteaux cots, imp gal.	1 15	3 0
Bright Smoking, 3's & 8's	0 43	0 47	Burgundy		
Do Fancy.....	0 50	0 55	Still, case.....	10 00	23 00
American Fancy ch and sim	0 70	0 80	Sparkling	18 00	17 5
<b>Wines, liquors etc</b>			Can. Spirits, imp. gallon	1 50	0 00
Ale English..... qts	2 35	2 40	Alcohol— 66 U. P.	2 71	0 99
Domestic..... ptt	1 50	1 05	Pure Spirits "	2 72	1 05
" " " " " " " "	0 30	1 15	" " 50	2 47	0 90
Stout: Guinness'..... qts	0 60	0 75	" " 25 U. P.	1 29	0 45
" " " " " " " "	1 00	0 75	Whiskeys:—Family Proof.	1 39	0 58
Domestic..... qts	1 00	0 90	Old Bourbon.....	1 39	0 58
Brandy: Hennessy's..... gal	1 45	1 00	Eye, Toddy, Malt.....	1 32	0 57
" " " " " " " "	0 70	0 90	Eye, 4 years old.....	1 60	0 75
" " " " " " " "	1 75	1 10	" " " " " " " "	1 70	0 88
Martel,..... cases	10 75	0 00	" " " " " " " "	1 50	0 88
J. & F. Co.,..... gal	4 00	4 50	" " " " " " " "	1 90	1 05
9 00 15 0			<b>Wool.</b>		
Pinar, Castillon & Co..... gal	3 0	3 8	Floce,.....	0 18	0 20
Jules Bellerie & Co..... qts	7 50	8 00	Full-g, unassorted.....	0 21	0 23
Pinet, Castillon & Co..... cases	5 25	16 0	" " Extra Super.....	0 26	0 28
Unaper, super..... gal	2 50	2 77	" " B Super.....	0 21	0 24
Cases qts	6 00	6 50	" " C.....	0 00	0 00
Irish Whiskey—Roe's case	7 75	9 75	Natal.....	0 19	0 22
Dauville..... case	6 50	7 00	Jape.....	0 174	0 174
Mitchella..... cases	6 03	7 5	Australian.....	0 22	0 25
Scott's Hay, Fairman & Co.	6 00	7 50			
Glenziel, qts and c's.....	8 00	8 50			

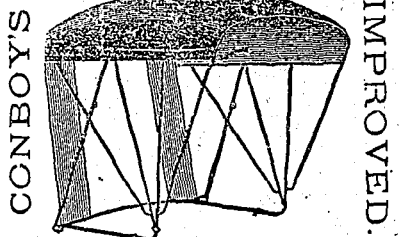
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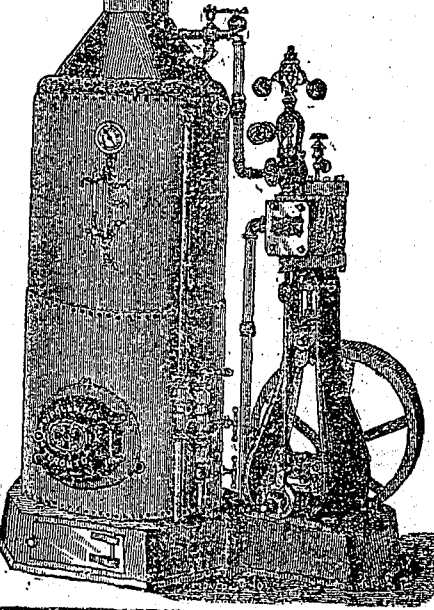
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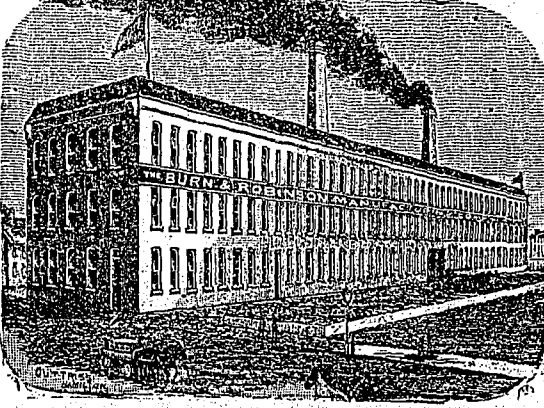
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**SHINGLE & SAW MILL MACHINERY,**  
STEAMPUMPS, INJECTORS, HEATERS,  
JUDSON GOVERNORS.

