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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 21, No. 6. }
New Series.

MONTREAL, FRIDAY, AUGUST 7, 1885.

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CAPITAL PAID UP.....1,449,067
RESERVE FUND.....375,000

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**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, - 1,998,621.06

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	868,510.28
Reserve Fund	149,000.00
Contingent Fund	363.12

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 Letters Patent under Great Seal of Canada.

Authorized Capital	\$2,000,000
Subscribed Capital	1,493,000
Paid-up Capital	375,400
Assets 31st January, 1885	1,150,000
Paid-up Capital held in Great Britain	117,400
Debentures issued in Great Britain	672,753.30

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

Chief Agents in Great Britain—Finlayson & Auld, Writers, 151 and 161 West George Street, Glasgow.
Agents in Edinburgh—Ronald & Richie, S.S.C., 20 Hill Street.
Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSSETTE & ROGER,
Managers, Peterborough, Ont.

**THE LONDON LOAN CO.
OF CANADA.**

Subscribed Capital, \$600,700.00; Reserve and Contingent Fund, \$10,753.61; Assets, \$592,310.30.

Directors—THOMAS KEENE, President; JAMES OWBY, Vice-President; THOMAS MCCORMICK, Geo. D. SYMINGTON, J. A. NELLIS, M.D., R. W. FORDGOUKE, ANDREW WELDON.

Manager—ALCOCK J. KEENE.
Solicitors—Gibbons, McNab, Mulken & Harper.
Bankers—Merchants' Bank of Canada.
Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.

OFFICE—Albion Block, No. 433 Richmond St., London, Ont.

The Chartered Banks.

**THE FEDERAL BANK
OF CANADA.**

Head Office, - Toronto, Ont.

Capital, - - - \$1,250,000
Reserve, - - - 100,000

DIRECTORS:

S. NORDHEIMER, Esq., - - - PRESIDENT.
J. S. PLAYFAIR, Esq., - - - VICE-PRESIDENT.
WM. GALBRAITH, Esq., EDWARD GURNEY, Esq.,
B. CRONYN, Esq., H. E. GLARKE, Esq., M.P.P.,
J. W. LANGMUIR, Esq.

G. W. YARKER, GENERAL MANAGER.

BRANCHES:

Aurora, Chatham, Guelph, Kingston, London, Newmarket, Shincove, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg, and Yorkville.

BANKERS:

New York, - American Exchange National Bank.
Boston, - The Maverick National Bank.
Great Britain, - The National Bank of Scotland.

Loan Societies.

**THE HAMILTON
PROVIDENT & LOAN
SOCIETY.**

President, GEORGE H. GILLESPIE,
Vice-President, JOHN HARVY,

Capital Subscribed . \$1,500,000.00
paid-up . . . 1,100,000.00

Reserve and Surplus . . . \$3,028.21
Profits . . . 2,997,129.61

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 Canadian Pacific Railway Co.

DIVIDEND NOTICE.

The Half-yearly Dividend upon the Capital Stock of this Company, at the rate of

THREE PER CENT.

per annum, secured under agreement with the Government of the Dominion of Canada,

Will be Paid on August 17th, 1885,

to Stockholders of record on that date.

Warrants for this Dividend payable at the Agency of the Bank of Montreal, 59 Wall Street, New York, will be delivered on and after August the 17th, at the office of the Company's Agents, Messrs. J. Kennedy, Todd & Co., 63 William Street, New York, to Stockholders who are registered on the Montreal or New York Register.

Warrants of European Shareholders, who are on the London Register will be payable in Sterling, at the rate of Four Shillings and One Penny Half Penny (4s. 1 1/2d.) per dollar, Less Income Tax, and will be delivered on or about the same date at the office of Messrs. Morton, Rose & Co., Bartholomew Lane, London, England.

The Transfer Books of the Company will be closed in London at 3 o'clock p.m., on Monday, July 13th, and in Montreal and New York at the same hour on Monday, the 27th July, and will be re-opened at 10 o'clock a.m., on Tuesday, August 18th, 1885.

By order of the Board

CHARLES DRINKWATER,

Office of the Secretary, Montreal, July 7th, 1885.

The Chartered Banks.

THE ONTARIO BANK.

CAPITAL, Paid-up - - \$1,500,000.
RESERVE FUND, - - 485,000.

HEAD OFFICE, - - - TORONTO

DIRECTORS.

Sir WM. P. HOWLAND, President; DONALD MACRAE, Esq., Vice-President; Hon. C. F. Fraser, G. M. Rose, Esq., R. K. Burgess, Esq., A. M. Smith, Esq., G. R. R. Cockburn, Esq.

C. HOLLAND, General Manager.

BRANCHES—Bowmanville, Guelph, Lindsay, Cornwall, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro', Port Perry, Port Arthur, Whitby, Winnipeg, Man., and 476 Queen Street west, Toronto.

AGENTS:—London, Eng.—Alliance Bank, Bank of Montreal; New York—The Bank of the State of New York; Messrs. Walker Watson and Alex. Lang; Boston—Truont National Bank.

St. Johns Bank.

L. MOLLEUR, President, St. Johns. ISAAC COOTE, Seigniorial Agent, St. Johns, Vice-President. W. BROSSEAU, Merchant, Town Councilor, St. Johns. MRS. GOSSELIN, Merchant, St. Alexandre. A. A. L. BUIEX, Notary, St. Alexandre.

PH. BAUDOUIN, Manager.

Head Office, St. Johns.

Branch—Napierville, J. Molleur, Agent.

Capital Subscribed	\$ 540,000
Authorized	1,030,000
Capital Paid in	226,420

Agents—Montreal, Bank of Montreal; New York, Bank of Montreal; Boston, Maverick Nat. Bank.

Loan Societies.

**THE FREEHOLD
Loan and Savings Company,**
Cor. Church & Court Sts., Toronto.

ESTABLISHED IN 1850.

Subscribed Capital, - - \$1,376,000
Capital Paid Up, - - - 1,000,000

Reserve Fund, - - - 445,000

PRESIDENT.....HON. WM. MCMASTER.
MANAGER.....HON. S. C. WOOD.
INSPECTOR.....ROBERT ARMSTRONG.

Money loaned on Real Estate security.
Deposits received and Debentures issued at current rates of interest.

**RICHELIEU & ONTARIO
Navigation Co.**

SPRING ARRANGEMENT, 1885.



The Steamers of this Company between **MONTREAL AND QUEBEC**, will commence running regularly on 6th May, as under—

The Steamer **QUEBEC**, Capt. R. NELSON, on Mondays, Wednesdays and Fridays, and
The Steamer **MONTREAL**, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 7 o'clock, p.m., from Montreal.

STEAMERS BETWEEN

MONTREAL AND TORONTO, will commence running daily on 1st June.

Steamer **BOHEMIAN**, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 8th May.

Steamer **THREE RIVERS**, Capt. COLLETTE, leaves for Three Rivers every Tuesday and Friday at 1 p.m.

Steamer **CHAMBLEY**, Capt. GEO. NELSON, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer **TERRIBONNE**, Capt. LAPOINTE, leaves daily (Sundays excepted) at 3:30 p.m., Saturdays at 2:30 p.m., for Veatch's, calling at Boucherville, Veroyes and Bout de Pisto. For 1st Assumption and St. Paul Terriere, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Contrecoeur on Mondays, Wednesdays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICES:—St. A. Dickson, 136 1/2 St. James St., opposite St. Lawrence Hall; T. J. McComiff, Windsor Hotel, Robt. McEwen, Canal Basin, and at the Company's Ticket Office, Richelieu Pier, foot of Jacques Cartier Square.

ALEX. MILLOY, J. B. LABELLE,
Traffic Manager, General Manager,
General Offices, 228 St. Paul St., Montreal, May 6th, 1885.

Oceanic Steamships.

Allan Line.



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

1885. Summer 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 unassisted for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Building.
Siberian.....	4,600	Capt. A. Macnicol.
Carthaginian.....	4,600	" R. P. Moore.
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.
Circasian.....	4,000	" W. Richardson.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	Mr. Dalziel.
Libenian.....	3,324	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Prussian.....	3,600	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberian.....	4,600	Building.
Buenos Ayrean.....	3,800	Capt. R. P. Moore.
Corean.....	4,000	" Barclay.
Grecian.....	3,000	" C. E. LeGallia.
Manitoban.....	3,150	" McNicol.
Canadian.....	2,900	" G. J. Menzies.
Phenician.....	2,300	" J. Brown.
Waldeisian.....	2,600	" R. H. Hughes.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylius.
Acadian.....	1,550	" 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 Montreal Mail Service.**

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

FROM QUEBEC:

Hanoverian.....	Saturday, June 6
Sardinian.....	Saturday, June 13
Sarmatian.....	Saturday, June 20
Parisian.....	Saturday, June 27
Polynesian.....	Saturday, July 4
Sardinian.....	Saturday, July 11
Sarmatian.....	Saturday, July 18
Parisian.....	Saturday, July 25

Rates of Passage from Quebec.

Cabin..... \$63.35, \$75.00 and \$80.00
(According to Accommodation.)

Intermediate..... \$30.00
Storage..... At lowest rates.

The Steamers of the Liverpool, Queenstown, St. John's, Halifax and Baltimore Mail Service are intended to be despatched as follows:-

FROM HALIFAX:

Buenos Ayrean.....	Monday, June 8
Nova Scotian.....	Monday, June 22
Caspian.....	Monday, July 6
Hanoverian.....	Monday, July 20

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHN'S:

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

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

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

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

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Huys & Co., Rotterdam; G. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 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.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the **Grand Trunk Railway of Canada**

Tons.	Tons.
Montreal.....	3,284
Dominion.....	3,178
Texas.....	2,700
Quebec.....	2,700
Mississippi.....	2,680
Brooklyn.....	3,600
Toronto.....	3,284
Ontario.....	3,178
Sarnia.....	3,860
Oregon.....	3,860
Vancouver.....	5,700

Great Reduction in Rates.

DATES OF SAILING FROM QUEBEC FOR LIVERPOOL.

*Oregon..... 8th August
*Sarnia..... 15th August
Toronto..... 22nd August

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

Special storage tickets issued at the lowest rates. *Saloons, Staterooms, Music Room and Bath Rooms in this steamer are amekidships, where but little molton is felt, and carries neither cattle nor sheep.

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

For Freight or Passage, apply in London to 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.



Canadian Pacific Railway.

Montreal, Ottawa, Kingston, Toronto, AND THE WEST.

CHANGE OF TIME.

Commencing **MONDAY, July 27, 1885,**

Trains will run as follows:-

TIME TABLE.	Local Express		Thro' Express	
	A.M.	P.M.	P.M.	P.M.
Leave Montreal....	7.15	9.00	6.00	8.00
Arrive Ottawa....	11.25	12.23	10.15	11.30
" Toronto.....		9.45		8.30
Leave Toronto....		8.25		8.00
" Ottawa.....		8.20		4.25
Arrive Montreal...|		12.35		9.00
				8.30

The only Line to all Points in Upper Ottawa Valley,

And the most direct route to

Winnipeg, Manitoba, and North-West,

VIA OWEN SOUND & PORT ARTHUR.

Connections at TORONTO for all points West, South and North-West.

Magnificent Parlor and Sleeping Cars on Through and Local Express Trains.

For full information regarding Tickets, &c., apply, at the following Ticket Offices:-

266 St. James St. (corner McGill Street)
Windsor Hotel Ticket Office, and at **Quebec Gate Station, Montreal.**

W. C. VAN HORNE, W. WHYTE, Gen. Supt.
Vice-President. Gen. Supt.

D. MCMICHELL, General Passenger Agent.

July 23

Railways.

EXPERIENCED TRAVELLERS

— ALWAYS TAKE THE —

GRAND TRUNK RAILWAY

THE FAVORITE RAIL ROUTE TO

MONTREAL, DETROIT, CHICAGO, Boston, New York, Buffalo, Niagara Falls, Peterboro, Quebec, Portland, Halifax, Winnipeg, Kansas City, Omaha, St. Paul, St. Louis, Ft. 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

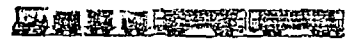
CHICAGO AND GRAND TRUNK RAILWAY, forms the

Shortest, Quickest, and Most Reliable Highway to

Manitoba, British Columbia and the Pacific Coast.

FOR FARES, Time Tables, Tickets, and the Company's Ticket Offices.

W.M. EDGAR, JOSEPH HICKSON,
Gen. Pass. Agent. Gen. Manager.



Intercolonial Railway.

SUMMER ARRANGEMENT.

Commencing 1st June, 1885,

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

Leave Point Levis.....	8.00 A.M.
" Levis.....	8.15 "
Arrive Riviere du Loup.....	11.50 "
Trois Pistoles.....	12.55 P.M.
Rimouski.....	2.30 "
Little Metis.....	3.28 "
Campbellton.....	7.00 "
Dalhousie.....	7.40 "
Bedford.....	9.28 "
Newcastle.....	10.57 "
Moncton.....	1.40 A.M.
St. John.....	5.30 "
Halifax.....	9.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Pointe Levis with these trains. The Trains to Halifax and St. John run through to their destinations on Sunday.

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

All trains are run by Eastern Standard Time. THROUGH TICKETS may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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

G. W. ROBINSON,
Eastern Freight and Passenger Agent,
186 1/2 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

D. POTTINGER, Chief Superintendent
Railway Office, Moncton, N.B., May 26th, 1885.

Stock Brokers, &c.

STRATHY BROS.,

STOCKBROKERS,

Exchange Building, MONTREAL.

J. ALEX. L. STRATHY, EDWARD 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

PRICES RECEIVED BY TELEGRAPH EVERY FEW MINUTES OVER "TICKER" IN OFFICE.

Montreal Advertisements.

INDIA RUBBER CLOTHING CO.,

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

Manufacturers of Gossamer Circulars, Newport, Sleeve Circulars, Aprons, Sponge Bags, Bed Clothes, Hat Covers, Steeves. Also, a full line of Men's and Youth's 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 Manufacturer 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.

Guelph, Ont.

JOHN SMITH,

REAL ESTATE AND LOAN AGENT,
ACCOUNTANT, &c.,
82 St. GEORGE'S SQUARE,
GUELPH, ONT.

Assignments taken and Estates managed.

Montreal.

JOHN FAIR,

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

JOHN M. M. DUFF,

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

KENT & TURCOTTE,

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

Montreal Advertisements.

ALEX. MCARTHUR & CO.,

MANUFACTURERS

TARRED AND ROOFING FELT,

Building Paper, Coal Tar, Pitch,
Paper Bags, Wrapping Paper,
Twine, &c., &c.,
393 ST. PAUL ST., MONTREAL.

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.

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, espe-
cially authorized for use in the Diocese of Montreal
by Bishop Fabre, and in the Diocese of Three
Rivers by Bishop Latliche.

BARRÉ & CO.,

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

DOMINION**Fur Dressing & Dye Works,**

A. HELLMANN,

201 CRAIG ST., MONTREAL.

ENVELOPES

Stamped in RELIEF COLORS,

NO CHARGE FOR DIES.

GEORGE BISHOP & CO.,

69 ST. JAMES ST., MONTREAL.

LA BANQUE DU PEUPLE.

NOTICE is hereby given that COME
SERAPHIN CHARRIER, in his life-
time of the City of Montreal, Esquire, Advo-
cate, 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.

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 & McCORMACK,

Importers and Manufacturers of

ALL KINDS OF DYE WOODS,
BROCKVILLE, ONT.

A. VOGEL & CO.,

Importers & Manufacturers of

Furs & Skins,

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

MONTREAL.

HIGHEST PRICES paid for RAW FURS.

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.
Stand Lamps handsomely finished in Gold or Silver
for the study or parlor. Brass and Nickel
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 W. HARRIS**
& Co., P.O. Box 1378. Office and Factory, 45 to 60
Nuzareth St.; Foundry, 84 to 90 Wellington St.,
and 68 Prince St., 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, LONDONDERY, N.S.
OFFICE IN MONTREAL,
No. 17 St. John Street.

**GANANOQUE JUNCTION
CHEESE & BOX FACTORY,**
WM. CHAPMAN, Proprietor,
MANUFACTURER OF
CHEESE and CHEESE BOXES.
DEALER IN
Annatto, Rennets, Bandage, Salt,
Scale Board, &c.
GANANOQUE JUNCTION, ONT.

Packing Box Manufactory.**JOHN WOOD & SONS.**

Cor. Front and Erin Streets.
TORONTO.

BOX and PACKING CASE MANUFACTURERS.

Planing, Sawing, Re-Sawing, Band Sawing, Shaping, &c

ALL ORDERS PROMPTLY ATTENDED TO.

Legal.

Picton, Ont.

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

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.

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; Corvel's Patent Saw Sharpener; Perkins' Patent Shingle Mill and Shingle Machinery; Improved Lumberman's Capstans; Lefebvre Turbine Water Wheel; Band Saw Mills; Twin Engine Feed for long Carriages. **Peterborough, Ont.**

R. MOWRY,
Peterboro, Ont.,
Manufacturer of

THRASHING MACHINES, HORSE POWERS,
and **Sawing Machines.**
All work warranted. Repairing of all kinds promptly attended to at moderate rates.

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., ASHURNHAM,
OPPOSITE PETERBORO, ONT.

McANDREW & NOBLE,
Opp. Hall, Innes & 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,
Same and *Imagery Horses* a Specialty.
Mill Ricks Sharpener.

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.



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.
Photo Art Engraving,
Portraits, &c.

CANADA LEAD & SAW WORKS

JAMES ROBERTSON, General Metal Molder, 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.

Montreal Advertisements.

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

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 Manila Envelope, Bag and Wrapping,
White Manila Tea and Wrapping,
Unbleached Manila 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

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, Velveteens, 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 pa-
terns. A large assortment in stock. Prices on ap-
plication.
MOSES PARKER.

FENWICK & SCLATER,
Asbestos Warehouse, Railway, Steamboat
and Engineers' Supplies.
Phoenix Fire Works—Fire Engine Hose
229, 231 and 233 Commissioners Street,
MONTREAL.

JOHN FOGG, 193 KING ST. EAST,
TORONTO, ONT.
BRASS FOUNDER. Railway Castings a
specialty. Rabbit and Antifriction Metals of all
descriptions. Lead and Zinc Castings.

Ottawa Advertisements.

VULCAN BOILER WORKS,
McBRIDE & CO., Man'rs. of Iron & Steel
BOILERS OF EVERY DESCRIPTION.
Tanks, Girder, 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.,
108 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 53 DUKE STREET, near Railway Station,
OTTAWA.
First-class Accommodation for the Travelling Public.

VICTORIA FOUNDRY, OTTAWA.
Engines & 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 Isabell, of Hull,
CARRIAGE MAKER,
No. 28 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, &c.

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

[Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &c.]

ST. CROIX COTTON MILL.

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

ST. ANNE SPINNING CO. [Hochelaga].Heavy Brown Cottons and Sheetings.
Tweeds, Knitted Goods, Flannels,
Shawls, Woollen Yarns,
Blankets, &c.
The Wholesale Trade only supplied.

— THE —

**Canada Cotton Man'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.**GRAVEN COTTON CO.,**

BRANTFORD, ONT.,

GREY SHEETINGS.

AGENT:

S. DAVISON,

16 Colborne Street, Toronto.

TIFFIN BROTHERS

General Merchants,

IMPORTERS OF

TEAS, SUGARS

AND

MEDITERRANEAN GOODS.

318, 320 & 322 ST. PAUL ST., MONTREAL.

BELANGER'S FOUNDRY,
St. Raymond, P.Q.,

Manufacturer of all kinds of

MILL MACHINERY.

Castings in Iron and Brass done at low rates.

Leading Manufacturers, &c.

GANTLIE, EWAN & CO.,

GENERAL MERCHANTS

AND

Manufacturers' Agents.

Bleached Shirtings,
Grey Sheetings, Tickings,
White, Grey & Colored Blankets,
Fine and Medium Tweeds,
Knitted Goods,
Plain and Fancy Flannel,
Low Tweeds, Etoffes, &c.,
WHOLESALE ONLY SUPPLIED.15 Victoria Square,
MONTREAL. 12 Wellington
Street E.,
TORONTO.**MONTREAL COTTON CO.**

Works at Valleyfield.

Percales, Batistes,
Pocketings, Wigans,
Window Holland,
Cheese & Butter Cloths,
Foulards, Satteens,
Permanent Linings,
Beetled Twills.Grand Isle Dyeworks & Bleachery.
R. R. STEVENSON, Selling Agent,
10 Lemoine Street, MONTREAL.**S. H. MAY & CO.,**

474 & 476 St. Paul St.,

Importers and Dealers in

Paints, Linseed Oil,Lubricating Oils, Window
Glass, Turpentine, Varnish, &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 & Varnishes.

23 ST. JOHN ST. AND 28 & 30 HOSPITAL ST.,
MONTREAL.

Leading Manufacturers, &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.

WM. PARKS & SON,

COTTON SPINNERS.

BLEACHERS AND DYERS,

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.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 Batting Co.,**
Batts put up in Cases or Bales in
any weight to suit the trade.**Simcoe Woollen Co.,**
Grey Blankets, Wheeling and Fin-
gering Yarns.All communications regarding Terms or Goods
addressed to our Agents,**F. McELDERRY & CO.,**13 and 15 St. Helen St., Montreal.
Toronto Office, 35 Scott Street.

THE

Account-Book Pencil,For Book-keepers,
Reporters, and
General Office use.

Will not blur nor rub. Is easily erased with rubber.

In unpolished cedar. Put-up neatly.

One doz. in a Box.
Price 50cts. per Box.Something Extra Good.
Sample by mail for 6 cents.**MORTON, PHILLIPS & BULMER,**
STATIONERS, BLANK BOOK MAKERS AND PRINTERS

1755 Notre Dame Street, Montreal.

Leading Wholesale Trade of Montreal.

JOHN CLARK, Jr. & Co.'s

M.E.Q.  M.E.Q.
TRADE MARK
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.

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.

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 Man'g Co. Manufacturers
and Jewellers' Supplies, Plush Goods, Brush, Comb, Mirror and Colour Cases, and Cases of every description. Orders solicited.
509 LAGAUCHETI, REST., HEAD OF COTE ST., MONTREAL

Agents Wanted!

We wish to appoint agents in the principal cities of the Dominion to sell St. Leon Mineral Water. This celebrated water is an unfailing cure in cases of Dyspepsia, Liver Complaint, Rheumatism and Constipation. For Dyspepsia, the water should be taken after meals, and previously in cases of Constipation. For further information apply to
GINGRAS, LANGLOIS & Co.,
Dominion Agents,
QUEBEC.

Commercial Summary.

S. ROBERTSON & Son, bankers, Harriston, Ont., have assigned.

The pack of canned goods in the West it is said will be greater than ever before.

W. H. KERRING & Co., Hebron, N.S., manufacturers of boots and shoes, have assigned.

Geo. A. Keizer, builder, Halifax, N.S., is reported to have made an assignment.

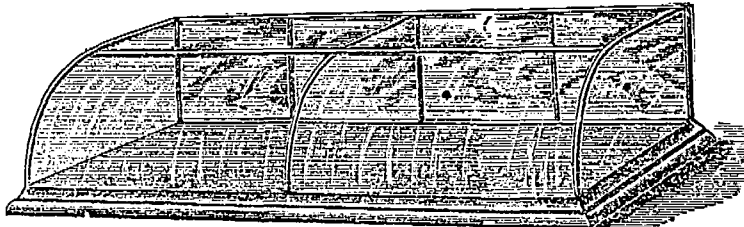
The Quebec Fire Insurance Company has declared a semi-annual dividend of five per cent.

A BRANCH of the Traders Bank has been opened in Glenora, Ont., with Mr. George Dobie as manager.

The Security Live Stock Insurance Company, with paid-up capital \$100,000, has been organized at Bloomington, Ill.

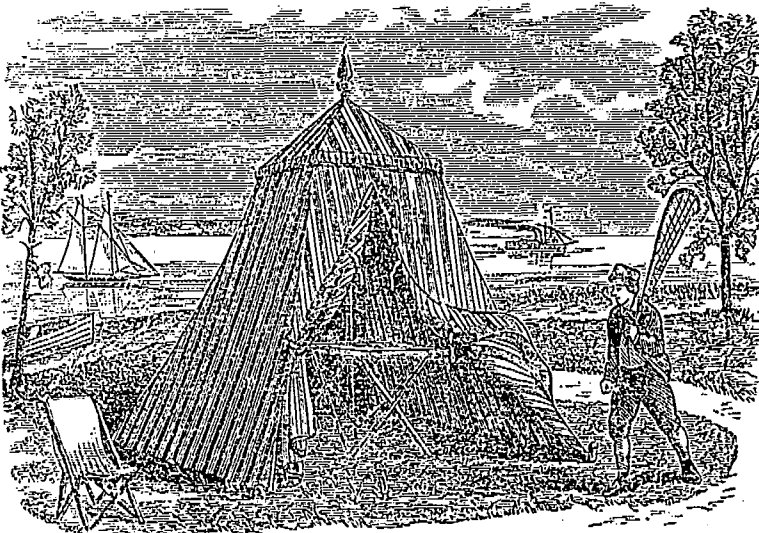
A FLOUR mill, with a capacity of 125 barrels per day, is being erected at Oak Lake, Man., by Dr. Moore & Son.

Joseph Danson, engaged in the ashery business at Millbank, Ont., for a number of years, has assigned. Liabilities small.



Dominion Show Case Manuf'g Co.

J. P. WAGNER, C. SCHACK, H. G. LAUR, GE. WM. MAHR.
SILVER MEDAL Toronto Exhibition, '84. **FIRST PRIZE** 1st Conv. Fair, Ottawa, '84
Show Cases of every description in Nickel, Silver, Walnut, Ebonized, etc.
Hardware Store Fittings, Metal Sashes, etc. Send for Catalogue and Price List.
Show Rooms and Factory:—69, 61 & 63 Adelaide St. West, TORONTO, ONT.



NATIONAL MANUFACTURING COMPANY,

160 Sparks Street, Ottawa, and 70 King Street West Toronto.

20 GOLD and SILVER MEDALS and 101 FIRST PRIZES FOR 1884.

Tents, Flags, Awnings, Camp Furniture, Tarpsulins and Oil-Clothing, Decorative Window Shades and Cornice Poles.

Send Seven for Illustrated and Descriptive Catalogue.
Special inducements to the Trade, Lumbermen, Contractors and large buyers.

D. Y. STEWART & CO.OF GLASGOW,
Manufacturers of**CAST IRON PIPE**

FOR GAS AND WATER MAINS.

Estimates furnished on application to the Agents,

J. & H. TAYLOR,

No. 16 St. John Street, MONTREAL.

Stewart Munn & Co.,NO. 22 ST. JOHN STREET,
MONTREAL— OFFER FOR SALE —
MUNN'S

STEAM REFINED PALE SEAL OIL

and other selected choice brands.

NEWFOUNDLAND NEW COD LIVER OIL,

CAFÉ BRETON HERRINGS.

Canadian and American Produce shipped on favorable terms. Orders and Consignments solicited.

PRATT'S PATENT GASOLINE,
PREPARED

86°, 880°, and 90° gravity, for Gas Machines.

— ALSO —

PRATT'S DEODORIZED NAPTHASFor Manufacturers, Dyers and Druggist trade.
Get our quotations.**C. PEVERLEY,**
OFFICE, 1782 NOTRE DAME ST., MONTREAL

A new industry in Portland, Oregon, is the making of cigar boxes from Oregon lumber, instead of the imported Spanish cedar.

The *Guelp Mercury* says: Mr. John Roche's dry goods stock has been sold to Mr. Norman Sutherland, of Newmarket, at 6½ cents on the dollar.

ROBERT ILLINGSWORTH, baker, Toronto, has fled to the States, leaving creditors behind who mourn the loss of over \$4,000. Assets small.

SMITH & Boweck, grocers, Toronto, Ont., are reported in trouble; the bailiff is said to be in possession of their premises at the instance of their landlord.

L. N. JOHNSTON, dry goods, Dresden, Ont., who failed some months ago and settled at 60c on the dollar, is again in trouble. The sheriff is in possession.

Specially prepared cars are hereafter to be attached to freight trains for the benefit of those who make it a business to ship live poultry to the United States.

The contract price for the new buildings of the Eastern Townships Agricultural Association at Sherbrooke is \$4,248. The first exhibition will be held in October next.

Quebec at last rejoices in a welcome and ample supply of water. The distribution was recently effected, and the pressure is now strong in all localities at one time.

The bankrupt stock of E. H. Lundy, general storekeeper, Waterford, Ont., amounting to

Leading Wholesale Trade of Montreal.

**GREENE & SONS
COMPANY,**

MONTREAL.

WHOLESALE

FURS,

HATS,

ROBES,

CLOVES,

MOCCASINS,

&c.

MEN'S

FURNISHINGS.

Well Assorted Stock in

ALL LINES.

WAREHOUSE:

517, 519, 521, 523 and 525

St. Paul Street, MONTREAL.

about \$5,000, was lately sold at auction, to Mr. Slaght, realizing about 47½ cents on the dollar.

The *London, Eng., Review* says: "The directors of the Lancashire Insurance Co. have declared a dividend for the half year ending June 30, at the rate of 10 per cent per annum tax free."

LONDON, England, is to have a new organization, to be known as the City of London Plate Glass Accident and Guarantee Association, Limited, with capital of £2,000, in shares of £1 each.

T. CHRISTE, wholesale hatter, Toronto has suspended. The liabilities are placed at \$50,000 with assets about the same amount. The cause of the trouble is alleged to be hard times and bad debts.

A PATENT has been secured in the West for making imitation maple syrup. Hickory bark is soaked in water and an extract is thus obtained which, added to cane or glucose syrup, gives it the maple taste and smell.

M. B. MALLORY, formerly druggist at Napanee, and who has been in the grocery business at Blyth, Ont., for the last 4 or 5 years, has made an assignment. Liabilities quite moderate, but the assets, it is said, will not pay more than a small dividend.

F. X. BRAZEAUD & Co., dealers in Indian curiosities, St. Paul st., this city, have compromised with their creditors at 25c. on the dollar cash. Their liabilities amount to between \$8,000 and \$9,000 and their assets are nominally \$5,000.

It is estimated by the *St. Croix Courier* that the shortage of the crop of spruce timber this season will be fully 112,000,000 feet, divided as

follows: St. John river 30,000,000 feet, St. Croix 10,000,000, Penobscot 37,000,000, and Kennebec 35,000,000.

MARTHA T. Kiusman, milliner, Kentville N.S., has assigned. She was formerly in business at Canning, and moved to Kentville early in 1883; she failed the same year, and the stock was bought in by her brother. Her present liabilities are small.

SEIZURES amounting to \$3,000 have been levied against the property of the Dominion Telephone company for rent and wages. The president and managing director are, it is understood, out of town, soliciting subscriptions to the stock of the company.

Messrs. James Hennessey & Co., the well-known cognac merchants, have, through their agents here, Messrs. Gillespie, Moffat & Co., taken an action for \$500 damages against Mr. Hormisdas Gariery, grocer, of this city, for counterfeiting their trade marks.

The liquor stock, of M. B. Nagle, Winnipeg, Man., who assigned last month was recently sold by sheriff at 50 cts. on the dollar. She is the wife of G. J. Nagle, who was unsuccessful as Nagle & Co., about 2½ years ago. Present liabilities are probably about \$3,000.

INCORPORATION has been applied for by "The Griffin Pulverizer Company," with headquarters at Montreal, and capital of \$50,000 in shares of \$100 each. The company propose manufacturing machinery for the pulverizing of ores, phosphates, and other hard substances.

THE National Thermostrat Fire Alarm Company, capital \$50,000, was incorporated in Rochester, N. Y., July 29. The business will be the operation of electric telegraph wires between Buffalo, Rochester, Syracuse, Utica and

EMBROIDERIES

WHITE,
JOSELIN

& CO.

7 WELLINGTON ST. WEST,
TORONTO, ONT.

HATS
& CO.

JOHN HENDERSON & CO.,
Hatters and Furriers,
1677 NOTRE DAME ST., MONTREAL,

We invite attention to our present **FUR STOCK.**
Special Quotations made now for South Sea Seal
Goods, Musk-Ox Robes, and fine Furs of every description.

Goods sent subject to approval to any part
of the Dominion.

McARTHUR, CORNELL & 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 233, 255 and 257 Commissioners Street,
MONTREAL.

EDMUND EAVES,

IMPORTER OF

Watches and Jewellery,

WATCH TOOLS and MATERIALS,

1683 NOTRE DAME STREET,
MONTREAL.

New York. The central office will be in Rochester.

Judge Sypher, of Philadelphia, who represents the American capitalists interested in the Gutineau Valley railway, was recently in Ottawa and stated that that portion of the new line between Ottawa and Chelsea, a distance of about nine miles, will be completed this fall.

JAMES D. McHOLLAND, who succeeded to the general store business of John Latimer, at Clyde, Ont., about fifteen months ago, has assigned. He was previously in business some 6 or 8 years ago, but did not meet with success. His present liabilities are not thought excessive.

JOHN G. CAMPBELL, tailor, Walkerton, Ont., is reported in trouble; he came from Ingersoll last fall, having been in the stationery business there. He went to New York last year, where he learned to manipulate the shears, and on his return started present business. His liabilities are believed to be small.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar,
603 CRAIG STREET,
MONTREAL.

The contractor for the sinking of an oil well at Harrington, Ont., struck a flowing stream of water at the depth of 103 feet. The water was reached just before striking the rock and is soft and evidently lake water. The well is now 700 feet deep, and strong hopes are entertained of reaching petroleum before long.

OTTAWA lumber merchants report the demand for square timber unusually good at present. Some large sales have been made, and high prices obtained. One firm has recently sold half a million feet of square timber for 32 cents per foot. The timber is of last year's cut, and averaged 85 feet.

L. LAPOINTE, general store, Rigaud, Que., who has been in business some 4 or 5 years, is at present trying to compromise with his creditors at 40c. on the dollar, 20c. cash, and 20c. in 6 months secured. The offer has been accepted by a majority of the creditors. His liabilities amount to about \$6,500 and assets about \$4,000.

IRA Scotland, of Hemmingford, Que., has settled with his creditors at 50c on the dollar, secured. The liabilities are now said to be \$9,000 and the assets \$6,500. The figures are large, considering that the insolvent has been in business considerably less than two years, and some surprise is expressed at his obtaining a settlement so readily.

Mrs. Daniel Anderson, or her husband, Captain Daniel Anderson, of the steamer *Bonavista* who have been doing a grocery business at Pictou, N.S., have made an assignment. Liabilities are said to amount to about \$6,000,

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,
MONTREAL.

half of which is due in Montreal, and the balance in Nova Scotia. Reports say a large dividend may not be looked for.

A. Woodcock, millinery goods, Ottawa, Ont., has assigned. He has been in business some little time, having succeeded Chisholm & Co. He came from Toronto, where he had been in the line in a wholesale way, and is said to have been unsuccessful there some years ago. The stock and fixtures amount to about \$6,700.

The season when lobsters can be taken for canning purposes expired on the 31st ult. - Galt's rate of assessment this year has been struck at two cents on the dollar—a slight increase. A citizen of Lucan, Ont., handled 5,800 quarts of strawberries, representing a trade of over \$100. The farmers of St. Jerome, Que., allege that their sales of the same fruit reached the unprecedented total of \$12,256.

The principal creditors of J. C. Butler, general store, Glencoe, Ont., recently assigned, are trying to arrange a settlement for him at the rate of 25c on the dollar. His liabilities are estimated at about \$12,000, with assets about equal amount, but largely covered by chattel mortgage; should the mortgage hold good, the estate, if wound up, it is thought would realize but little to outside creditors.

The recent issue of debentures of the County of Perth—\$40,000 at five per cent for 20 years—to be applied towards the erection of the new court house and jail, were sold in Toronto at a fraction over seven per cent premium.—An important industry has been established at Poole, Ont., where a new tile yard is producing 6,000 to 8,000 per day. Farmers who wish to drain

J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS,**MONTREAL,**

NUMBERS 31 & 33 VICTORIA SQUARE.

A buyer of taste and experience in the British and the Canadian Woolens 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.

**Montserrat Lime-Fruit Juice & Cordials.**

Prize Medal awarded at the International Food Exhibition, London, 1884, 1881; at Melbourne, 1880; Adelaide, 1881; Calcutta, 1884; Quebec Province, 1882; Ottawa, 1879; Montreal, 1884; Toronto, 1881.

THE Island of Montserrat is the only place where the lime tree is specially cultivated, and where the juice is pressed in a systematic manner with suitable machinery. In pressing the choicest fruit alone is used, and to ensure greater freedom from heterogeneous and pulp water, only about two-thirds of the juice is pressed out. It is mainly owing to these precautions that the Montserrat juice is so much superior to that prepared in Jamaica, which is the only island (excepting Montserrat) from which Lime Juice is imported into Canada. The fact that the Montserrat Lime Fruit Juice is the only kind used in the British Royal Navy is evidence of its superiority.

CAUTION.—The success which has attended the introduction of this article has caused several imitations to be offered for sale; our original style of bottle and registered title is also copied. The public are therefore cautioned to protect themselves by seeing that the trade mark of the Montserrat Company is upon the capsule of each bottle.

Quotations on application to sole Consignees for the Dominion of Canada,
EVANS, SONS & MASON, Ltd., St. Jean Baptiste St. Montreal.
Western Branch, 23 Front St. West, Toronto.

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:

Bright Chewing.	Fancy Chewing.
"Gold Coin."	"Span Roll."
"Little Sergeant."	"Crown Jewel."
"Got It."	Smoking.
Black Chewing.	"Hindoo."
Black Bird, 12s. in	Double Thick, 6s.
Caddies and Boxes.	Viola Solace, 12s.
"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.

their land were formerly under the necessity of having tiles shipped by train to them, which made them expensive.

A lot of 59 Sable Island ponies was recently sold at Halifax, and the average amount realized was larger than usual. The small and poor looking ponies brought from \$10 to \$20 each, those of medium quality from \$20 to \$30, while the best generally realized \$30 to \$40. The pick of the lot was No. 11, a bay mare, which was started at \$10 and ran up to \$65. One party appeared as the purchaser of fourteen or fifteen of these ponies, at prices averaging \$22.

This customs receipts at this port for July were \$804,576, as compared with \$857,546 for July, 1884, showing a decrease of \$52,960. The inland revenue receipts were \$123,701, as compared with \$120,708 for July, 1884, showing an increase of \$2,992. The total amount of duties collected at the port of Toronto for July was \$322,836 46, which compared with the amount collected during the corresponding month of last year, \$346,565 89, shows a decrease of \$23,729 43.