Prices on application.

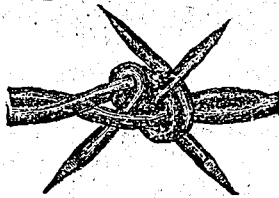
**THE BURN & ROBINSON MANFG. CO.,**  
W. S. Burn. HAMILTON, ONT., [W. W. Robinson.  
(Successors to the J. H. STONE M'fg. Co.)



Manufacturers and Dealers in  
**Tubular Lanterns,**  
Japanned & Brass  
**BIRD CAGES,**  
Plain and Re-tinned, Pressed  
Stamped and Spunware, Copper, &  
Pits, Timers' Trimmings,  
Silk-Can Trimmings,  
Banner Lamp and  
Tubular Lantern  
Burners.  
Cooke's Sash Supporter & Sash Lock  
for House & Car Windows.  
**Sundries, See our Cata-  
logue.**

Leading Wholesale Trade.

**BARB WIRE FENCING**  
The "MANITOBA" Four Point Barb.



Licensed by the Washburn & Moen, Mfg. Co. under the Glidden Patent.

FIRST PRIZES

awarded us at the two last Grand Dominion Exhibitions held in Montreal, and SILVER MEDAL for the machines used in the manufacture of Barb Wire Fencing.

Ordinary Fencing Barbs, 7 inches apart. Hog Wire Fencing Barbs 4 inches apart. Weight from 50 to 60 lbs. and 100 to 125.

MANUFACTURED BY

**THE CANADA WIRE CO'Y.,**

H. R. IVES, President and Manager,

Office and Warehouse: 117 Queen street. Works: 117 Queen street, Montreal. Send for Price Lists. Toronto Office: 21 Jarvis street.

**S. Lennard & Sons,**

DUNDAS, ONT.

Manufacturers of Plain and Fancy

Hosiery, Caps, Tuques,

Sashes, Mitts, &c., &c.

To the Wholesale Trade only.

SUPERIOR  
TONE.

**T. JAMES & CO., GUELPH, ONT.**

FINE  
FINISH.

THE ONLY  
**GENUINE**

**Dominion Pianos and Organs**

are those manufactured by the

**DOMINION**

**Organ and Piano Co.**

OF BOWMANVILLE, O.

WHOLESALE & RETAIL WAREROOMS,  
1676 NOTRE DAME ST.,  
MONTREAL.

**L. E. N. PRATTE,**  
GENERAL AGENT.

MODERATE PRICE

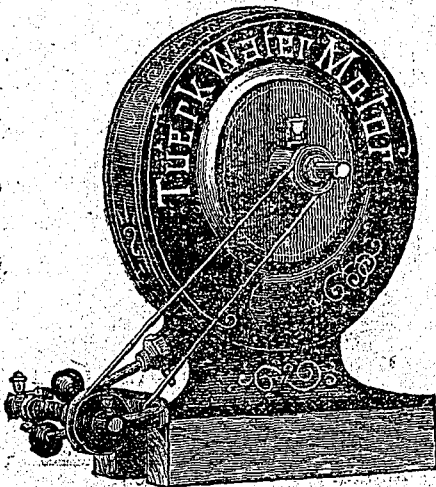
BEST IN THE MARKET.

**The INTERNATIONAL TENT & AWNING Co.**

184 SPARKS STREET, OTTAWA,

Manufacturers of TENTS, FLAGS, TARPAULINS, WATERPROOF GOODS, CAMP FURNITURE, &c. At Toronto, Ont., and St. John, N.B., we made the best display, of Tents ever shown in Canada—and we never substitute an article inferior to sample in filling orders.

We control "THE LATOUR PAT." for Camp Furniture, the best on earth. The only gold medal ever given for this class of goods was awarded to the Latour Camp Furniture at Toronto, in 1882. Sole agency for the WILDERMUTH BED SPRING, the best in the market.