DUMOUCELLE Bros., general store, Belle River, Ont., who for some weeks have been try-

TEES, WILSON & CO.

(Successors to James Jack & Co.,)

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

PORTER & SAVAGE

TANNERS and Manufacturers of

LEATHER BELTING,

FIRE ENGINE HOSE, HARNESS, MOCCASINS,
LACE RUSSET and
OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY
436 VISITATION STREET, MONTREAL.

BEUTHNER BROTHERS,

MANUFACTURERS' AGENTS & LEADING
IMPORTERS IN THE DOMINION OF

Embroideries & Hosiery

750 to 754 Craig St., MONTREAL.

ing to effect a compromise, but without success, finally assigned. The liabilities amount to about \$3,000 ordinary, and \$2,000 secured. The assets show a nominal surplus, but a large portion of the real estate is in a rather mixed state. The firm are young men, but do not appear particularly well adapted to mercantile life. They had the telephone agency at Belle River, as well as being postmasters. H. E. Nelles, London, has the estate in hand.

CHARLES DESY, who commenced store-keeping at St. Anne de la Perade, Que., in the summer of 1880, got into trouble early in 1883, and in February of same year effected a settlement with his creditors at 50c. on dollar, spread over 12 months. His liabilities at that time were about \$5,000 and assets about \$4,000. He worked clear of this composition, but it left him little actual surplus to go on with, and he has recently assigned to the prothonotary of Three Rivers. Liabilities not yet to hand, but it is thought they will not exceed a few thousand dollars at the outside.

In the capias case of Mr. J. M. Fortier, cigar manufacturer, against Mr. Geo. Mulligan,

C. A. LEFFITON,

Importer and Wholesale dealer in

COFFEES AND SPICES,
Acme Coffee and Spice Steam Mills

320 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.

manager of the cigar stand in the Rossin house, Toronto, Mr. Mulligan was released. The latter visited Montreal a few days since, and he was arrested on the complaint of Mr. Fortier. It appeared, however, that a Mr. G. T. Robinson was the proprietor of the cigar stand, and that he was in reality the debtor, although Mr. Mulligan acted as his representative, and some of the drafts were made out in his name. Mr. Robinson assigned, and Mr. Fortier filed a claim against his estate. Notice of appeal against the decision has been given.

The Calgary Herald.—I. G. Baker & Co. have purchased 550 beef steers from the Cochrane ranche and 1,000 from the Walrond ranche for the Indian supply contract. The Walrond ranche branded over 2,000 calves this spring. Ald. Hallam, of Toronto, who has been in Calgary for some time, purchasing wool, has succeeded in securing all offering, that on the British American and Bagg ranches having been shipped before his arrival. The balance, amounting to some 20,000 lbs., was bought at

Leading Wholesale Trade of Montreal

PILLOW, HERSEY & CO.,
Montreal,

MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,

AND EVERY DESCRIPTION OF

CUT NAILS,

Railway and Ship Spikes,

Iron, Steel, Zinc & Copper Shoe Nails

And **SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.B. Iron Tacks, Large Lead and Leathered Carpet Tacks, Gimp, Brush, Luce, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, cigar Box, Hame, Chair and Finishing Nails, Pressed and Clutch Nails, Shating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

Be sure to see Them!
WHAT?

A. S. VAIL & CO.'S

OVERCOATS,

Also Mens', Boys', and Youths' Suits for Fall.

SPLENDID VALUE.

WELL CUT. WELL MADE.

A 1 SELLING GARMENTS.

A. S. VAIL & CO.,

WHOLESALE

Manufacturers of Ready Made Clothing,

16 & 18 James St. North,
HAMILTON, Ont.

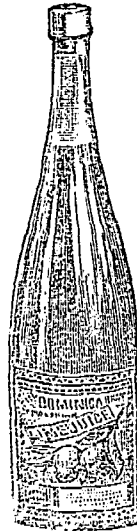
an average of 14c. The excitement in regard to the re-discovered gold fields at the Big Bend of the Columbia is on the increase.

J. Y. MILLER, proprietor of the Bark Extract Co., at St. Ephrem d'Upton, referred to last week, has assigned under pressure from La Banque St. Hyacinthe. The liabilities are said to reach \$3,000, of which some \$1,000 is due to a firm in South Durham. His agents in the city are said to have ample security for their claim of some \$2,000. Owing to losses by fire sustained by American companies last year, Miller did a prosperous trade with the States, and uniformly enjoyed good credit. He, however, engaged in too many enterprises, and the decline in hemlock bark from \$11 to \$7 per cord must have told severely on his resources.

A young man calling himself Jean Baptiste Dufresne, and claiming to be the son of Mr. J. B. Dufresne, watchmaker and jeweller of this

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.

NEATSFOOT OIL.

Warranted Pure.

BEST LUBRICATING

— AND —

LEATHER OIL

IN THE WORLD.

Orders Solicited.

PETER R. LAMB & CO.,

Manufacturers,

TORONTO, Ont.

city, has been going around the country and swindling unsuspecting farmers on a large scale. It appears that he offers his services in repairing watches, and when the watch is of little value he repairs it immediately, but when it is valuable he says it is considerably damaged and requires repairs which he cannot at present give, and politely requests that the watch be sent by him to his father's store in Montreal and leaves a deposit much less than the value of the watch to ensure its return. He then tells his victim to call for the watch in a certain time from his father. His scheme must have met with considerable success, as Mr. Dufresne has received a large number of letters asking for information concerning watches which were supposed to be in his care for repairs. Among those who have been victimized was a farmer of St. Constant, who parted with a new gold watch worth \$225, and another of St. Hubert who lost his watch, which he valued at \$150. The police have been notified of the affair.

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 Bellier, Cognac.]

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

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

Jules Regnier, Dijon, Burgundies and Chablis

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

Rouandin Bollinger & Co., Ay, Champagnes.

Selgert & Sons, Trinidad, Genuine Angostura Bitters

Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

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

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

Feschmayer & Co., Bordeaux, Clarets and Sauternes

H. Sichel & Sons, Mayence Rhine Wines.

George Koo & Co., Dublin, Celebrated Old Irish

Whiskies.

James Watson & Co., Dundee, Fine Old Scotch

Whiskies.

E. J. F. Brands, Schiedam Gins,

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 Glues, 40 Bbls American and Canadian Glues, with fresh shipments arriving every week, to which they would direct the attention of the trade.

PETER COOPER'S AND FINE GLUES A SPECIALTY.

EMIL POLIWKA & CO.,

394 to 400 St. Paul St. & 11 Custom House Sq., Montreal,

N.B.—Correspondence solicited.

FRENCH CAPERS.

C. H. BINKS & CO.,

MONTREAL.

H. VINEBERG,

Wholesale Clothier,

752 Craig St., Montreal.

Samples now on the road. Close buyers should not fail seeing them.

E. J. FISH.

L. HYMAN.

FISH, HYMAN & CO.,

Importers of, and exclusive dealers in

FINE HAVANA CIGARS.

Sole Proprietors of the celebrated Havana Brands: La Rosa de F. H. & Co., Hugonotte, de F. H. & Co.; Thon de F. H. & Co., Rosta Antill nes, Domingo Garcon, and numerous other well-known brands;

463 & 465 St. Paul Street, Montreal;

P. O. Box 686.

CANADA LIFE ASSURANCE CO.

The Directors are now able to announce that the business of the year, ending 30th April last, has exceeded all previous experience.

The New Assurances offered were for \$5,230,997 of which \$372,000 were declined and \$4,858,997 accepted.

New business accepted year ending 30th April.

1885.....	\$4,858,997
1884.....	\$4,208,029
1883.....	\$4,778,784
1882.....	\$4,397,165
1881.....	\$4,410,668
1880.....	\$4,222,833

BEING A YEARLY AVERAGE OF UPWARDS OF 4½ MILLIONS.

J. W. MARLING, Manager Prov. of Quebec.

A. C. RAMSAY, Managing Director.

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 CARPET WAREHOUSE.

ESTABLISHED 1859.

Full lines of all Goods pertaining to the Trade constantly on hand.

While catering principally for a high class retail trade, we are prepared to meet Dealers on the very best terms, as well as showing one of the finest general assortments in Canada, our knowledge of the wants of the consumer giving us many advantages in our selections. Carpets of all grades, English Floor Oil Cloths and Linoleums, Lace Curtains, Coverings and Curtain Materials, Cornices, Poles, Stair Rods, Curtain Chains, Sweepers, Shades, Rollers and Pulls, Rugs, Mats and Mattings, Hammocks.

Buyers will oblige by personally inspecting the stock, a number of JOBS in all lines continually offering. MAIL ORDERS specially desired, and samples sent when necessary.

JAMES BAYLIS & SON,

1833 & 1835 Notre Dame Street, MONTREAL.

WHOLESALE. - - - RETAIL.

A. & T. J. DARLING & CO.
BAR IRON, TIN & SHELF HARDWARE
CUTLERY A SPECIALTY
TORONTO.

REMINGTON TYPE-WRITER.



WYCKOFF,
SEA ANS &
BENEDICT,
NEW YORK,
SOLE EXPORTING
AGENTS.

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

J. O'FLAHERTY,

AGENT FOR CANADA
495 ST. PAUL STREET, MONTREAL.

PHENIX

Fire Assurance Co., London.

Established in 1782. Canadian Branch Established in 1851.

Losses paid, since the establishment of the Company, have exceeded \$70,000,000
Business held in hand, for payment of Fire Losses only, exceeds 3,000,000
LIABILITY OF SHAREHOLDERS UNLIMITED.
Deposited with the Hon. Govt., for the security of Policy Holders in Canada, upwards of \$140,000

No. 12 St. Sacramento St., next to Montreal Telegraph Building.

GILLESPIE, MOFFATT & CO.,
Agents for the Dominion.

ROBERT W. TYRE, - - - - - Manager.

BAILLIE & PERKINS,
SPECIAL AGENTS
for the City and District of Montreal.

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.

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.

FLEISCHMANN & CO.

Original Manufacturers, Importers and Distributors in the U. S. and Canada of

COMPRESSED YEAST.

Canadian Factory Depot:—15 ADELAIDE ST. W TORONTO, Ont.

FRANK ROBERTSON & CO.,

10 COLBORNE ST., TORONTO.

WHOLESALE IMPORTERS OF

BERLIN WOOLS.

Fingering Wools, Fine Yarns, Materials for Art Needle Work, Armosing, Chenilles, Felts, Canvas, Plushes, Upholstery Finings, Perforated Parchment Patterns. IN FINE QUALITIES ONLY.

The Canadian

Journal of Commerce.

MONTREAL, AUGUST 7, 1886.

THE NEW MINISTER.

It seems to have been generally understood since the departure of Sir D. L. Macpherson for Europe, that he had left his resignation in the hands of the Premier, and that his early return to Canada was by no means probable. Recent events in the North-West have rendered it highly desirable that the department of the Interior should be under an active head, and rumor during the last few weeks has given it to be understood that the vacant portfolio would be entrusted to Mr. Thomas White, M.P. for Cardwell, and an unwavering supporter of the administration of Sir John A. Macdonald. Mr. White, we learn, has been sworn in

at Toronto by the Governor-General, who is paying a visit to that city.

We are inclined to think that Mr. White's appointment will be acceptable to the adherents of the party with which he has been long identified. He is generally admitted to be not only a man of ability, but of great industry, and he is a fluent public speaker. The department of which he has taken charge, at all times important, has, owing to recent events in the North-West and the conflicting views that are entertained on the subject of the alleged grievances of the settlers, become as important as any in the Cabinet. A very large amount of obloquy has been thrown on the late Minister, Sir D. L. Macpherson, but the charges have been of the most vague character. We have as yet had no evidence that injustice has been done either to Indians or to the Metis who have put forward the most absurd and unfounded claims to the territories in the North-West. We believe that Mr. White will not only be prepared to recommend a policy of justice, but even of liberality, to all *bona fide* settlers; and, in regard to the Indians, we are unaware that they have any ground of complaint whatever. We do not imagine that the re-election of Mr. White will be opposed.

THE ST. LAWRENCE ROUTE.

Concurring, as we do, in many of the remarks of the *Montreal Times* on the recent articles of the *Hamilton Spectator* and *Times* on the subject of the St. Lawrence route, we think it desirable to point out to the latter the fallacy of his argument as to the effect of import duties on the route. The price of goods at Hamilton may be held to be made up, as stated by the *Times*, of three items:—“Cost in England, duty and freight,” in which last is included all those charges to which the carrier is liable, such as canal tolls, wharfage, etc. It is argued by the *Times* that the Free Navigation League desires to reduce the third item, freight, and he then proceeds to argue that, inasmuch as the members for Montreal are favorable to protective duties, the effect of a reduction of the tolls and wharfage would be, or might be, a proportionate increase of customs' duty. Although we can by no means admit that such would be a probable result of the reduction in the cost of transport yet we must point out that it would have no effect whatever on the St. Lawrence route.

The duties on goods, whatever they may be, whether increased or reduce d

would be the same whether brought by the St. Lawrence route or by New York, just as the first cost would be the same. The question under discussion is the relative cost of transport by the two routes, and the chief argument in favor of the abolition of canal tolls has been their abolition by the State of New York on the traffic transported through the Erie Canal. It is only calculated to mislead those who desire to form a correct opinion on the subject to import into the discussion the relative merits of protection and free trade, which have nothing whatever to do with the matter. As regards what may be considered legitimate freight charges, and which include the ocean freight as well as that on the inland waters or the railroads, we feel assured that the only remedy against extortionate charges is competition, and this not only exists between the present carriers by rail and water, but the latter, who are charged with extortion, have no monopoly of their business. The Montreal charges imposed by the Harbor Commissioners are of course a fair subject for complaint on the part of the Free Navigation League if deemed onerous.

Those charges are of a mixed character. It cannot be argued with any consistency that the deepening of the channel of the St. Lawrence, so as to enable ships of a great draught to pass to and from Montreal, is not a work of the same character, and undertaken with the same object, as the construction of the canals. As the *Montreal Times* has correctly pointed out, “it is not the City of Montreal which alone is interested in the improvement and maintenance of the St. Lawrence route. The whole of our people are concerned in it; their interests, as Canadians, are such that it is incumbent on them by every means in their power to do their utmost to promote its trade.” Surely, then, it is only fair and reasonable to point out that it is impolitic to maintain high charges on a public work such as that in the hands of the Harbor Commissioners; and especially when considerable reductions have been made in the charges on the canals which are under the immediate control of the Government, and when the tolls have been abolished by a foreign Government on a work which is in competition with the St. Lawrence.

The charges levied for the support of the Harbor proper are of a different character, but it must be borne in mind that the Harbor of Toronto has received liberal aid, and that Hamilton has been, through its representatives, pressing for such aid, and seems likely to get it.

Montreal Harbor has up to this time received no aid, and moreover no demand has been made on the public chest for such aid. It has been suggested that the citizens of Montreal should relieve the trade of the wharfage dues, levied strictly for harbor expenditure. The wharves in New York and in many other places, including Hamilton, are private property, and it is therefore simply absurd to institute comparisons between them. There are, however, certain charges thrown on the Harbor Trust, which are of a different character from those which are strictly legitimate, and these might very properly be transferred to the city. It would be most unprofitable to discuss with the *Hamilton Spectator* in the present day whether it was wise for the Canadian Parliament to determine over forty years ago to deepen the channel of the St. Lawrence so as to enable ships of large burden to reach the port, immediately above which, natural obstacles in the channel rendered it absolutely necessary that the ocean terminus should be established.

It may suit the taste of the Hamilton people to be constantly treated to jocular remarks about the “St. Peter's ditch,” through which our magnificent ocean steamers reach Montreal, but it is rather absurd to be told that the river before the deepening of the channel possessed “all the natural advantages of a very cheap route,” but that it is now “a very expensive route.” It is still more absurd to be told in one breath that the extortionate charges are those between Kingston and Montreal, levied by the forwarding companies, while in the very next sentence “the St. Peter's ditch and the extortionate pilotage” are said to be the principal grievance. Notwithstanding all the attacks on the St. Lawrence route, we believe that the importance of reducing the charges imposed by the Government is being daily more manifest to all interested in the St. Lawrence trade, in other words to the entire population living west of Montreal.

The *Hamilton Spectator* has taken a position on the subject of the improvements in the channel of the St. Lawrence on which we have only to join issue. He holds that freight could be transported at less cost in craft such as would be able to pass through the canals, if enlarged to the same size as the Welland, and without transshipment to Quebec, than if transhipped at Montreal into ocean craft. We are quite ready to concede to the *Spectator* that “the Dominion does not care whether the principal port is at Montreal or Quebec” and that the true

question for solution is whether the effect of the deepening of the St. Lawrence Channel so far, has been to reduce the cost of freight inward and outwards. We entirely concur with the *Spectator* that it would be most unreasonable that the people of Hamilton should be taxed to build up the harbor of Montreal or to force trade to that port. Our position is that it is not a Montreal question at all. The avowed object of the improvement of the St. Lawrence is to reduce the cost of freight on all goods transported inward and outward by that route.

The *Spectator* has raised other questions. On the assumption that it is desirable to enlarge the St. Lawrence canals, it holds, and we think, fairly enough, that it cannot be expected that the Dominion Parliament should sanction a large expenditure on those works, with the understanding that tolls are to be abolished. The inference is that it should be shown conclusively that the proposed canal enlargement would lead to a substantial reduction in the cost of transport between Kingston and Montreal. If such a case could be made out then the canal enlargement would be put much on the same footing as the improvement of the St. Lawrence. We frankly admit that the *Spectator* has made a good point in its reference to the possible future claims of ocean craft. The tendency has been to increase the size of vessels, and as a consequence, the depth of the river. There is an apprehension of increased demand and of indefinite expenditure. That difficulty may be easily overcome. We do not think that the proposed ship canal to Manchester has any bearing on the St. Lawrence improvement question. The object in the former case is merely to connect two cities which are some 30 miles apart, while in the other there is a vast chain of water communication to which the whole Dominion east of the Maritime Provinces is tributary.

THE LONDON CHAMBER OF COMMERCE.

The formation in London of a trade section and committee in connection with the Chamber of Commerce "to directly represent the commercial interests of Canada" is an event which seems to be worthy of some attention, and especially so, as the Canadian High Commissioner took a prominent part in bringing about the organization of the new section. The Chairman of the Council of the London Chamber in introducing Sir Charles Tupper, and welcoming him to the meeting, assured him that the

Council were "in thorough accord with the object that you have in view." That object seems to be to arrange in distinct sections "a representative body of all the colonial possessions." Again the Chairman said: "In the circular, convening this meeting, there is mentioned the question of drawing closer together the ties binding this country to Canada; emigration is another matter which will claim your attention; postal matters are also included—there is room for large reform there; the Colonial exhibition of next year; and the bankruptcy laws, which to me appear in a somewhat chaotic state at this moment. The question of tariffs, though undoubtedly to be handled with great care, will of course come under your consideration. The extension of railway communication and the codification of commercial law will also come under your notice. I hope that not only on paper will this section be formed, but that it will be formed by those who really mean to work it." The foregoing language would be by no means inappropriate if uttered by the Governor General of Canada, in a speech at the opening of a session of the Dominion Parliament. The section has been formed, and we shall wait with interest for the action of those who have undertaken to work it.

It may be interesting to draw attention to the speech delivered on the occasion by Sir Charles Tupper, who has given his "heartily and very warm concurrence" to the movement, if indeed he is not the originator of it, as may be inferred from the opening remarks of Mr. Tritton, chairman of the London section. In the early portion of his speech, Sir Charles dwells at length on the expansion of Canada, and on its commercial importance, on its canals and railways, and on the state of its finances. We shall only make a very brief comment on the figures used by Sir Charles. Comparing the imports during the five years between 1875 and 1879 with those between 1880 and 1884, and calling attention to the increase of somewhat over £3,000,000 during the latter term, he ascribes it to the prevalence during the former period of "the old fiscal policy." Nothing, it has been frequently said, is more deceptive than figures. Surely it is impossible that Sir Charles Tupper could have been unaware that the years which he selected, v. z., 1875 to 1879, to prove that "the old fiscal policy" was injurious to the export trade from Great Britain to Canada, were years of abnormal depression, during which Canada suffered more severely

than during any period since confederation. It would have been only fair to have stated the exports from Great Britain between 1870 and 1874, during which period "the old fiscal policy" was in full force, and which would have shown a different result from that which was actually exhibited. Sir Charles would have found, on reference to the trade returns, that the imports from Great Britain to Canada were considerably larger in the two years, 1873 and 1874, than in the three years, 1880, 1881 and 1882, and yet he did not hesitate to declare to commercial men that the late fiscal policy "has increased the trade between Canada and Great Britain." Some of the gentlemen, whom he was addressing, knew from their own practical experience that the statement must have been what they doubtless termed it, a—"mockery, a detusion, and a snare."

It, however, it were true, that the result of the new fiscal policy had been to increase the trade between Great Britain and Canada, it would only prove that it had been a complete failure, and that, instead of encouraging domestic manufactures, it had simply increased the taxation of the country. We must not, however, be diverted from our main object, which was to notice Sir Charles Tupper's remarks on the various points referred to in the circular as deserving the attention of the Canadian section.

The first of these was Imperial Federation, and on this point we shall cite Sir Charles Tupper's own words: "Some of the schemes of Imperial Federation which have been submitted to the public so far, will, I am afraid, be impracticable of attainment. Parliamentary federation I regard as something that would require an agitation one hundred years to put it on a sound footing. Well I am not willing that so considerable a delay should take place." Instead of one hundred years, Sir Charles might as well have said five hundred. He, however, said that it afforded him heartiest gratification that statesmen of both parties in Great Britain, and the public men in the various colonies, "recognize clearly the vital importance of promoting union between the Mother Country and the colonies." All this, in view of the fact that a federation league has been established in Canada, the president of which is a member of Parliament and an influential member of the political party to which Sir C. Tupper belongs, is simply unmeaning. After some remarks on sentimental loyalty, Sir Charles proceeds to indicate the mode by which he thinks "a perpetual tie" may be formed. "Sentimental ties" can

be strengthened by "commercial ties," and the direction in which Sir Charles desires to move and to induce the Chamber of Commerce to follow his movement, is by a commercial union between Great Britain and her colonies, with discriminating duties against all foreign countries. This, then, is one of the main objects of the new trade section. Let us consider, first, the probability of its success, and then its bearing on Canada. Great Britain at present admits manufactures of every kind and all articles of food and raw material, duty free. She would have to reverse her entire policy, and there is at present no reason whatever for believing that even the promoters of Imperial Federation contemplate such a serious departure from what may now be termed a long-established policy. Mr. Forster, the organizer of Federation, is a pronounced Free Trader.

But Canada would be much more injuriously affected by the adoption of such a policy than any other part of the empire. We should be required to discriminate against the United States, a nation with a population twelve times ours, and a territory coterminous to our own. Now, whatever ground of complaint we may have had against the United States, we have not been subjected to discriminating duties, and if we were to impose such, although in favor of our Mother Country, the act would most assuredly be looked on as a declaration of commercial war, and it is equally certain that it would be followed by retaliation. We shall at present content ourselves with pointing out the certain result of the scheme propounded at an important meeting held in the Metropolis by the High Commissioner of Canada, who, it may fairly be assumed, did not speak without authority. The futility of the scheme cannot be more clearly exposed than by pointing out that the United States have, like ourselves, endeavored to exclude British manufactures from their markets by protective duties, while we are advised to admit at low duties the manufactures with which we cannot compete, and to exclude those with which we ought to be able to compete. Although our duties are uniform yet they were chiefly aimed at the cheap manufactures of Great Britain. We shall probably have to add some further remarks on other portions of Sir Charles Tupper's speech.

THE SILVER QUESTION.

While it cannot be denied that there is serious danger of a failure on the part of the Government and of the Banking

Institutions in the United States to meet the national liabilities in gold it must be acknowledged that such failure would not be, as is contended by some, a violation of national honor. The United States has persistently maintained, in opposition to the views of many of her statesmen and financiers, what is known as the double standard, although in accordance with a compromise, agreed on by Congress, the coinage of silver instead of being unlimited has been restricted to a fixed amount of two millions of dollars monthly. This fixed amount has led to a great accumulation of silver coin in the treasury, and in order to prevent the necessity of meeting the public demands by payments in silver, an arrangement has been recently made by which the New York banks have agreed to hand over \$6,000,000 in gold, in exchange for fractional silver coin. This arrangement has of course been made in the hope that at the next meeting of Congress the Act requiring a fixed coinage monthly will be repealed and that gold will practically be made the fixed standard.

The subject of the standard is one of very great importance, but it is a very serious mistake to affirm, as a contemporary has done, that the recent action of the banks and the Government has been taken in order "to save the honor of the United States, menaced by the silver coinage law." It is of course open to argument whether a single or double standard is the most advantageous, but the United States has never pledged its faith to the single standard, and consequently is not liable to any imputation of having acted dishonorably. On the contrary, the very object of limiting the amount of coinage by the Act now in force, was to prevent an unlimited coinage of silver, which might otherwise have been enforced. It must be borne in mind in considering this very interesting question that it was frankly admitted at the last International Conference on the subject by the representative of Great Britain, which is the strongest advocate for gold monometalism, that it would be ruinous for civilized nations to attempt to adopt a gold standard generally. Mr. Goschen, who represented Great Britain at the Paris Conference, stated that "it was better for the world at large that the two metals should continue in circulation than that one should be universally substituted for the other."

Mr. Goschen was in 1879, when the International conference took place, opposed to the United States proposal for a universal double standard, contending that such a scheme was as utopian as a

universal gold standard. It would doubtless have been most agreeable to Mr. Goschen, and perhaps to the people of Great Britain generally, that the United States should be brought to a silver standard. At the present moment the standard in India, a very important dependency of Great Britain, is silver; and if the United States should by legislation put a stop to the coinage of silver there can be no doubt whatever that the interests of India would be injuriously affected. It moreover is quite certain that the cause of the present difficulty is to be ascribed to the adoption by more than one European nation of a single gold standard instead of a double standard and to the increased production of silver as compared with gold. Such being the case it must be apparent that no action on the part of the United States Congress can have the effect of making silver of the same exchangeable value as gold, but, on the contrary, that if the policy of the gold monometalists should obtain the sanction of Congress the result would be a still greater depreciation of silver.

The London Times in an article in its issue of 17th ulto. has treated the question at some length, but we own that we think that it has failed to meet the arguments of a correspondent, Mr. Samuel Smith, who is in favor of bimetalism. Mr. Smith's article is based on that of Mr. Giffen, to which we have already called attention, pointing out the general depreciation of prices of commodities, which he attributes partially to the increased value of gold, which has been estimated at 20 per cent. Mr. Smith argues that it is impossible "to estimate accurately the enormous amount of interest payable by the borrowing class to the lending class, probably it much exceeds one hundred millions sterling a year, and all this is virtually increased 20 per cent by the rise in the value of gold." Again, Mr. Smith points out "that silver, which formerly was at the rate of 15½ to 1 of gold, is now 19 to 1." Mr. Smith holds that the remedy or rather the palliative "would be to revive the old bimetallic system of Europe which practically existed for centuries until the demonetization commenced in 1872." Unfortunately, Great Britain seems indisposed even to enter into negotiation with the object of restoring the currency to its old value, and the onus is thrown on the United States of dealing with the question.

The present position of the question is clearly stated by Mr. Smith in his letter to the Times: "It is well known that the American delegates came to the last

"Paris conference charged with a scheme of international bimetalism. There is little doubt but that France and Germany would have entertained it had England been willing; but all negotiations were stopped by the obstinate refusal of our country." Mr. Smith is clearly of opinion that the remedy is an international bimetalism. Of one thing we may be assured, which is that if the United States should adopt gold monometalism the existing evil will only be increased. The *Times* is of opinion that "the Bill for repealing the Bland Act will not be passed without a serious struggle, in which we may safely assume that full use will be made of all the weapons which the forms of the House of Representatives and the Senate place in the hands of those who desire to delay and defeat an obnoxious measure, 'lobby,' 'log-rolling,' and 'filibustering' as well as bribery in all its forms, will doubtless be resorted to in order to save the existing law." It must be constantly borne in mind that so long as the United States maintains the double standard, the Bland Act is really a restriction on the coinage of silver.

THE COURSE OF THE CO-OPERATIVES.

Our late Superintendent of Insurance remarked on a recent occasion that the Assessment system is as yet in an experimental state. It certainly appears, in Canada at least, to be undergoing rapid evolutions ever since its introduction from the United States. First came the "Mutual Benefit Associates" of Rochester, a few years ago, which, after a brief existence, succumbed to internal dissensions among its officers, or something worse. Its representative in Canada had, notwithstanding the characteristics of the concern, succeeded in obtaining a considerable number of new members, and matters appeared to be going on smoothly until the occurrence of a few losses almost co-temporaneously with the home troubles in the United States. The Rochester concern came to grief and soon ceased to interest the public. Thus ended split No. 1.

About this time two local concerns—one of them with a little remnant of strength, kept alive by the influence of two or three respectable names on its board—the other in the early throes of dissolution—were bargaining for a transfer of business. This offered an opportunity to the able Montreal manager of the Rochester concern to organize a new

company with local influence which should combine the Canadian membership of all three; and with his superior ability and personal magnetism he succeeded to the admiration of all concerned. All went smoothly again, so smoothly that the interested on-lookers, behind the scenes, began to persuade themselves that there could be no secret or extraordinary talent necessary to conduct such a business. Jealousies were aroused, and these were not lessened by the apparently lavish manner of living adopted by the leading spirit of the concern. The internal troubles of the Provident Mutual have already received due notice in these columns;—the contract with Major Hopper ad his joint manager, Mr. Arthur Gagnon—the latter with his desirable French-Canadian influence—appeared to valuable, and strong efforts were therefore brought in to have it cancelled. The Provident Mutual was divided against itself and a long and tedious course of litigation was threatened. Thus culminated split No. 2.

Opportunity again befriended Major Hopper. The Mutual Reserve Fund Association of New York was rapidly organizing in Toronto under the management of Mr. J. D. Wells, who, a year or two previously, had persuaded that institution to enter the Canadian field. Mr. Wells' influence, personally and through relatives in and out of Parliament, had succeeded in obtaining some attention for the newcomer and its system among the authorities in Ottawa, and there was every probability that the Reserve Fund Association would succeed in obtaining legal recognition and be licensed to transact business in Canada. But scarcely had the new Bill passed its second reading in Parliament when a "little rift within the lute" began to be felt. Major Hopper's influence over many of the most active agents of the Provident Mutual led to the belief that he could, if properly managed, bring over the whole flock. This was possibly a wind-fall for President E. B. Harper and his lucky fellow officers in New York, and Mr. J. D. Wells could have no objection to any increase in the membership from any point, and any fears of rivalry were readily quelled by the prospect of so large an addition to his emoluments as general manager. As already noted last week, the "major" has been doing a large business for the Reserve Fund Association by simply driving the flock over the low fence which separated the two concerns. The disaffected directors and members of the Provident Mutual soon saw the mistake they made in the endeavor to fight the "Major,"

while to a few who had some knowledge of the business it appeared as a providential interference to save them from the probabilities looming up, under the influence of "Provident Class B," that remarkable actuarial effort of the "major." It soon became evident to the New York authorities that Major Hopper was likely to prove, for a while at least, a more valuable general representative in Canada than Mr. Wells, who had already given them all the benefit of his influence in preparing the way towards the new bill and the license, the latter of which they seem to have obtained just in time to prevent any interference. The bait held before Mr. Wells' eyes in the shape of the Massachusetts agency was nibbled at, but he discovered the motive in time to prevent his throwing up the contract for Canada, which they evidently wished to transfer to Major Hopper.

But, *revenons a nos moutons*. The terms on which members of the Provident Mutual were admitted into the fold of the newcomer would appear somewhat inconsistent with the constitution and by-laws. As it would be difficult, if not impossible, to persuade members into paying a second entrance fee of \$8 for each \$1,000 certificate, it was concluded that they be admitted by the advance payment of one assessment; but as agents could not be expected to manage these transfers without a fee, it was decided, we understand, that one-half this assessment should go to the agent and the other half to the general agent in Canada.

According to Art. 11, secs. 1 and 5 the disposition of all net "death assessments" is towards the payment of "death losses" and the "Reserve Fund," in the proportion of 75 per cent to the former and 25 per cent to the latter, "no part of which shall be used for expenses." We subjoin a copy of one of these transfers:—

Form 226.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.
Bryant Building, 55 Liberty st., New York.

Amt. Rec'd.	Amt. Certificate.
\$28.50	\$5,000.

Received of Mr. L. St. L. an application for a certificate of membership of \$5,000, also \$28.50, being the admission fee and annual dues for the first year, which sum will be refunded by me should the application be rejected by the Association.

Dated at Montreal, 6th May, 1885.

(Signed), A. A. N.,
Agent.

The following copy of receipt finishes the transaction:

MONTREAL, 6th May, 1885.

Received of Capt. St. L. the sum of Twenty-eight 50-100 dollars, being for an advance assessment, and one dollar extra for being transferred to Mutual Reserve Fund Life Association.

(Signed), JOHN HOPPER,
General Agent.

But it is just possible that the constitution and by-laws may have been amended meantime, as it appears the Association has the power to do, in order to legalize this advance assessment upon transferred Canadian members.

The "general manager" for Canada, Mr. J. D. Wells, now finds his authority as to the appointment of agents and in other respects somewhat ignored by the "general agent," Major John Hopper, and, like Achilles, has retired to his tent to ponder over his wrongs. It is to be feared that the "wrath of Achilles" may again prove to be the "direful spring of woes unnumbered" to his late friends should no satisfactory understanding result from the approaching interview in New York. Indeed Mr. Wells is already somewhat advanced with a new scheme of assessment "insurance" for Canada, and from what we can learn of the plan it cannot fail to impress itself favorably upon those who confide in the assessment system. With superior advantages, among which are cheapness and greater facility for agents, with paid-up guarantees to members, it is not improbable that it may meet with rapid recognition and favor, in which case insurance men may witness a contest in Canada that may succeed in effectually removing the so-called cancerous element which the Old Line companies have hitherto vainly attempted to remove.

DESTRUCTIVE FIRE AT TORONTO.—One of the worst fires which has visited Toronto for some years commenced at midnight on the 3rd inst. (Monday) in a large brick building on the Esplanade known as the Grape Sugar Refinery. A heavy wind was blowing at the time and the water pressure being low and the adjacent buildings chiefly of wood the flames soon spread over a large district. At one time grave fears were entertained that half the city would be consumed, but fortunately the wind did not change in the direction expected. The firemen seemed quite powerless to check the fire, although they are reported to have put forth their best efforts. Immediately west of the sugar refinery the schooner Annie Mulvey was lying at anchor laden with 500 tons of coal, and it was burned to the water's edge. A number of boat houses were the next to go, and the flames then advanced on Elias Roger's coal wharf and E. Polson & Co.'s engine and boiler works and Currie's boiler works. Other property destroyed or damaged included Gra-

ham's horse stables, Williams roofing storehouse, C. Wilson & Son's scale factory, James Adamson's wharf and storehouse with 25,000 bushels of wheat, Simmington's factory, Chapman's grain elevator, Sylvester's elevators, Crane & Co.'s coal docks, Bailey & Co.'s coal docks, the former containing 10,000 and the latter 20,000 tons of coal, Walsh, James & Co.'s lumber yard, the Knickerbocker ice house, W. W. Park & Co.'s vinegar works, R. Pollock's feed mills, a vacant laundry and coal yards, J. Ong's blacksmith shop, Lionel Yorke's wharf and buildings thereon, Beard's wharf, the establishment of Port, Clark & Robbins, fish dealers, Church street wharf, the coal and woodyard of A. Nairn & Co., the Bayside Rowing club building, the Scott street wharf, D. G. Lorsch's boat houses, and four steamers, three schooners and innumerable small vessels. The representatives of the insurance companies met in the afternoon and compared figures. As far as could be ascertained, the companies will suffer the following losses: Waterloo, \$2,500; Mercantile, \$2,500; London & Lancashire, \$2,000; Phenix of Brooklyn, \$3,399; Hand-in-Hand, London Assurance, National and Queen City, \$18,000 amongst them; City of London, \$4,000; Royal, \$5,850; Citizens, \$5,000; Glasgow & London, \$6,000; Queen, \$5,000; Gore District, \$2,500; Liverpool, London & Globe, \$11,500; Quebec, \$6,500; Royal Canadian, \$18,100; Scottish Union, \$5,500; Imperial, \$2,500; Guardian, \$5,800; Caledonian, \$500; Commercial Union, \$19,000; North British and Mercantile, \$13,000; Western Assurance, \$9,100; Norwich Union, \$6,000; Lancashire, \$15,000; Phenix of London, \$1,400. Risks reinsured and not included in above, \$10,850. Total, \$181,799. The Fire insurance association also held risks, but the amounts could not be ascertained. It is impossible to say yet how much the total loss by the fire will amount to, but insurance men say it will be between half and three-quarters of a million dollars. The individual losses are roughly estimated as follows:—Glucose factory, or refinery, and contents, \$120,000, insurance \$85,000; Elias Rogers & Co., \$1,500, insured same; Wm. Polson & Co., \$60,000, insured for \$16,500; Bailey & Co., \$80,000, insured for \$25,000; G. & J. Wartin, \$5,000, no insurance; Wilson & Son, \$25,000, insured for \$5,000; S. Crane & Co., \$6,000, insured for \$900; Thos. Poole, \$1,500, no insurance; J. G. Baird, \$5,000, no insurance; A. Evans, \$1,000, no insurance; Toronto Brewing and Malting Company, \$12,600, insured for \$12,600; Howland & Co. and McLaughlin & Moore, \$18,000, insured for \$18,000; Capt. Tymon, \$13,000, no insurance; Ald. Hall, \$4,000, no insurance; Neil Currie, \$600, insured for \$600; Currie & Co., \$1,500, insured for \$1,000; schooners and yachts, owners not yet ascertained, \$3,000; Ald. Adamson, \$30,000, insured for \$1,700; losses under \$1,000 about \$9,000.

The oil report for the month of July shows that 239 new wells were completed in the oil region, with a resulting daily production of 2676 barrels. This shows a decrease of about 500 barrels per day in the amount of new production as compared with the out-turn for June. The slight advance in oil, however, has induced an increase in the number of wells now being drilled. Operations are going forward along the whole line of developed territory from New York to Ohio, and it is probable that the present daily output of oil will be maintained until cold weather checks the work of exploration.—*Phil. Record.*

The Booksellers and Stationers Association concluded its first annual meeting in Toronto recently. A constitution was adopted and a

deputation appointed to wait upon the Postmaster General to urge the necessity of a change in the postal regulations, so as to reduce the rate for second-class matter from 4c to 2c per lb.