**A. SCHNEIDER & CO.,**

Engineers & Machinists,

Sole Proprietors and Manufacturers  
of the Celebrated

**Tuerk Water Motor,**

Patented in Canada, 1882.

**6 PEARL STREET,**

REAR OF 59 AND 63 ADELAIDE STREET WEST

**TORONTO, ONT.**

Montreal Advertisements.

ESTABLISHED IN 1861.

**J. H. LEBLANC,**

WHOLESALE DEALER IN

OSTRICH  
AND  
**Feathers.**  
VULTURE

OFFICE AND FACTORY:

**547 Craig Street, 547.**

P.S.—The Trade is respectfully requested to remember 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.

**Bellhouse, Dillon & Co.,**  
MONTREAL. AGENTS FOR

Pig, Puddled and Finished Irons, Cast Steel,

Steel Rails, Cast Iron Gas and Water Pipes, Welded Tubes, Iron Roofs of Large Span, Roiled Joists and Girders, Bridge Iron, &c., &c. Also Heavy Chemicals, Dye Stuffs, Aniline Dyes, &c., &c.

F. H. Reynolds.

R. A. Kellond.

**Reynolds & Kellond,**

Successors to CHAS. LEGGE & CO.  
(estab. 1859) and KELLOND & CO.

SOLICITORS OF

**PATENTS,**

And Experts in Patent Causes,

Office, 156 St. James Street, MONTREAL.

Trade Marks, Designs and Copyrights Registered. Foreign Patents and Rejected Cases a specialty.

Leading Hotels in Canada.

**St. Lawrence Hall.**

THIS HOTEL WAS OPENED on the First of May 1879, by the former Proprietor, so long and favorably 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 considerably enhance the already enviable popularity of this First-class Hotel.

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager.

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

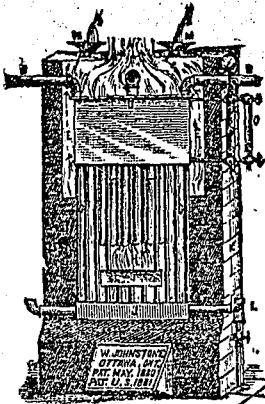
**GOUIN & CO., Proprietors.**

**WINDSOR—BRITISH AMERICAN HOTEL,**

On Bank of Detroit River,  
First-class appointments, and nearest Hotel to Detroit Ferry Dock. E. G. PHILLIPS, Proprietor

SECURITIES.		Montreal April 30
Canada Gov. 4 p. c. Intercol. Ry., 1903.	Gua. Rupert's Land & Can. 4 p. c. bus., 1904.	112
	Gua. 4 p. c., 1910.	110
	1913.	110
British Columbia, 1894, 6 p. c.	July, 1907, 6 p. c.	121
Canada, 1882-4, 6 p. c.	1885, op of Gov., 6 p. c.	101
	1. inc. stock, 5 p. c.	101
Dom. Ry. Loan, 1903, 5 p. c.	190-5-6-8, 4 p. c.	114
	1901-6-8. Inc. stk. 5 p. c.	102