FIRE RECORD.

ONTARIO.—Alliston, Aug. 1.—Alliston cheese factory. Insurance, building \$600, Western; cheese \$1,800, Western; machinery \$500, Royal. Chatham, 2.—Telt & Hall, painters. Loss \$3,500; insured for \$440 British America, and \$560 Royal Canadian.—H. Reid, barber, loss \$300; insured for \$200 in Caledonia. Toronto, 2.—Stephenson House, loss \$1,200, partly insured. 3.—A fire which started at midnight, destroyed thirty-nine houses, several factories and machine shops, four steamboats and a number of lake schooners, etc. Loss about a million dollars. Particulars in another column.

NEW BRUNSWICK.—Penabiquis, July 30.—C. L. Nelson's paper mills; insurance \$27,000.

QUEBEC.—Montreal, Aug. 1.—M. Crown's hat store, loss \$1,000, covered by insurance in Royal Canadian. 2.—W. Mackenzie's ship chandlery, and Ross Bros.' ship chandlery, loss \$4,000, covered by insurance.

Correspondence.

ANNUAL DIVIDENDS vs. DEFERRED DIVIDEND PERIODS.

(Continued.)

There probably never was a time in the United States when money was such a drug upon the market as it is now—and has been for some time past. I think it may be safely asserted that the New York Banks will at the present time loan money upon good security, at a lower rate of interest than it can be obtained in any other part of the world. This being the case people will not pay six per cent to an Insurance Company for precisely the same accommodation that they can obtain a three per cent from the Banks.

It is not possible to purchase Government Bonds at such a price that they will yield anything above three, or possibly three and a half, per cent.

Now, in view of these facts, what is the position of the Life Insurance Companies? They cannot in the present condition of the money markets earn enough to put up the normal interest accumulations upon their reserves. They must draw upon their premium accounts or their surplus to make up that which they cannot earn, if they are confining themselves to these forms of investment.

The only source of permitted investment left is Railroad and other similar Stocks and Bonds. These are doubtless perfectly secure as a general source of investment—but in the hands of an Insurance Company they are at a very great disadvantage. Being generally very profitable they are much sought after, and of course the demand for them is varying and spasmodic. This and the speculation in their values, causes them to fluctuate greatly in value. The arbitrary rulings of the various State Insurance Departments compel the Companies to count them in their assets at their market value on the 31st of December each year. It is very easy to see that their values on some specified day will be much lower than their general average values. Therefore it is quite possible that if a Company invests largely in this form of security, they may be held technically insolvent on the day of their report, and perhaps be rushed headlong into the unkind hands of a Receiver.

If the Departments would accept these securities at an average value that would adequately represent the values of such Stocks or Bonds for a term of say three or six months, it would be possible to avoid the danger that

may be entailed by them. This the departments will not do, and the companies have the choice of either not investing in such securities at all, or if they do invest in them they must hold an unusually large surplus to protect themselves with in cases of emergency.

They must invest in some form of security, because they dare not have any considerable amount of assets idle. They must earn enough to fulfil the legal requirements as to their "reserve." They are compelled therefore to accept the responsibility of the fluctuating nature of some of these securities, because the interest they earn is necessary.

Under these circumstances, a large surplus is the only perfectly safe harbor of refuge.

This is the first of our reasons why the "deferred" dividend plan is superior to the plan of "annual" dividends.

State Legislatures interfere with pretty nearly everything connected with the business of insurance. If they would leave the companies free from unnecessary restrictions they could very easily earn the rates of interest required by their reserves; but, having cut them off from the possibility of doing this in the manner that they would prefer, they next step in and prescribe a higher standard for the calculation of policy liabilities. In the State of New York a law has now been passed requiring four per cent reserves in place of the four and a half per cent values that have hitherto sufficed. The effect of this will be that the Companies will have to charge themselves with hundreds of thousands of additional liabilities and their surplus will be correspondingly reduced. There is no possible security to the companies that some irresponsible legislator who is nursing some personal and private grievance of his own will not at the next session of the Legislature introduce and effect the passage of a three per cent valuation bill. Where would our best companies be then? How many of them could stand so severe a test of solvency? Here then is another good reason why surplus should not be too often divided.

The practice of "deferred" dividends is therefore amply justified on two very important grounds. Beyond these there are many other minor reasons to justify it. When the possible fund for distribution is so greatly reduced it can be very easily wiped out by a few unexpected death losses. For this reason it would be very uncertain in amount, and dividends of largely varying amounts would cause about as great discontent as their virtual abandonment.

It would therefore seem that there are great and positive advantages in the plan of deferred dividends over the system of annual dividends. The companies that put into practice this kind of conservatism should have, and doubtless will have, the thanks of their policy-holders. We feel that there is room to say much more upon this subject, but having touched upon the principal points that suggested themselves to us, we leave the consideration of minor reasons to our readers. We feel satisfied that the return to first principles in the matter of dividend distributions is perfectly justifiable and right, and indeed we believe that before very long all the other companies will do the same if their charters permit them to use their discretion and judgment.

Respectfully,
WILLIAM T. STANDEN.

PELHAMVILLE, N. Y., July 5, 1885.

MONTREAL WHOLESALE MARKETS.

Aug. 6, 1885.

There has been a moderate distribution of staple goods and no material change has occurred in any line of trade. Money loaned on call at 3 to 3½ per cent, and mercantile paper was discounted at 6 to 7. Bankers 60-day sterling bills sold at 8 15-16 to 9 1-16

prem.; demand, 9 5-16 to 9 7-16; New York funds, 1-16 discount to par. Counter rates about ½ higher. The posted rates of sterling have advanced half a point in New York since our last. The street rate for money in London was cabled ½ per cent higher, at 1½ per cent. British Consols sold in London to-day at 99 13-16. The Stock Market, under the influence of cheap money and encouraging crop reports, has ruled firm and higher. This morning, however, little business was transacted. Bank of Montreal sold at 20½, Toronto at 185½ and 186, Telegraph at 126½ and 126½, Richelieu at 58½ and 58½, Gas at 188½ and 188½, and Hudson Cotton at 79½. At the Afternoon Board of the Stock Exchange: Bank of Montreal opened at 20½ but afterwards sold at 20½; Toronto was unchanged; a small lot of Merchants was placed at 115½; Commerce sold at 127½, Ontario at 108½, Hudson Cotton at 80, and Gas at 188½ and 188½. The following were the total sales and highest and lowest prices of local stocks for the week:

Banks.	No. Shares.	Highest price.	Lowest price.
Commerce	447	128	126
Hochelega	40	78	78
Merchants	372	115½	114½
Molson's	150	125	123½
Montreal	1032	202½	200
Ontario	76	108½	108½
Peoples	4	78	78
Toronto	696	186½	184½
<i>Miscellaneous.</i>			
Gau. Pac. Ry	25	43½	43½
Gas	5925	189	185
Hudson Cotton Co.	135	80	70
Mon. Tel. Co.	585	127	125½
Passenger	520	122	120½
R. & O. Nav. Co.	510	59	58½

ASHES.—Receipts of pots are small, as usual at this season. Sales of Firsts have been made at \$3.90 down to \$3.80 for ordinary tares, a fair quotation at the close being \$3.85 to \$3.90 for ordinary and a trifle more for heavy tares. Seconds \$3.40. Pearls are quiet and nominal; no receipts this week, and no sales have been reported, recent deliveries have been chiefly for local use. Receipts since 1st January, 3136 brls. Pots, 149 brls. Pearls. Deliveries, 3319 brls. Pots, 224 brls. Pearls. Stock on Wednesday at 6 p.m. 1,273 brls. Pots, 132 brls. Pearls.

BOOTS AND SHOES.—All the leading factories are fairly busy and look forward to numerous orders later in the fall. Some houses find a difficulty in securing sufficient operatives, particularly lasters and cutters. Paper which has fallen due so far this month has not been retired, in many instances, quite a number of renewals having been asked for. Although hides are firm leather is cheap. The boot and shoe men have been adhering, with few exceptions, to the list, but a rumor is now current that a certain firm has started in to cut prices extensively.

CHEMICALS AND DRUGS.—In heavy chemicals we note an improved demand. Sal soda is now quoted in Liverpool at £3 7s 6d to £3 10s, and chlorate of potash has advanced ¼d per lb. to 6½d. It has been a quiet week for drugs. Quinine is 5c dearer, and liquorice has advanced. Dye stuffs.—Sumac is dearer at \$95 to

\$100 per ton for prime brands. Catch is quoted at 4½c, and is firm, owing to reduced shipments from points of production. Extract of log-wood 7½c; chiplog-wood 1½c to 2c. Archil has advanced 2c and is worth 27c to 30c per lb. for concentrated.

COAL AND WOOD.—There has been more enquiry for cargo lots of soft coal and a round lot of Welsh anthracite has been placed at \$4.50. American hard coal has also been in improved demand. We quote American anthracite in a wholesale way as follows:—Stovo \$5.65, nut \$5.35, and egg and furnace \$5.15. Ordinary distributing prices, according to quantity, are: stove, \$5.75 to \$6; chestnut, \$5.50 to \$5.75; egg and furnace \$5.25 to \$5.50. Cape Breton \$3.10 to \$3.20; Pieton \$3.30 to \$3.50, as to mine, Scotch steam at \$4 to \$4.10; Welsh anthracite \$4.50 Cord-wood dull. Yard prices per long cord (cartage 50c extra) are as follows:—Maple, \$6; birch \$5.50; beech \$5; tamaric, \$4.50; hemlock, \$4. What prices about 50c lower.

DAIRY PRODUCE AND PROVISIONS.—The export trade in butter has continued light, but the local jobbing movement has been fair. Dealers from New York State are said to have offered good creamery at 17c. The market is in an unsatisfactory condition, with the bulk of the offerings difficult to sell at quotations. For really choice lots to the retail city trade our prices might be exceeded. Cheese.—The market is weak and unsettled, owing to the unfavorable tenor of English advices, which have quoted lower figures. The July make is large, and, as usual, is not in favor with buyers, who are offering no support to the market just now, despite the decline. At Woodstock yesterday none of the offerings were taken, and 7½c is said to be about the average price obtainable for fine cheese. The outlook appears to be unusually discouraging. Provisions.—There has been a good demand for meats and hard at steady prices all week. Eggs sold fairly well at 10c to 12c as to freshness.

DRY GOODS.—The representatives of the various firms are still scattered over the country, and orders from them are coming in more freely. In many instances sales show larger volume than expected, the confidence of country buyers apparently increasing with the ripening of the crops. Remittances are reported fair by some and poor by others. The leading cities retailers are doing a moderate transient trade in the absence of many of their best customers from the city.

FISH AND SALT.—Cape Breton herrings are firm at \$5; practically none in the market. Prime large dry cod \$4 to \$4.25 per quintal; seconds, \$3 to \$3.25. Canned mackerel, as foreshadowed last week, are easier at \$3 to \$3.10, and these figures might be shaded for large lots. Canned lobsters are firm at \$5.60 per case of 4 doz., and are likely to advance as the catch is undoubtedly light. Canned salmon unchanged. Salt.—The market is quiet at prices quoted.

FLOUR AND GRAIN.—The demand for flour has been chiefly local, but the market has ruled steady, and prices elsewhere are much the same as those of last week. Holders have concealed a fraction on supplies of old ground, but fresh milled has been firm. Receipts, generally, have been light. Some fresh ground, spring extra realized \$3.85. A lot of 300 brls and one of 350 brls of Canada Strong Bakers were put through at \$4 and some Manitoba Bakers sold for \$4.45; 250 brls of Patent Superior sold at \$4.35 and 200 Ontario Patents at \$4.37½. Grain.—The market has been dull. Wheat is easier, and we reduce our prices elsewhere. Manitoba wheat has been delivered here at 87c

Peas have been firm, with sales at 79c; oats, steady at 35c. Crop reports on wheat are generally favorable, and a big yield seems certain. The British breadstuffs markets were cabled unchanged as regards prices; floating cargoes of wheat were inactive; corn nothing offering. Cargoes on passage, wheat heavy; corn rather easier. Liverpool spot corn upward tendency and quoted at 4s 7d. Liverpool spot wheat inactive. English country markets steady. A despatch from Chicago to-day said:—Excessive rains through the West tend to steady the grain markets. Provisions easier under liberal receipts of hogs.

FREIGHTS.—The market has again been quiet. Rates for grain are unchanged at 2s to 2s 3d London, and 1s 6d to 1s 9d. Liverpool. Cattle 60s to 65s to direct ports. Phosphates 6s. Deal freights are down to 4 6s 3d to London by steam; to Liverpool 4s 6d.

GREEN FRUITS.—Business has been less active. Oranges sold at \$5.50 per box, \$9 per case; and lemons at \$7.50 to \$9. Apples \$4 to \$4.50 per brl. Peaches \$3 to \$4 per crate; \$2 per basket. California fruit is quoted as follows:—Plums, \$2.50 to \$3 per small crate; peaches \$2.50 to \$3; and pears, \$5.50 per box. Bananas \$1 50 to \$1.75 per bunch. Raspberries 10c per quart. Cherries \$1.50 per basket. Cocoanuts \$4.50.

GROCERIES.—Generally speaking, the market has been steady and the volume of business moderate. *Peas.*—New crop has continued to arrive, and a number of consignments of it have been forwarded to customers. The latest advices of importance regarding the foreign market were given in our issue of last week. *Sugar.*—Prices have declined 1-8c, and the demand has improved. Granulated in lots of 100 brls. or so, was sold at 6½c, while for smaller quantities 6½c would have to be paid. *Yellows* 4½ to 5½c. It was rumored that the decline was feared by the Lower Province refiners, but this is denied; we believe there is considerable competition between the local producers. Spices are dull, and so are fruit, rice and miscellaneous goods.

HAY, STRAW AND FEED.—The market was steady for old hay, and we quote choice timothy at \$15 and inferior at \$13 per 100 bundles. New hay was abundant and easier at \$8 to \$10. Straw was scarce and dull at \$5 to \$6. Pressed hay is steady at \$16 to \$17 per ton; straw in bales, \$8 to \$9 per ton; shorts quiet at \$17 to \$18 per ton; bran \$14 to \$15, the former for Montreal and the latter for Upper Canada; moulie \$24 to \$26, as to quality; buckwheat 65c per bushel.

HIDES AND TALLOW.—The market for hides has ruled quiet, and prices for the most part are unchanged. Lambskins and clips are dearer and bring outside prices. We reduce our quotations, given elsewhere, for Chicago buff and Western calfskins. Tallow:—A lot of about a ton, said to be fine quality, is reported sold at 7c. We quote 5½c to 6½c as the ruling price for rendered; rough 3c.

IRON AND HARDWARE.—The demand for heavy metals has continued limited, and few sales of pig-iron have been made. The meeting of nail manufacturers took place, as announced, and the list prices were ordered to be sustained as before, but it was decided to advance horse shoes 25c per keg. Late advices report the failure of two more British iron manufacturers. A Liverpool letter of recent date says:—We regret to say that there has been no improvement in our iron market. There is a very large business doing all the time, but prices are cut so fine that there is nothing in the business for

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.

any one concerned. Tinplates have improved considerably in tone during the past month or two, in consequence of the combination of makers to reduce the output. More than 2/3 of all the makers have joined the combination and all their mills are standing idle this week, and will do so one week in every four for the rest of the year. There has been more inclination to sell during the past week, and prices have consequently gone back slightly. We think, however, that when the reduction of make is really felt, we shall have a firm market at higher prices. Canada plates are completely demoralized, owing to some very low sales made on your side. Freights are as irregular as they can possibly be, and unsatisfactory alike to shipowners and shippers. Present rate from Liverpool on iron is 7s and on tin and Canada plates 5s in full; from Bristol channel 7s 6d to 10s in full. Best selected copper is cabled at £49 and soft Spanish lead at £12 5s. Latest New York advices:—Lead—Pig lead is held firmly by the speculative clique, they taking up almost everything that is offered. Within the past few days about 400 tons have been purchased at 4.15 to 4½c. Consumers buy in a small way only. Tin.—In pig tin there has been very little business, and the market seems unsettled, with prices quite nominal. Dealers quote 22c and upwards for Straits on the spot, while bids of over 21c are rare. Tin plate is firm at last week's advance, but selling less freely. The Philadelphia Record says:—There are about 700,000 tons of over-produced pig-iron lying dead in the stomach of the market. Until this load is gotten rid of, how can we expect a revival of the trade?

LEATHER.—Slightly more activity is reported, and from the enquiries from manufacturers it is anticipated that business will soon show a gratifying increase in volume. Moderate shipments of buff and splits continue to be made to Great Britain, and some consignments of sole leather have gone through from the West; none of the latter is reported to have been exported latterly by local firms. A recent letter from Leeds states that American hemlock leather is meeting a fair demand, the light and damaged selling best, over weights being neglected. Splits and buff in moderate request.

LIVE STOCK.—The export trade was dull, but prices were steady at 5½c to 5¾c; butchers' cattle, 4½c to 4¾c; sheep, 4c to 4½c; live hogs, 5½c. Shipments continue large. Total to date 34,470, an increase of 8,067 compared with last year; sheep, 22,994, an increase of 6,180. Although receipts on the other side have again been heavy, the market has rallied from 12½c up to 13c for prime Canadian steers. Sheep have been dull, with the top quotation in Liverpool 13c. The exports of beef to date have been 6,631 quarters, against 6,764 last year.

CARSLEY & CO.

MONTREAL.

WHOLESALE

Dry Goods Importers.

SPECIAL LINES FOR FALL

IN

NEW HOSIERY, GLOVES,

and a Full Assortment of

SMALLWARES.

Linen Goods

of Every Description

ALWAYS IN STOCK.

Opening New Goods in Large quantities every day.

CARSLEY & CO.

93 St. Peter Street,

MONTREAL,

AND

18 Bartholomew Close,

LONDON, England.

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.

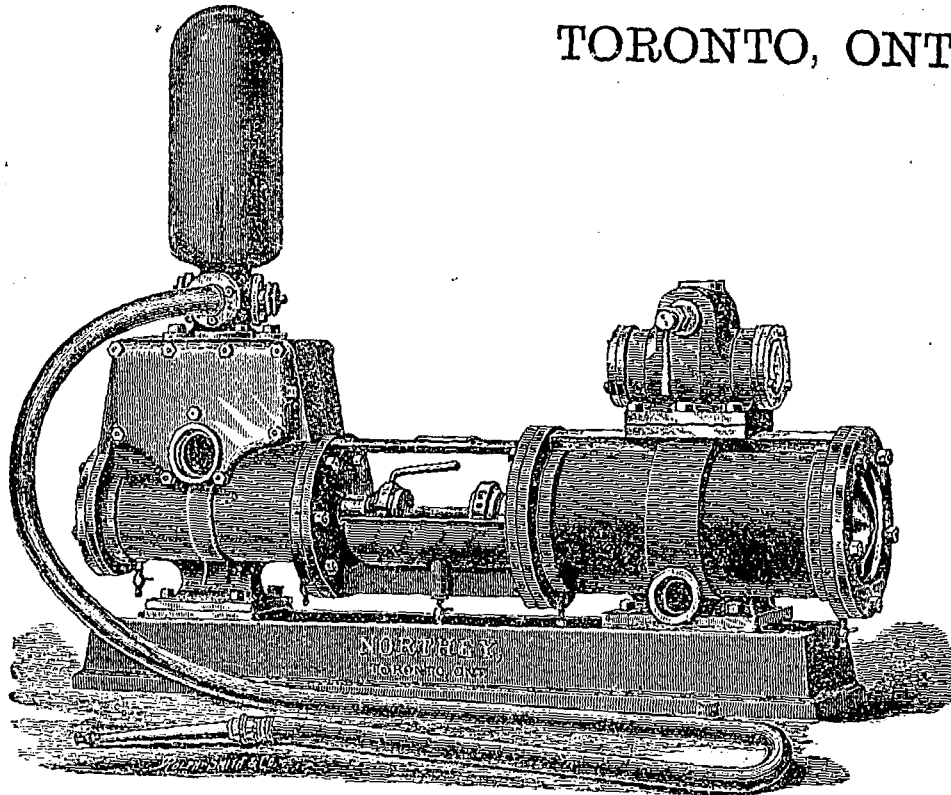
Guaranteed the most durable Pump made; impossible to break down.