Shrs.	Railway and other Stocks.	Pl.	Apr. 30
	New Brunswick 6 p. c. 1886-91.		105
	Nova Scotia 6 p. c. 1886.		101
	Quebec Prov. 1904 5 p. c.		108
	Do do 1905 5 p. c.		108
	(iss Paris, 1919		100
	stor. bds. ac. all pd. 1912		107
	Atlantic & St. Lawrence Shs 6 p. c.	all	127
100	Bufile and Lake Huron	all	14
100	Do. 5 1/2 p. c. 1st Mort.	100	117
100	Do do 2nd Mort.	100	117
300	Can. Central 5 p. c. 1st M. Bds.		106
	Int. guar. By Gov.		101
	Canada Southern 1st Mort. 3 p. c.	all	37
180	Canadian Pacific \$100.		
	Chic. & G.T.R. 6 p. c. 1st M. Coup.		104
	1900.		
	Grand Trunk June. Ry. 5 p. c.		82
100	bonds.	100	82
	Grand Trunk of Canada ord.		8
100	stock	100	115
	2nd equit. mtg. bds.	all	49
100	1st pref. stock.	all	34
100	2nd pref. stock.	all	17
100	3rd pref. stock.	all	10
100	5 p. c. perp. deb. stock.	all	81
100	4 p. c. perp. deb. stock.	100	6
100	Gt. Western shares.	all	112
100	5 p. c. pref.	all	103
100	5 p. c. deb. stock.	all	104
100	6 p. c. bds., 1890.	all	100
100	Hamilton and N. W.		89
100	M. of Canada Stg. 1st Mort.		87
100	5 p. c. con. mtg. ac.	all	90
100	Montreal & Champlain 5 p. c. 1st mtg. bds.		90
	Mont. & Sorel 5 p. c. 1st mtg. at 207 ser.		100
	N. of Canada 5 p. c. 1st Pref Bonds.	100	103
100	Do	100	82
	6 p. c. 2nd dr.		82
	3rd pref. bonds A.		104
	3rd pref. bonds B.		104
100	Northern Extension, 6 p. c. guar.		35
100	Do do 6 p. c. imp.		70
100	Quebec Central 5 p. c. 1st mtg. bds		68
10	T. & B. 6 p. c. bonds 1st Mort.		67
100	Well. Grey & Bruce, 7 p. c. Bds., 1st Mort.		
	St. Law & Ott. 6 p. c. Bds.		



**JOHNSTONE'S IMPROVED PATENT STEAM HEATING APPARATUS.**  
 Indirect steam heating with ventilation appliance.  
 Estimates or any information furnished on application. Manufactured by W.M. JOHNSTONE, 207, 209 and 211 Wellington St., OTTAWA, ONT.

**ROB ROY FIRE HOSE.**  
 USED BY THE  
**LONDON, E. C., MANCHESTER & LIVERPOOL**  
**FIRE DEPARTMENTS.**  
 Has stood an actual test of eleven hundred pounds to the sq. inch.  
**JAMES A. OGILVY,**  
 Corner St. Antoine and Mountain Sts., MONTREAL  
 AGENT FOR CANADA.

**COBBAN & CO.** 455 St. Paul St.  
 MANUFACTURERS AND IMPORTERS OF  
**Mouldings, Frames, Looking Glasses and Mirror Plates.**  
 Photographic Stock Dealers. Wholesale only.

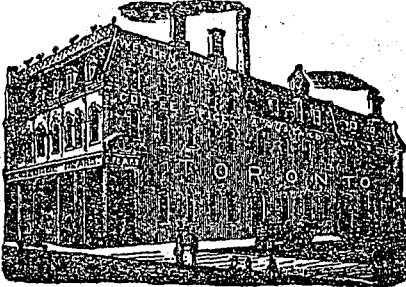
**CANADA LEAD & SAW WORKS**  
**JAMES ROBERTSON,** General Metal Merchant and Manufacturer,  
 Office 20 Wellington St., Montreal, P.O. Box 1500.  
 Lead Pipes, Shot, Putty, White Lead, also Gang, Circular and Cross Cut Saws of all kinds. (Prices furnished on application.) Branches: Toronto, James Robertson & Co.; St. John, N.B., James Robertson.

**JOHN HAMILTON & CO., METAL MERCHANTS.**  
 Tanners' Tools, Machines and Furnishings, Plumbers', Gas and Steam Fitters' supplies, Tinned Sheet Iron all sizes.  
 Warehouse and Office, 25 & 27 William St., Montreal.

**MOUNT, MARTIN & CO., Plumbers, Gas and Steam Fitters, Tinsmithing, &c.**  
 Lead Burning a specialty. Practical Sanitarians, Drainage and Ventilation.  
 Office and Workshop:—30 Victoria Sq., Montreal.  
 All orders personally attended to.  
 N.B.—Orders taken at 218 St. Christophe street.

**E. E. GILBERT & SONS,**  
 MANUFACTURERS OF  
**PORTABLE AND STATIONARY ENGINES.**  
 Steam Pumps, Shafting, Pulleys, &c.  
 Office:  
 2710 NOTRE DAME STREET,  
 MONTREAL

**WESTERN CANADA**  
**Coffee, Spice and Mustard**  
**STEAM MILLS,**



527 YONGE STREET, TORONTO.  
 Highest Award given to George Peave for the Industrial Exhibition, Toronto, 1884, for the best quality Coffees and Spices.  
**GEORGE PEARS,**  
 Manufacturer and Importer of Coffees, Spices, Mustards, &c., Proprietor.

**Pure Gold Manufacturing Co.,**  
 Manufacturers and Wholesale Dealers in  
 Pure Gold  
 Baking Powder, Coffees, Pure Gold  
 Pure Gold, Flav'ring  
 Spices, Extracts,  
 Cream of Tartar, Mustards



**ONCE USED ALWAYS USED**  
**ALEXANDER JARDINE & CO.,** Props.,  
 31 Front St. East, Toronto, Ont.

**Lachute Advertisements.**  
**FISH & IRELAND,**  
 Manufacturers and Patentees of  
**OUR NATIONAL FOODS,**  
**LACHUTE MILLS, P.Q.**  
**VICTORIA FOUNDRY,**  
 LACHUTE, Que.,  
 Manufacturers of Stoves, Agricultural Implements, School Desks and General Machinery. Iron and Brass Castings made to order.  
**McOUAT & McRAE,**  
**LACHUTE HOTEL,**  
 First-Class Table and Rooms.  
**J. W. CURRY,** Prop.,  
 LACHUTE, P. Q.  
**JOHN STEWART,**  
**Butcher, Etc,**  
 MAIN STREET, LACHUTE, P. Q.

**Lachute Advertisements.**  
**JOHN HOPE**  
**BAKER AND CONFECTIONER.**  
 All kinds of Confectionery supplied, wholesale and retail.  
**MAIN STREET,**  
**LACHUTE, P. Q.**  
**A. MCGIBBON,**  
**Tanner & Leather Merchant,**  
 LACHUTE, P. Q.  
**FELIX BOISMENU,**  
**Hotel du Peuple,**  
**STE. THERESE, P. Q.**  
 Good accommodation for Travellers.  
 Bonne accommodation pour les Voyageurs.  
**C. W. PEARSON,**  
 General Store Keeper, and Proprietor of Mail Stages, running daily between Buckingham Village and Station, to meet all incoming trains.  
**BUCKINGHAM VILLAGE, P. Q.**

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

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

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

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

**DOMINION DEPOSIT, - - - - \$100,000.00**  
The only Purely Mutual Life Company in Canada.  
Total number of Policies in force, Dec. 31, 1883, - - - - 5,341  
Covering Assurance to the amount of, - - - - \$6,572,719 71  
No Reserve to Credit of Policyholders, - - - - 482,177 47  
No. Surplus, - - - - 43,761 95

The Company's Reserves are based on the Actuaries' "Table of Mortality" and four per cent. interest—the highest standard adopted by any Life Company in Canada, and one-half per cent higher than the standard used by the Dominion Insurance Department.  
The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total asset—amounted to only \$6,216, while last year they reached the handsome total of \$533,705.55!!  
**J. E. BOWMAN, W. HENDRY, W. H. RIDDELL,**  
President. Manager. Secretary  
General Agent for Montreal: **Geo. Forbes.**

**THE FEDERAL LIFE ASSURANCE COMPANY.**  
HEAD OFFICE, HAMILTON, ONT.  
Guarantee Capital - - - - \$700,000  
Government Deposit, - - - - 51,100

**WRITES LIBERAL POLICIES**  
Without burdensome conditions.  
**NON-FORFEITABLE POLICIES.**  
Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.  
**DAVID DEXTER,**  
Managing Director.

**Scottish Union and National INSURANCE CO'Y**  
OF EDINBURGH, SCOTLAND.  
ESTABLISHED 1824.

**M. BENNETT, JR.,**  
General Manager, North American Branch, Hartford, Conn.  
CAPITAL, - - - - \$30,000,000  
TOTAL ASSETS, - - - - 34,472,705  
INVESTED FUNDS, - - - - 13,500,000  
Deposit with Dominion Government, market value, 125,000  
**WALTER KAVANAGH,** Resident-Agent,  
117 St. Francois Xavier Street, MONTREAL.

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

HEAD OFFICE, - - - TORONTO.