If you want a

PUMP

for any purpose,

Write to us.



Send for Circular and state your requirements.

Oils.—There is scarcely anything doing in fish oils. We suspend our quotations for Newfoundland cod, there being none in market. Linseed oil and spirits of turpentine are quoted as before. Petroleum has been advanced in the West, where a new combination has been arranged, and prices here have moved up 1c all round.

Wool.—Prices have continued steady under a fair demand. Fleece ranges from 12c to 21c as to quality, with sales in the West at about 18c for fine; Lamb, pulled, unsorted, has sold here at 22c; extra super, 26c to 28c; B. ditto 22c to 23c; C. ditto, 20c; Black 21c to 21½c. Cape is unchanged, at 16c to 18½c.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, Aug. 6, 1885.

There has been a fair business transacted during the week. Orders continue to come in for small lots, and the movement is fair for the season of the year. There are no particular features to note in general merchandise; prices rule steady, and the outlook is considered bright. The wheat crop is an average one, but the rain on Monday is said to have discolored barley to some extent in a few sections. The money market continues quiet and rates easy. Call loans on bank shares are quoted at 5 and 6 per cent, and on debentures and miscellaneous securities at 4 to 4½. Time loans are quoted at 6 per cent. Commercial paper in moderate

offer; prime is discounted at 6 to 6½ and ordinary at 7 to 7½ per cent. Sterling Exchange is firmer; 60-day bills between banks are quoted at 109, and demand bills at 109½ to 109¾ between banks. The Stock Market was quiet, with prices of bank shares higher. Sales have been made the past few days of Montreal at 201, Ontario at 108½, Merchants at 115 and 115½, Commerce at 127½, Imperial at 121½, Federal at 95, and Standard at 115½ and 115¾. Building and Loan sold at 104, Hamilton Provident at 126, Western Canada, new at 180, Consumers Gas at 161½ and 162, and Dominion Telegraph at 87. Following are prices bid today as compared with those of last Thursday:

Banks.	Bid July 30	Bid Aug. 6	Loan Cos.	Bid July 30	Bid Aug. 6
Montreal.	199	201	Can. Per.	200	200
Toronto ..	183	185	Freehold	166	166
Ontario ..	107½	108	Western Can. . .	190	190
Merchants	114	115	Bldg. & Loan . .	103	104
Commerce	127	127½	Farmers' Loan . .	112	112½
Dominion	196	196	Lond. & Can'dn	144	144
Hamilton	123	123	Landed Credit. .	121	122
Stand'd ..	115½	115	National Inv't. . .	...	...
Federal ...	94	94	Ontario Loan. . .	122	123
Imper'l ...	121	123	Hamilton Prov. .	123	125
Molson's ..	116½	...	Imperial Sav. . .	108	109

BUTTER.—Business has been fair, and prices higher, owing to smaller receipts. There is also a better export enquiry, and offers of 12½c to 13c have been made for choice lots. A fair jobbing trade has been reported at 14c to 15c for the best qualities, and at 12c to 13c for

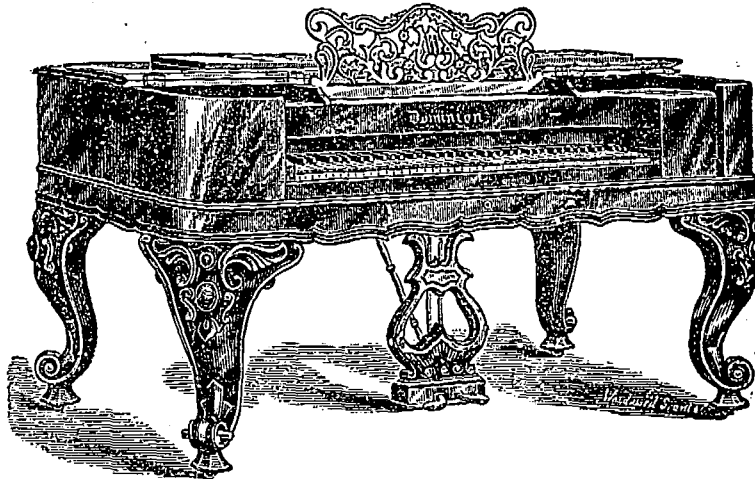
ordinary to good rolls. Old tub remains dull and prices unchanged at 4c to 7c, the latter for the best. Cheese is quiet, and prices a shade easier; the finest is quoted at 8c to 8½c in a jobbing way, and medium at 7½. Eggs continue dull and prices easy; dealers pay 11c and sell at 12½c for pickled lots.

COAL AND WOOD.—The demand is moderate and prices unchanged. About 40,000 tons were burned at the late firm along the docks. All kinds of hard sell at \$6 a ton delivered, and the best soft at \$5.75. Wood unchanged; first quality of lard sells at \$4.50 a cord, second quality at \$3.50, and pine at \$4.

COAL OIL.—There is a good demand, and, although the feeling is firmer, prices here are unchanged. Five to ten barrel lots of Canadian job at 15½c per gallon, and single barrels at 16c. Carbon safety firm at 19c American oils steady, prime selling at 23c, and water white at 26c. Crude in Petrolia is firmer at 9c to 9½c, and refined higher at 12½c per gallon in car lots.

DRUGS, &c.—The demand during the week has been fair and prices generally firm. Turpentine is quoted at 65c a gallon; alcohol at \$3.75 a barrel; castor oil at 9c to 11c; opium at \$3.75 to \$3.90; glycerine, 17c to 20c; quinine, \$1 to \$1.05; morphia, \$2.10 to \$2.25; bicarbonate of potash, 18c; potass iodide, \$3.90 to \$4; tartaric acid, 55c to 60c; cream of tartar, 38c to 40c; linseed, raw, 65c; do, boiled, 66c to 67c; best Dutch madder, 12c to 14c; cochineal, 40c to 45c; camphor, 38c to 45c.

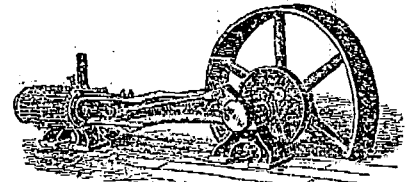
THE
DOMINION PIANOS,
—OF—
BOWMANVILLE, ONT.



Have a Full, Sweet Tone, with Deep Bass and Clear Bell-like Treble notes.

L. E. N. PRATTE,
Wholesale & Retail Agent,
1676 NOTRE DAME ST.,
MONTREAL.

OXFORD FOUNDRY
AND ENGINE WORKS.



R. WHITELAW, Proprietor.

Manufacturer of Buckeye Automatic Cutoff, and other Engines. Also, all kinds of Mill and other Machinery. Boilers of all sizes. Iron and Brass furnished by contract, or to order.

WOODSTOCK, Ont.

S. Lennard & Sons,
DUNDAS, ONT.

Manufacturers of Plain and Fancy

Hosiery, Caps, Tuques, Sashes, Mitts, &c., &c.

Agents:—S. Davison, Toronto, Ont., F. W. Newman & Co., Montreal, Que.

To the Wholesale Trade only.

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

ESTABLISHED IN 1861.

J. H. LEBLANC,
WHOLESALE DEALER IN

OSTRICH AND VULTURE Feathers.

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.



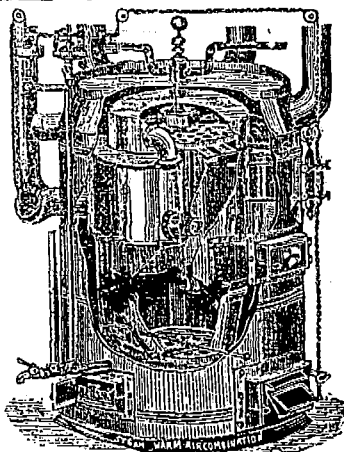
Palmer's Pottery
IBERVILLE, P.Q.

D. E. Palmer, Propr.,
Manufacturer of
all kind of

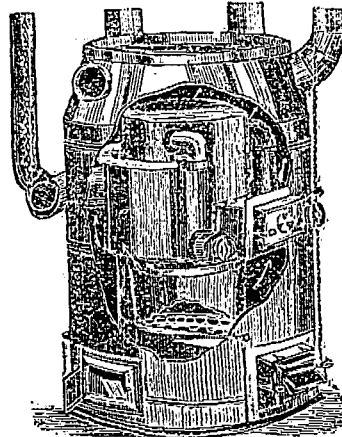
Rockingham
AND

Yellow Wares.

Send for price list.



FURNACES COMPLETE,
PRICES from \$50 to \$1,000.
SEND FOR CATALOGUE.



WARM AIR AND STEAM COMBINATION.

WARM AIR FURNACE.

J. F. PEASE FURNACE COMPANY,

MANUFACTURERS OF THE

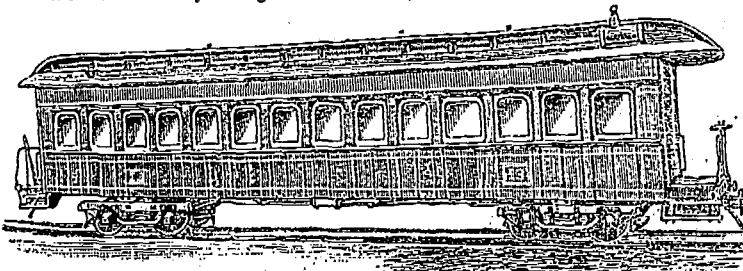
CELEBRATED ECONOMY FURNACE,
87 Church Street, TORONTO, Ont.

Also: SYRACUSE, N. Y.

COBOURG CAR WORKS,

JAMES CROSSEN, Proprietor.

Manufacturer of Railway Rolling Stock of all kinds, Palace Sleeping Coaches, Passenger Coaches.



Baggage Mail and Express Coaches
COBOURG, Ont.

Box and Flat Cars, Gondola Coal Cars, N. & W. Gauge Rolling Stock

FLOUR AND GRAIN.—Business has been quiet this week, with no important changes in quotations. As a rule, prices are heavy, with the demand of a local character. A few sales of superior extras have been made at \$3.90, and extras are quoted at \$3.70 to \$3.75. Spring extras nominal at \$3.70. The stock in store is 3,125 bbls, the same as that of a week ago, as against 2,375 at the corresponding period of last year. *Wheat* has been dull and prices irregular, owing to lower quotations in Britain. A few days ago there was a sale of a cargo of No. 2 fall at 88c, and yesterday a car sold at 87c; No. 2 spring is steady, the supply being somewhat smaller than fall; No. 1 is quoted at 90c, and No. 2 at 87c to 88c. No. 3 fall is nominal at 84c to 85c. The stock in store is 187,815 bushels, as compared with 126,209 bushels

COAL! COAL!

— CHOICE —

WISHAW SCOTCH STEAM

COAL

IN

LOTS TO SUIT,

Ex-ship or Delivered.

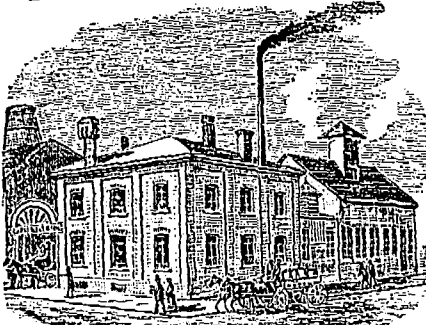
Hand-Picked Grate Coal.

THE DOMINION
COAL & SHIPPING COMPANY,

"Herald" Building,

Victoria Square, MONTREAL.

W. CLARK

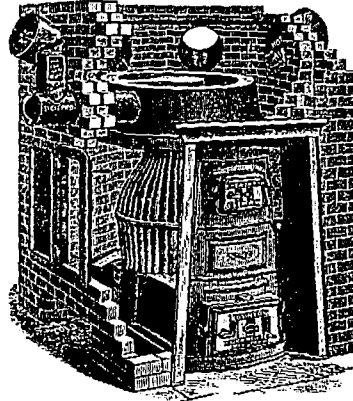


Manufacturer of Canned Meats and Poultry, Cured Meats and Sausages
MONTREAL.
Factory: cor. Albert and Vinet Streets

at this time last year and 153,200 bushels at the same period of 1883. *Barley* is dull and prices purely nominal. The stock in store is 10,807 bushels as compared with 2,247 bushels at the corresponding period of last year, and 25,577 bushels in 1883. *Oats* were quiet and prices steady this week. During the latter part of last week there were sales of car lots at 33c on track, and on Tuesday the market was steady at 33½c, owing to smaller stock. The stock in store is 5,250 bushels, as against 17,490 bushels a week ago, and 9,774 bush. at the corresponding period of last year. *Peas* quiet and prices steady at 65c to 66c for No. 2. Stock in store 1,664 bushels as compared with 1,213 bushels a year ago. *Rye* nominal; a load on the street sold on Tuesday at 56c. No stock in store. *Oatmeal* quiet and prices steady

— THE —

BOYNTON CLIMAX!



HOT-AIR FURNACE

GUARANTEED the SUREST and BEST FURNACE MADE,

SEND FOR CIRCULARS.

Doherty Manufacturing Co.

SARNIA, ONT.

Hon. JEAN BLANCHET, M.P.P., Pest.

W. V. HUYCHINGS, Vice-Prest.

JAMES KING, Sec'y and Treas.

— THE —

ASBESTOS MINING & MANUFACTURING CO. OF CANADA. (Limited.)

The most Liberal Discounts given to the Trade. All goods Manufactured by this Company are Warranted of the Best Quality and Pure Asbestos.

For prices, samples, and all information regarding Crude Material and Manufactured Goods, address or apply at Company's Office.

Miners and Manufacturers of

ASBESTOS GOODS.

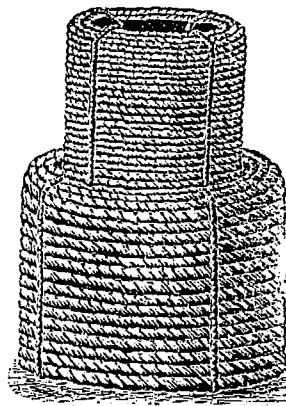
Asbestos Steam Rope Packing, Asbestos Prepared Loose Fibre, Asbestos Wick or Valve Packing, Asbestos Mill Board Packing, Asbestos Journal Packing, Asbestos Crude, Ground and Powdered, Asbestos Flooring Felt, Asbestos Pipe and Boiler Covering, Asbestos Cement Covering, Asbestos Gaskets, Asbestos Retort Cement.

Office,

Factory,

16 BELL'S LANE, | ST. CHARLES STREET,
QUEBEC, P. Q.

Contracts taken to supply Foreign Markets with prepared Loose Asbestos Fibre.



at \$4 for car lots; small lots sell at \$4.25 to \$4.35. *Bran* is steady, car lots on track being worth \$10.50 to \$11.

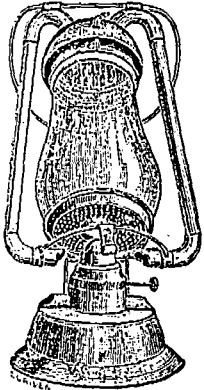
GROCERIES.—A fair trade is reported and prices rule steady at last week's quotations. Granulated sugar is in fair demand at 7 1-8c, and fruits are firm. London layers \$2.50 to \$2.75; black baskets, \$3.25 to \$3.50;

loose muscatels, \$2.25 to \$2.40; new sultanas, 6c to 6½c. Prunes, Bosnia, 5c to 6½c; do, French, 4c to 4½c. Teas quiet and steady. Tobaccos unchanged; myrtle navy, 58c; solaces, 43c to 51c.

HARDWARE.—The movement this week has been fair and prices generally steady. The demand is still for small lots. Ordinary

J.M. WILLIAMS & CO,
HAMILTON, ONT.,
SOLE MANUFACTURERS OF

THE PATENT HINGE LANTERN



THE BEST
Lantern
IN THE
MARKET.

For Sale by the Leading Wholesale Trade.



Fac-simile of our bottle.

The Inland Revenue Department having recently adopted regulations permitting distillers to bottle "in bond," under the supervision of an officer, the product of their own distilleries, we are now enabled to offer the public our

FINE OLD WHISKIES

bottled in accordance with these regulations, and each bottle bearing Excise Officer's certificate as to age of contents. This gives the consumer a perfect and indisputable guarantee as to age, which cannot be obtained in any other way. We are now bottling our celebrated

CLUB WHISKEY OF 1879

And our Old Rye Whiskey of 1879, 1890, and 1893, which can be had of all dealers. See that every bottle has our name on capsule and cork, and has Excise Certificate over capsule.

HIRAM WALKER & SONS
DISTILLERS, WALKERVILLE, ONT.

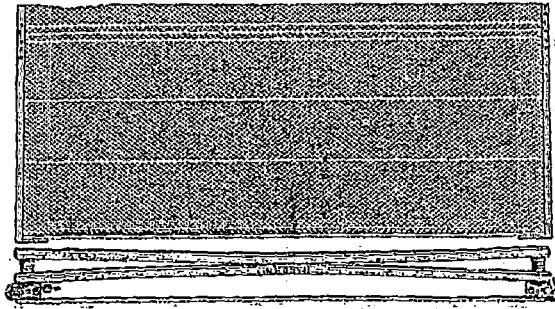
bar iron is quoted at \$1.70 to \$1.80, and Nova Scotia bar \$2.35 to \$2.50. Hoops and bands, \$2.25. Manila rope 11c to 12c. Tin, bar, 26c; ingot, 24c; galvanized iron, Nos. 22 and 24, 44c; No. 26, 5c; No. 28, 54c.

Hops, etc.—The demand for hides has been fair, and cured are higher, with sales at 9c. Green are unchanged, dealers paying 84c for No. 1 steers and 8c for No. 1 cows. Calfskins are dull and prices nominal at 11c to 13c for green and at 14c to 15c for cured. Lambskins and Pells are in good demand and prices higher at 45c. Tallow dull, and prices easy; rough is quoted at 3c and rendered at 64c.

Live Stock.—The market is dull and prices easy. British markets are unsatisfactory and the export demand is only moderate. Choice

IRON BED

—AND—



COMBINED.

MATPRESS

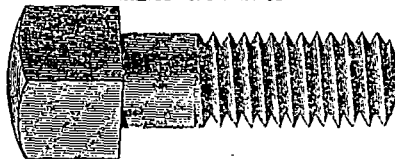
R. THORNE & CO.,

Manufacturers of WOVEN WIRE MATTRESSES, SPIRAL SPRING MATTRESSES.

679 Richmond St. West, - - - - - TORONTO.

MYLNE BROS.,

MANUFACTURERS OF



Machine Bolts, Coach Screws, Nuts, Bridge Bolts, Car Bolts, Carriage Bolts, Bolt Ends, Forgings, &c.