**BOARD OF DIRECTORS:**  
JOHN MORISON, Governor.  
H. S. NORTHROP, Deputy Governor.  
Henry Taylor, G. M. Kinghorn, (Montreal).  
Hon. W. Cayley, T. R. Wood,  
George Boyd, John Y. Reid,  
John Leys.  
SILAS P. WOOD, Secretary.  
H. A. HOLDEN, Resident Agent, Montreal.

**THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.**

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

Head Office:—160 St. James Street, Montreal.

This Company, doing business in Canada only, presents the following Financial Statement, and solicits the patronage of those seeking unquestionable security and honorable treatment:—  
Capital and assets, Jan. 1, 1884..... \$1,265,759.94  
Income during year ending Dec. 31, 1883..... 385,015.71  
**C. H. McHENRY, Manager.**

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

Incorporated by Royal Charter, 1822.  
CAPITAL - - - - £1,000,000 Sterling.  
79 St. Francois-Xavier Street, Montreal.  
**SCOTT & BOULT,**  
CHIEF AGENTS FOR DOMINION.

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**  
Incorporated by the Con. Stat. of Can., chap. 71 and amendments,  
\$10,000 deposited in trust with Provincial Government,  
June 20, 1884.

**BOARD OF DIRECTORS.**  
President:—A. L. de Martigny, Esq., Cashier, Jacques Cartier Bank. Vice-Presidents:—Hon. L. R. Church, Q.C., B. Globensky, Esq. Treasurer:—Arthur Gagnon, Esq., Directors:—L. H. Massue, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEnyre, Esq., merchant, M. Babcock, Esq., manufacturer, W. W. Ogden, M.D., Toronto, Ont. John Hopper, Esq.—J. J. Guerin, M.D., Medical Director.—Hon. Alex. Lacoste, Q.C., Senator, Legal Adviser.  
**JOHN HOPPER, General Agent.**  
SECTION 11. Assembly Bill 139, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."  
Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.  
GENERAL OFFICE:—162 ST. JAMES STREET, MONTREAL, P. Q.





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

**DIRECTORS:**

President:—HENRY LYMAN.  
 Vice-President.—ANDREW ALLAN.  
 C. A. Proctor. Robert Anderson. J. B. Rolland;  
 Arthur Pkavost. H. Montagu Allan.  
 ARCH. MCGOUN, SEC.-TREAS.  
**GERALD E. HART, GEN'L MAN'R.**  
**CAPT. JOHN LAWRENCE, Special Agent.**

**Fire, Life, Accident**  
 RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—BOUSTEAD & GIBBS, Agents.  
 ST. JOHN, N. B.—OSMORNE BLOIS, and M. & T.  
 B. Robinson, Agents.  
 HALIFAX, N. S.—W. B. McSweeney, Agent.  
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,  
 Agent.  
 WINNIPEG, MAN.—Robert Strang, and Feron,  
 Shaw & Co. Agents.  
 HAMILTON—James Walker, Agent.  
 LONDON—David Smith, Agent.  
**HEAD OFFICE, 179 St. James Street,**  
**MONTREAL.**

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

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, May 4, 1885.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire & Marine.....	10,000	5-6mos.	\$60	\$50	83
Canada Life .....	2,600	7-8mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	6-12mos.	85	7 1/2	
Confederation Life.....	5,000	5-6 mos.	100	10	220
Queen City Fire .....	2,000		60	10	
Western Assurance.....	20,000	4-6 mos.	40	20	86 1/2 88 1/2
Royal Canadian Insurance.....	20,000		60	20	50 52
Accident Ins. Co. of North America...	2,600	6	100	20	
Guarantee Co. of North America.....	13,000	6	60	10	92 1/2 100