Plow and Guard Bolts a Specialty.

SMITH'S FALLS, - ONT.

ASPINALL & ROTHWELL, GALT, - - ONT.,

Manufacturers of and WHOLESALE AND RETAIL DEALERS IN



SELF-ADJUSTABLE EASY CHAIRS. INVALIDS' CHAIRS A SPECIALTY, Etc. Send for Price Lists.

cows sell at 54c per lb., and ordinary at 5c to 54c. Butchers' cattle are dull, first-class selling at 3 7-8c to 4c, medium at 3c to 34c. Sheep easy at 34c to 4c for choice and 34c for ordinary. Spring lambs easy at \$3.00 to \$3.50 a head. Calves sell at \$6 to \$12 a head. Hogs are firmer at 44c to 5c per lb.

Provisions, etc.—The demand is inactive, and sales restricted to small lots. Small lots of long clear bacon sold at 7c to 74c, and Cumberland cut is quoted at 64c. Hams in fair demand and prices firm; sales of smoked have been made at 114c to 12c, canvassed at 124c to 124c, and sweet pickled at 104c. Lard is quiet and unchanged in price; tierces sell at 9c, and pails in small lots at 10c.

STEVENSON BOILER WORKS

WM. STEVENSON, Prop'r.

MANUFACTURER OF

MARINE,

Portable & Stationary

BOILERS

PETROLIA, ONT.

GREAT BRITAIN

LAUNDRY BAR.

A SOAP Guaranteed to do twice the work of any other Soap in the market. Will also be found an excellent article for the Toilet.

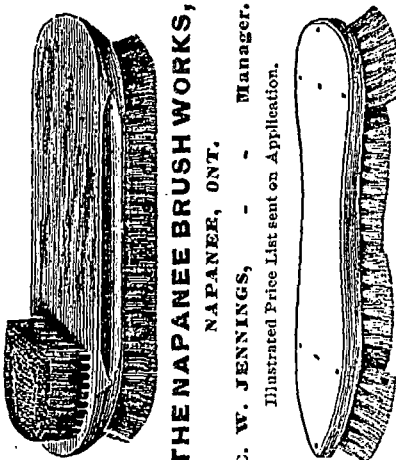
TAKE NO OTHER!!

Manufactured by

A. W. HOOD & SON, MONTREAL.

Mess Pork dull and lower, owing to the great decline in the west; car lots are now quoted at \$13. Hops quiet and prices steady, with sales at 9c per lb. Beans quiet and unchanged in prices, lots rule at 75c to 80c a bushel, and small lots at \$1.05 for hand-picked. Potatoes are firm at \$1.75 a bag for Canadian.

Wool.—The market is quiet, and prices generally unchanged. The best fleeces bring 18c, ordinary qualities 16c to 17c, pure Southdown 21c to 22c, and unwashed Cotswold



THE NAPANEE BRUSH WORKS,
NAPANEE, ONT.
C. W. JENNINGS, - - Manager.
Illustrated Price List sent on Application.

NATIONAL OIL WORKS,
ESTABLISHED 1866.



JOHN McDONALD, Proprietor,
Producer and Refiner of
PETROLEUM OILS,
PETROLIA, Ont.

Water White Oil, 115¢, Prime White Oil, 25¢, Paraffine Oil, 25 Gravit, 30¢, Paraffine Oil, 28 to 30 Gravit, 25¢, Mineral Lard Oil, 24¢, Wood Oil, 25¢, Gas Oil, Steam Cylinder Oil, 30¢, Machinery Oil (Black), Pure Crude Oil, Paraffine Wax, Hand Lamp Oil, Neutral Oil, Benzene.

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.

JAMES PARK & SON,
PORK PACKERS, Toronto.

L. C. BACON, ROLLED SPICED BACON,
C. C. BACON, GLASGOW BEEF HAMS,
SUGAR CURED HAMS, DRIED BEEF,
BREAKFAST BACON, SMOKED TONGUES,
MESS PORK, PICKLED TONGUES,
FAMILY OF NAVY PORK, LARD IN TUBS AND PAILS,
The best brands of English Fine Dairy Salt in stock.

and Leicester at 9c to 9½c. Supers are steady at 21c to 22c, and extras unchanged at 25c to 26c.

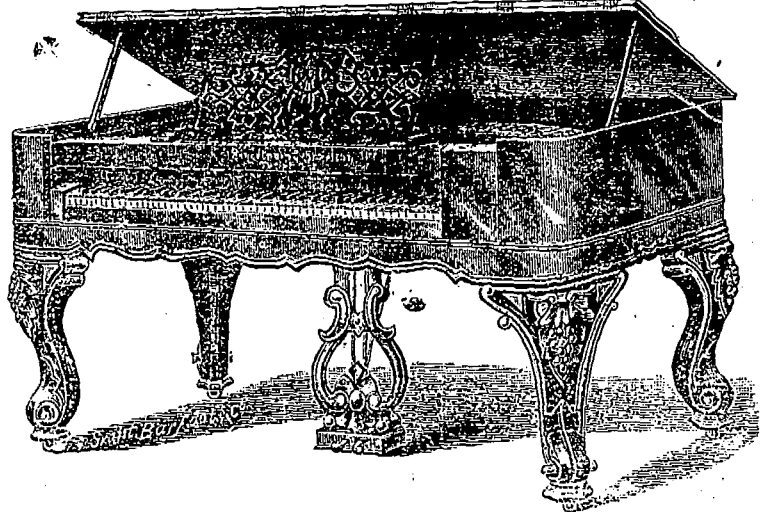
AMERICAN MARKETS

Boston, Aug. 6.—Hour, demand moderate, prices unchanged. Superline quoted \$3.50 to \$3.75; Extras, \$3.90 to \$4, including choice bakers, \$4.25 to \$4.75. Hay, trade quiet; finer sells at \$22.50 to \$23; medium, \$19 to \$22. Butter, about the same, trade quiet, prices steady; extra creamery 19c to 20c; good to choice 18c to 19c. Cheese, lower, business quiet; sales of extra at 7½c; good to choice 7c to 7½c. Eggs, have been in good demand and steady; sales of Canadian at 14c to 14½c. Canada Peas sell slowly at 90c to \$1.15. Potatoes lower, at \$1.75 to \$2 per bbl.

SPECIAL NOTICE.

The hot weather now being experienced has again called attention to the all-important question, What is a healthful summer drink? The important antiscorbutic properties of lime-juice have been well-known for many years, and the healthful and refreshing beverage made by simply mixing it with water and sugar, has not only occasioned its universal use in countries where the trees grow, but is causing its adoption elsewhere. Intelligent people of all nations and climes are now united in the

A ALWAYS THE BEST.

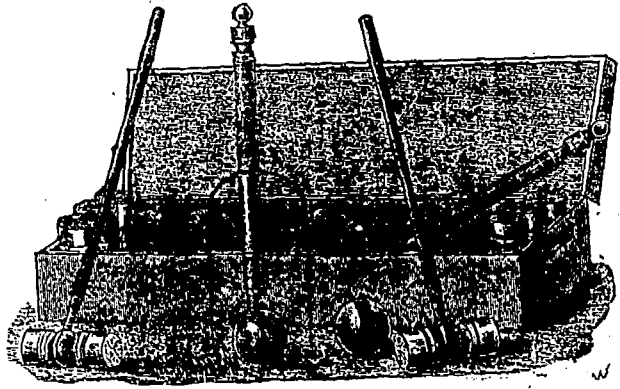


7½ Octave, Square Piano.
SWEETNAM & HAZELTON, Sole Manufacturers.

WORKS.—GUELPH, Ont.

WILLIS & CO., Sole Agents, Montreal, Que

THE BRANDON MANUFACTURING COMPANY
OF TORONTO, LIMITED.
Manufacturers of Wooden Goods.



(NO. 1 QUALITY, 8 BALL SET.)

THE BRANDON MANUFACTURING COMPANY, TORONTO.

The following are our specialties:
Croquet, 13 kinds.
Express Waggon, 11 kinds
The World Washboard.
Best in the market, does not tear the clothes, saves time, soap and labor, always sells well.
The Improved UNION CHURN.
The best Churn in the world. Seventeen first prizes against all competitors. Send for circulars.
Diamond Combination Mop.
Finest finished mop in Canada. Step Ladders, Clothes Horses, Broom Handles, Turned Goods, &c., &c. Send for prices.

The Upper Canada Furniture Co.

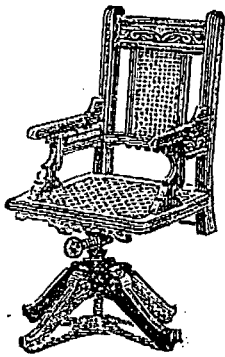
Manufacturers of all kinds of

CHAIRS

AND

CABINET

Furniture.



Factory at
BOWMANVILLE, O.

Warerooms:
5 KING STREET E.,
TORONTO,

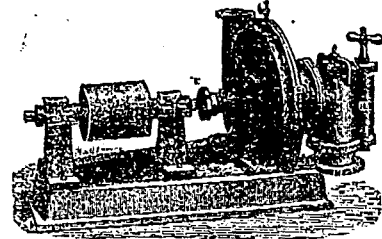
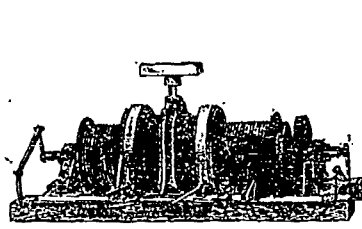
F. F. McARTHUR,
Managing Director

W. H. STOREY & SON,
ACTON, Ont.



Solo Manufacturers in Canada of PATENT NAPA
BUCK GLOVES. See that they bear our name. All
others are Fraudulent Imitations.

opinion that many of the fevers and diseases attendant upon warm weather are directly traceable to the condition of the water we drink, and the fact that a very little pure lime-juice will counteract the effect of a large quantity of impure water, has been sufficient inducement to make it popular in Great Britain, the United States, and, to a certain extent, in our own Dominion. It is claimed, and this claim is supported by leading physicians, that the most reliable lime-juice imported into this country, comes from the island of Montserrat, West Indies. There the lime tree is cultivated and properly cared for, and it naturally follows that the product of the lime, like that of any other tree, is bettered by cultivation. Therefore Montserrat lime-juice, it is alleged, is the purest and best article obtainable. By the advertisement in another column it will be seen that this celebrated juice has obtained numerous prize medals and that the sole consignees for the Dominion of Canada are Evans, Sons & Mason (limited), St. Jean Baptiste street, Montreal, and 23 Front street West, Toronto.



M. BEATTY & SONS,

WELLAND, ONT., MANUFACTURERS OF

Dredges, Derricks, Hoisting Engines & Horse Power Hoisters,

CENTRIFUGAL PUMPS, and other Contractors' Plant. Also WRECKING PUMPS.

COOPER, FAIRMAN & CO., Agents, Montreal.

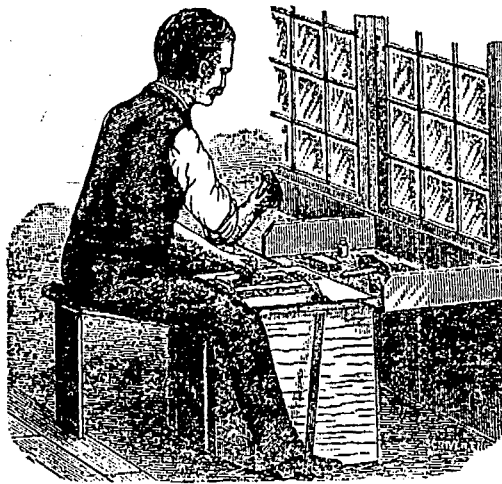
R. SPENCE & CO.,

MANUFACTURERS OF THE BEST

HAND-CUT

Cast-Steel Files.

Correspondence Solicited.



HAMILTON, - - - ONT.

M. J. WOODWARD & CO.,

PETROLIA, Ont.

Lubricating Oils.

Paraffine Oil, 25 Gravity.
Paraffine Oil, 28 Gravity.
Paraffine Oil, 30 Gravity.
Lubricating Oil, XXX.
Engine Oil, XXX.
Ardic Seal.
Bolt Cutting.



Dark Lubricating.

Eclipse, Summer.
Eclipse, is Cold Test. 1
Eclipse, Zero.
Railway Car.
Railway Coach.
Railway Road Lamp.
Locomotive Valve.
Black Oil (Common).
Petroleum Vat.

Special attention is called to the above brands of Oil, our "Parlor Light" Refined being undoubtedly the best Canadian Illuminating Oil placed on the market. The "Patent Process Paraffine" and "Sapouline Oil, for High Fire Test, Good Body, and Uniform Quality, cannot be excelled.

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 \$350,000 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.

Lending Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.
MANUFACTURERS OF

Boots and Shoes, Wholesale,

CORNER OF
Oratz and St. Francois Xavier Streets,
MONTREAL.

JAMES MCCREADY & CO.,
WHOLESALE

BOOT AND SHOE
MANUFACTURERS,

ST. PETER & YOUVILLE STREETS,
MONTREAL

SHAW BROS. & CASSILS,
TANNERS,

And dealers in

HIDES AND LEATHER,
426 & 428 NOTRE DAME ST.
MONTREAL.

ROBT. MCCREADY & CO.
WHOLESALE

BOOT & SHOE
MANUFACTURER,

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

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Per Cent Prices Aug. 6.	Cash Value per Sh.
British North America	\$ 2434	\$ 4,866,666	\$ 4,866,666	1,055,100	3	115	279 83 1/2
Can. Bank of Commerce	50	6,000,000	6,000,000	2,000,000	4	127 1/2	63 50
Central Bank	100	500,000	325,000		3		
Commercial Bk of Windsor	40	500,000	260,000	78,000	4	125	50 00
Dominion Bank	50	1,500,000	1,500,000	980,000	5	90	95 00
Du Peuple	50	1,600,000	1,600,000			81	40 50
Eastern Townships	50	1,479,600	1,449,468	375,000	3 1/2	107 1/2	53 75
Exchange Bank, Yarmouth	70	280,000	245,715	80,000	3	79	55 30
Federal Bank	100		1,250,000	100,000	3	97	97 00
Halifax Banking Co.	20	800,000	600,000	50,000	3	102	20 40
Hamilton	100	1,000,000	998,870	370,000	4	118	118 00
Hochelaga	100	710,100	710,100	80,000	3	78 83	78 00
Imperial Bank of Can.	100	1,500,000	1,500,000	680,000	4	125	125 00
Jacques Cartier	25	500,000	500,000	140,000	3	58 1/2	14 62 1/2
London	100	1,000,000	192,724	60,000	3 1/2		
Maritime	100	321,500	321,500	60,000	3	110	110 00
Merchants' Bank of Can.	100	5,798,267	6,798,976	1,375,000	3 1/2	115 1/2	115 00
Merchants' Bk of Halifax	90	1,000,000	1,000,000	200,000	3 1/2	100 1/2	90 40
Molson Bank	50	2,000,000	2,000,000	600,000	4	122 1/2	61 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			60	30 00
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	340,000	3 1/2	130	130 00
Ontario Bank	100	1,500,000	1,500,000	425,000	3	108 108 1/2	108 00
Ottawa	100	1,000,000	999,680	160,000	3 1/2		
Peoples of Halifax	20	600,000	600,000	26,000	2 1/2	57	19 40
Peoples Bank of N.B.	50		150,000				50 00
Pictou Bank	50	500,000	250,000		3	50	45 00
Quebec Bank	100	2,500,000	2,500,000	325,000	3	100	100 00
St. Stephen's Bank	100	200,000	200,000	50,000	4		
Standard	50	803,700	803,700	165,000	3 1/2	100 110	54 50
Toronto	100	2,000,000	2,000,000	1,100,000	4	183 1/2	185 50
Union Bank (Halifax)	50	1,000,000	500,000	40,000	3	100	50 00
Union Bank of L. C.	100	2,000,000	2,000,000			50 70	50 00
Ville Marie	100	500,000	464,300	20,000	3 1/2	81	31 00
Yarmouth	100	400,000	390,870	30,000	3	117 1/2	117 50
Agrie. Sav. and Loan Co.	50	600,000	575,313	67,000	4	118 1/2	65 25
Brant, Loan and Sav. Co.	50	130,000	121,000	6,000	3 1/2	105	54 00
Brit. Can. Loan and Inv. Co.	100	1,350,000	297,086	27,000	3	104	104 00
Brit. Mortg. Loan Co.		450,000	181,323	127,000	3 1/2		
Building and Loan Assoc.	25	750,000	750,000	85,000	3	103 1/2	25 87 1/2
Canada Cotton Co.	100	750,000	750,000		0	30	30 00
Canada Landed Credit Co.	50	1,500,000	683,990	125,000	4	122	61 00
Can. Perm. Loan and Sav.	50	8,000,000	2,200,000	1,100,000	6 1/2	203	101 50
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	149,000	4	113	56 50
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	106	63 00
Dundas Cotton Co.	100	500,000	500,000			34	34 00
Farmer's Loan and Sav. Co.	50	1,037,250	611,430			112	56 00
Freehold Loan and Sav. Co.	100	1,876,400	1,000,000	445,000	5	167	167 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	125,000	4	125 1/2	125 75
Home Sav. and Loan Co.	100	1,000,000	1,000,000	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	79 00
Huron & Lambton Loan Co.	50	350,000	350,000	32,000	4		
Imperial Loan and Inv. Co.	100	629,850	621,704	85,000	3 1/2	108	108 00
Landed Banking and Loan		700,000	700,000	20,000	3		
Land. & Can. Loan and Ag.	50	4,000,000	500,000	250,000	5	141	72 00
London Loan Co.	50	669,700	464,519	45,000	4	116 118	65 00
Land. and Ont. Inv. Co.	100	2,000,000	400,000	50,000	3 1/2	110	110 00
Manitoba Inv. Assoc.	100	50,000	100,000	3,000	4		
Manitoba Loan	100	518,900			5	110	110 00
Montreal Telegraph Co.	40	4,000,000	2,000,000		4	125 1/2	50 00
Montreal City Gas Co.	40	2,000,000	1,876,762		6	18 1/2	75 20
Montreal City Pass. Ry. Co.	50	600,000	600,000		4	121 1/2	60 ST 1/2
Montreal Cotton Co.	100	794,000	794,000		0	75	67 50
Montreal Building Assoc.	50	300,000	300,000		0	75 80	37 50
Montreal Loan and Mortg.	50	1,000,000	832,812	106,000	3 1/2	89	44 50
National Investment Co.	100	1,400,000	880,000	20,000	3 1/2	103	103 00
N. S. Sugar Refinery	100	350,000	350,000		2 1/2	15	15 00
Ont. Indus. Loan and Inv.	50	308,900	308,900	20,000	4		
Ont. Inv. Assoc.	50	2,650,000	634,715.71	500,000	4	117	65 50
Ont. Loan and Deb. Co.	50	2,000,000	200,000	285,000	4	122 1/2	61 25
Peoples Loan and Deb. Co.	50	500,000	497,048	42,000	3 1/2	106 1/2	53 25
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	58 3 1/2
Starb Mtg Co. Halifax	50	400,000	209,508	24,000	4	110 1/2	58 1/2
St. Paul, M. & M. Ry.	100	200,000	200,000		4	95	95 00
Toronto City Gas Co.	100				3 1/2		
Union Loan and Sav. Co.	50	800,000	800,000		2 1/2	134 x.d	67 00
Western Can. Loan and Sav.	50	600,000	575,600	160,000	4	130	65 00
Western Can. Loan and Sav.	50	2,000,000	1,200,000			190	95 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 & Nouth, London; Petit Aimé, Paris; Fourcault, Frison & Co., Belgique
Warehouse, 37, 39 & 41 Recollet St.,
Factory, INSPECTOR STREET,
MONTREAL.