**BRITISH AND FOREIGN.—(Quotation on the London Market, April 13, 1885.)**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Market value p. p'd up share
British & Foreign Marine.....	60,000	50	20	4	£21 1/2 £21 1/2
Caledonian.....	50,000	80	50	5	£19
Commercial Union Fire Life & Marine..	5,000	10	100	15	£14 1/2 £16 1/2
Edinburgh Life.....	100,000	5	£10	£2	£12
Fire Insurance Association .....	20,000	13	100	50	10s 15s
Glasgow & London.....	12,000	27 p. sh.	100	25	20s
Guardian Fire and Life.....	100,000	30	20	2	£57 £59
Imperial Fire.....	10,000	40	40	2	£160 £153
Lancashire Fire.....	10,000	48	25	12 1/2	96s 3d
Life Association of Scotland.....	35,862	48	25	12 1/2	£80
London Assurance Corporation.....	10,000	70	10	17-20	£43 £45
London & Lancashire Life.....	£391,752	70	20	2	62s 6d
Liverp'l & London & Globe Fire & Life	30,000	70	100	5	£23 1/2 £23 1/2
Northern Fire & Life.....	40,000	56	60	0 1/2	£47
North British & Mercantile Fire & Life	6,722	£21 p. s.	...	...	£208 £212
Phoenix Fire.....	200,000	30	30	1	40s
Queen Fire & Life.....	100,000	60	30	1	£28 1/2
Royal Insurance Fire & Life.....	50,000	6	10	1	2s 20s
Scottish Imperial Fire and Life.....	20,000	15	50	1	£13 1/2 £14 1/2
Scottish Provincial Fire & Life.....	10,000	58 1/2	70	1 1/2	£49 1/2
Standard Life.....	4,000	6	25	1 1/2	19s
Star Life.....					

**North British and Mercantile**

FIRE AND LIFE

**—INSURANCE CO.—**

ESTABLISHED 1809.

**RESOURCES of the COMPANY.**

Authorized Capital.....	£3,000,000 Stg.
Subscribed .....	2,500,000 "
Paid-up .....	625,000 "
Fire Fund and Reserve as at 31st December, 1883 .....	1,592,225 "
Life and Annuity Funds.....	3,841,104 "
Revenue—Fire Branch.....	1,180,865 "
do Life and Annuity Branches.....	551,307 "

Agents in all principal Towns of the Dominion.  
 Head Office for the Dominion, 78 St. Francois Xavier St.,  
**MONTREAL.**

D. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Inspector.  
 THOMAS DAVIDSON, } G. M. AHERN, Sub. Inspector.

**THE DOMINION SAFETY FUND LIFE ASSOCIATION**

Home Office, St. John, N. B.

FULL DOMINION GOVERNMENT DEPOSIT.

RELIABLE LIFE INSURANCE AT AVERAGE ANNUAL COST.

The INSURANCE is PURELY MUTUAL, but the ASSURED ASSUME NO LIABILITY whatever, the business is conducted by a

**RELIABLE STOCK COMPANY**

for a small fixed commission.

The system is endorsed by the highest Insurance Authorities on the American Continent as entirely safe and as meeting a pressing want of to-day. "It combines the cheapness of the Co-operative Societies with a Strength, Security and Soundness heretofore unknown in Life Insurance."

**JAMES De WOLFE SPURR, President.**  
**CHARLES CAMPBELL, Secretary.**

**DISTRICT AGENTS:**

CHAS. G. GEDDES, Montreal. GEO. J. PYRE, Toronto. BENJ. BATSON, Ottawa.  
 EDMUND H. DUVAL, Quebec. T. M. KING, London. SAM'L. MCCULLY, Halifax.  
 Applications for Agency may be made to District Agents, or at Home Office to  
**J. H. WRIGHT, Superintendent of Agencies.**

**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.**

**COMMERCIAL UNION**

ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

**MONTREAL, 64 ST. FRANCOIS XAVIER ST.**

**FRED. COLE, General Agent.**

**THE CITY OF LONDON FIRE INSURANCE COMPANY, OF LONDON, ENGLAND.**

**CAPITAL, . . . \$10,000,000.**

Insurances effected at lowest current rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

**53 & 55 St. Francois Xavier St., Montreal.**

**W. R. OSWALD, General Agent.**

Active and Reliable Agents wanted in unrepresented districts.

**Insurance.**

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

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**

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Campbellton.....	7.60 "
Dalhousie.....	8.32 "
Bathurst.....	10.33 "
Newcastle.....	12.45A.M.
Moncton.....	3.40 "
St. John.....	7.00 "
Halifax.....	12.15 "

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