The ROYAL BLACK LEAD

AND

SUNBEAM STOVE POLISH,

are the best Stove Polishes
now in use.

TELLIER, ROTHWELL & CO.,

Sole Makers,

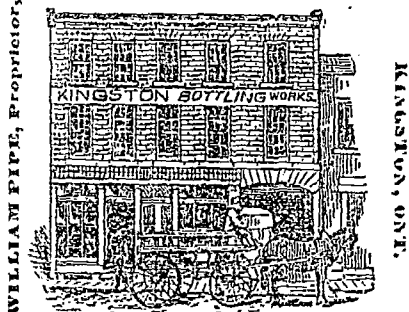
25 ST. PETER ST., MONTREAL.

Victoria Wire Mills



OF BEST BRANDS
CRUCIBLE CAST IRON STEELS.
 Martin, Bessemer Steel and Charcoal Iron.
PERFORATED SHEET METALS,
ALL SIZES,
 Malt Kiln Floors, Steel and Iron Wire Cloth
 Monitors' Riddles and Steel Wire Brushes,
 Blind, Red, and Galvanized Fence
 Staples, Patent Double Pointed
 Carpet Tacks, Wire Window
WIRE WORK OF EVERY DESCRIPTION
 Manufactured by
B. GREENING & CO.
 Hamilton, Canada

KINGSTON BOTTLING WORKS.



Manufacturer of Ginger Ale, Birch Beer, Sarsaparilla, Cream and Lemon Soda Waters, Ales, Porters, Lager Beer, &c. Lee House, King St. West.

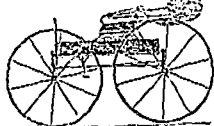
THE Canadian Rubber Co. of MONTREAL.

— MANUFACTURERS OF —
 Rubber Shoes, Felt Boots, Belting,
 Steam Packing, Engine, Hydrant Suction,
 RUBBER, COTTON and LINEN SEAMLESS,
 WOVEN HOSE, etc.
 Office & Ware Rooms 333 & 335 St. Paul St. } Montreal.
 WORKS: Papineau Square.
 BRANCH HOUSE: Cor. YONGE & FRONT STS., TORONTO

MONTREAL City and District Savings Bank.

Notice is hereby given that a dividend of **FOUR PER CENT** for the common half-year, upon the paid-up capital stock of this Institution, has been declared and the same will be payable at its banking house in this city, on and after Saturday, the 1st of August next.
 The Transfer Books will be closed from the 15th July to 1st of August, both days inclusively.
 My order of the Board,
H. BARBEAU, Manager.
 Montreal, 30th June, 1885.

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.

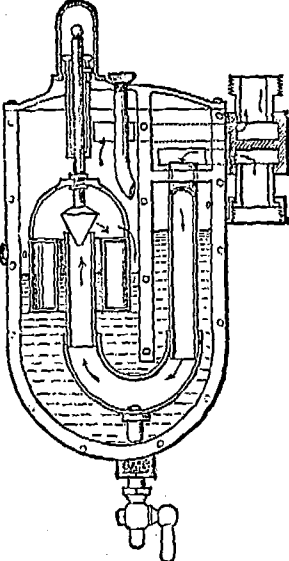
CARRIAGE & WAGON WORKS, 14 & 16 ALICE STREET, TORONTO.

J. P. SULLIVAN, Manufacturer of First-Class Carriages, Waggon 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.

"Money Saved is Money Made!" ECONOMY IN YOUR GAS BILL!

A Saving of 15 to 50 per cent., as well as an Increased Brilliancy and Steadiness of Light
 BY USING THE

EMPIRE GAS GOVERNOR.



A. R. ROGERS, General Manager.

773 CRAIG STREET, MONTREAL.

Manufactured under Patent and sold by the **EMPIRE GAS GOVERNOR COMPANY.**
 The Empire Gas Governor may be seen in operation at the above office, where full explanations will be given.

TORONTO SCALE WORKS.

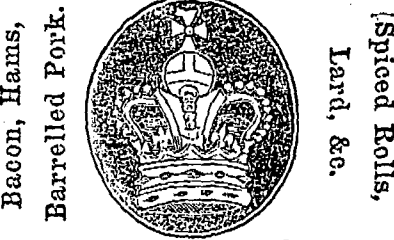
Established 34 Years.

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.

FRED. ROWLAND, Pork Packer,



Bacon, Hams, Barrelled Pork.

Spiced Rolls, Lard, &c.

Trade Mark.
LONDON, ONTARIO,
 PACKING HOUSE:
WILLIAM ST., COR. BATHURST.
 OFFICE:
 No. 3 Oddfellows' Hall, DUNDAS ST.

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.

RUPTURE!

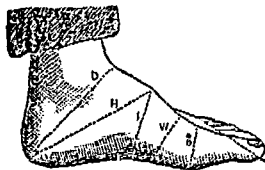
 Egan's Imperial Truss, with a Spring Spring, the best ever invented. Took ten years to perfect. Cures every child and six or eight of adults. It NEVER MOVES, holds every Hernia during hardest work or over-exertion, is universally recommended by physicians, and used in U.S.A., Jan. 1884; in Canada, Dec. 1884. Send for Circular. "The Egan's Imperial Truss Company," 23 Adelaide St. East, Toronto, Ont.

W. DICKS & SONS

SMITHS AND MACHINISTS.

Designers, Manufacturers and Operators of Special Machinery for Mechanical Novelties. All kinds of screws and many other kinds of Hardware require to be finished and Organ Makers. They have also facilities and mechanics requisite, and will make the lending tools 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.



IREDALE
—&—
TURNER
Manufact'rs of

LASTS,

Boot-Trees, etc.

2 SHEPPARD STREET, - - - - TORONTO, ONT

JAMES WILSON,

Manufacturer of all kinds of **MILL BRUSHES,**

56 SHERBOOKE STREET, TORONTO, ONT.

Correspondence solicited.

J. A. EGGINTON,

Ornamental Cut Glass Works,
DOOR LIGHTS, BEVELLED EDGE

PLATE CLASS 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, &

Hull Advertisements.

ESTABLISHED 1837.

HULL CEMENT

AND

LIME WORKS.

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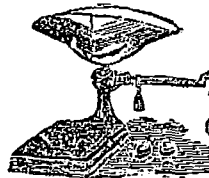
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The most economical boiler feeder in existence, and at same time the simplest and most durable. Super-heats both pumps and feed-water heaters and, by condensing the exhaust steam, removes the back pressure, and, consequently, increases the power of the engine. Utilizes a power heretofore thrown away. Works automatically at a steam pressure of less than half a pound. The exhaust steam, in passing through the Injector, heats the feed-water to a temperature of 190 degrees F., thus effecting a saving over any other Injector of from 15 to 25 per cent. in fuel.

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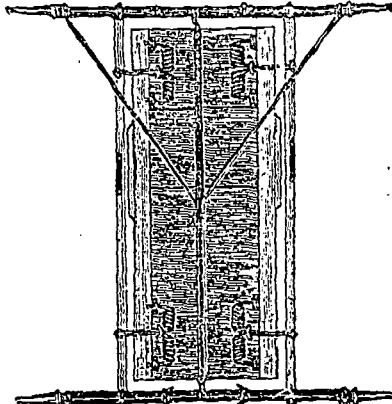
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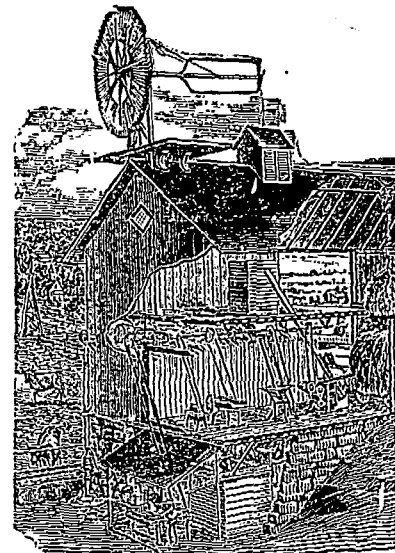


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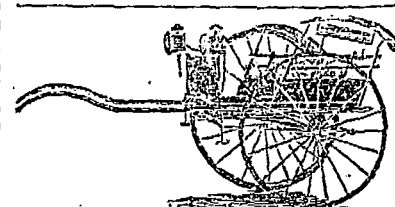
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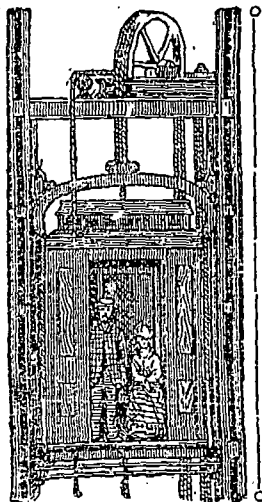
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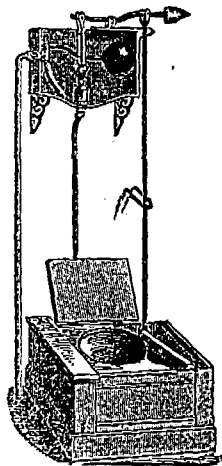
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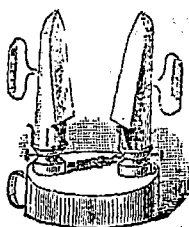
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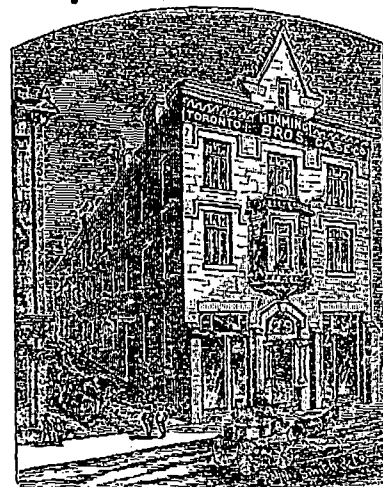
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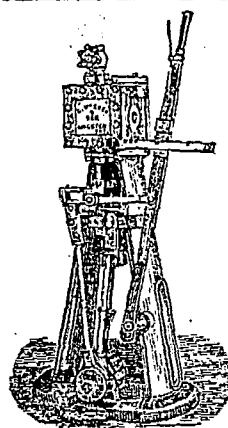
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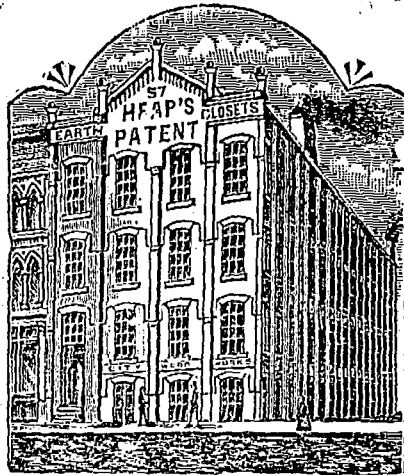
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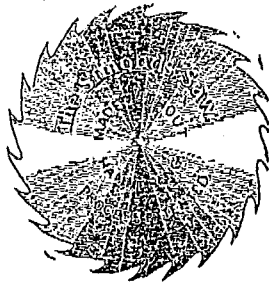
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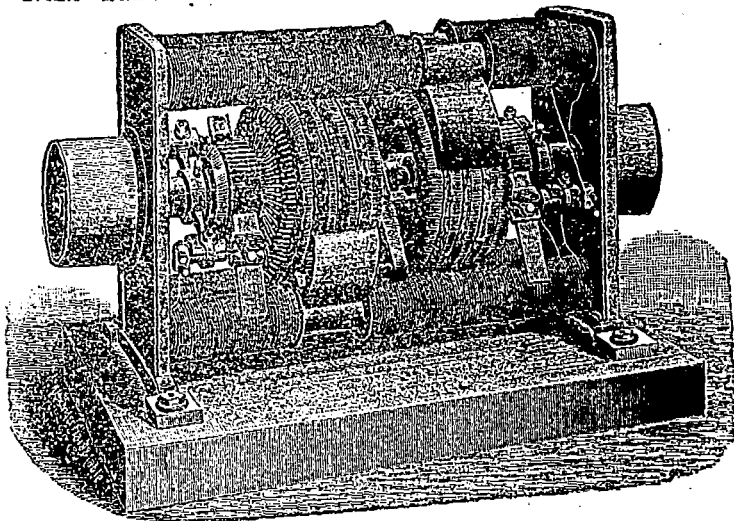
1662 Notre-Dame St. Factory: 493 Mignonne St.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUG. 6, 1885.

Name of Article.	Wholesale.	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale.
Dairy Produce							
Creamery, fine to choice...	0 18 0 19	Canada Strong Bakers..	4 00 4 15	Granulated " "	\$ 0 06 0 07	W. W. XX	\$ 0 25 0 10
Township, choice...	0 14 0 16	Do American	4 50 4 7	Syrups.—Extra.. per lb.	0 04 0 04	" X	0 25 0 10
Do fair to good...	0 13 0 09	Do Manitoba..	0 0 4 45	Good.	0 03 0 03	Pure Malt.	0 45 0 00
Brookville, choice...	0 13 0 15	Fancy	3 80 3 85	Fair	0 01 0 02	Cider X	0 10 0 00
Do fair to good...	0 00 0 00	Spring Extra	3 80 3 85	Molasses (Barbados) im. g.	0 30 0 32	" XX X	0 20 0 00
Morrisburg choice...	0 13 0 15	Superfine	3 55 3 05	Trinidad.	0 26 0 28	Matches: Common	75 0 00
Do fair to good...	0 10 0 00	Prime	3 40 3 45	Antigua	0 23 0 26	" Parlor	2 25 0 00
Western Dairy	0 12 0 14	Midlings	3 20 3 30	Kran Loose Muscatel, new	2 50 2 00	" Edison No. 1.	3 7 4 0
" fair to good	0 00 0 00	Pollards	3 00 3 05	Sultanas.	0 08 0 07	" Telegraph.	3 23 3 50
Cheese, fine to finest...	0 07 0 07	Ont. Bags	1 80 2 05	Seedless.	0 00 0 00	Hardware	
Fair to Good.	0 06 0 06	City Bags	2 25 2 30	Valentia, choicest per lb.	0 00 0 00	Tin: Black, L & F per lb.	0 00 0 25
Drugs & Chemicals.		Oatmeal bris	4 25 4 40	" rain damaged.	0 06 0 07	do Straits.	0 10 0 22
Alone Cape.	0 16 0 18	Corneal white.	0 00 0 00	Prune.	0 04 0 04	Strip.	0 00 0 25
Alum.	1 80 1 90 1 1	yellow	0 00 0 00	Fig C. Mats	0 04 0 04	Copper: Ingot.	0 13 0 15
Borax xls	0 12 0 14	Grain		H. S. Almonds box	0 10 0 10	Shot.	0 19 0 24
Bleaching Powder	2 00 2 25	Canada, No 2.	0 01 0 02	S. S. Tarroons	0 14 0 16	Cut Nails, Net Cash:	
Blue Vitriol	3 05 3 30	" White Winter	0 00 0 01	Walnut, English.	0 06 0 08	Hot Cut Am. or Can. Pat'n	
Brimstone	2 50 2 60	" Spring No 2.	0 01 0 03	" Greibole, new	0 12 0 14	3 in. and above	2 40 0 00
Brom. Potass.	0 55 0 60	White Michigan, No. 1.	0 00 0 00	Fiberts	0 00 0 07	2 1/2 & 2 3/4 ins.	2 05 0 00
Camphor Eng. Ref.	0 35 0 40	Red Winter, No 2 Toledo.	0 00 0 00	Brazils, new	0 07 0 08	2 & 2 1/2 ins.	2 00 0 00
" Am. Ref.	0 03 0 09	Chicago No. 2, in bonds.	0 00 0 00	Baty's Nabob Pickles, doz	2 70 3 8	1 1/2 & 1 3/4 ins. Am.	2 00 0 00
Castor Oil	2 25 2 35	Milwaukee No. 2 do	0 00 0 00	" Mixed do	2 80 2 80	1 1/2 & 1 3/4 Cold Cut, Can.	2 00 0 00
Caustic Soda	0 65 0 75	Oats.	0 35 0 40	" Nabob Sauce, pts	3 40	1 1/2 ins.	3 40 0 00
Clitic Acid	0 95 1 00	Barley	0 50 0 65	Spices: Cassia.	0 09 0 15	1 1/2 in. per lb.	4 40 0 00
Copperas per 100 lbs.	0 35 0 37	Peas.	0 75 0 79	Mace.	0 18 0 22	1 1/2 in. to 1 3/4 "	3 65 0 00
Cream tartar.	1 25 1 40	Rye	0 60 0 69	Cloves.	0 45 0 70	2 in. 1 to 2 1/2 "	3 40 0 00
Epsom Salts	0 09 0 00	Corn in bond.	0 60 0 64	Nutmegs	0 18 0 18	2 1/2 in. 1 to 2 p. 100 lb. keg	3 15 0 00
Extract Logwood, best	0 07 0 08	(Groceries.)		Jamaica Ginger, Bl.	0 18 0 18	3 in. to 4 1/2 "	2 90 0 00
" ordinary.	0 07 0 08	"E.A. (H.C. & Cad.),	0 16 0 22	Jamaica Unbl.	0 11 0 13	Cut Spikes, all sizes.	2 65 0 00
Glycerine	0 00 0 14	Tapan, com to med. lb.	0 28 0 33	African	0 08 0 13	Finishing Nails:	
Gum Arabic, per lb.	0 45 0 49	good med. to fine.	0 37 0 48	Pimento	0 17 0 19	1 in. to 1 1/2 in. per 100 lb. kg	5 15 4 70
Indigo Madras.	1 85 1 95	Japan, in es to choicest	0 17 0 26	Popper, Black	0 26 0 27	1 1/2 in. to 1 3/4 in.	3 15 3 80
Morphia	0 12 0 14	Japan Nagasaki.	0 16 0 25	White	0 00 0 75	2 in. and up	3 30 0 00
Madder, best	0 08 0 09	Y. Hyson common to gd	0 28 0 34	Mustard, 4 lb. per Jar.	1 5 0 6	Tobacco Box Nails:	
" ordinary.	4 00 4 25	Y. Hyson fine to finest, lb	0 40 0 50	Rice:	3 35 3 70	1 1/2 in. & 1 1/4 in. per 100 lb kg	4 45 3 50
Opium	0 12 0 13	Gumpd., fair to med.	0 28 0 34	" Patna	0 00 4 50	1 1/2 " "	3 8 8 15
Oxalic Acid	0 06 0 09	" Good to fine	0 28 0 34	Sago	0 00 0 04	1 1/2 " "	3 15 2 95
Phosphorus	0 09 0 10	Gumpd. Finest	0 28 0 34	Tapioca, Pearl.	0 05 0 06	1 1/2 " "	3 15 2 95
Potash Dichromate.	4 25 4 50	Imperl., med. to gd	0 37 0 48	" Flake	0 05 0 05	Clinch and Heavy Clinch:	
Pota. Sulph.	0 85 1 00	" Fine to finest.	0 12 0 13	Gelatine, Favorite,	1 00 0 00	3 in. and up.	4 20 0 00
Quinine	1 05 1 10	Iwankay, com. to gd.	0 12 0 13	(Poliwka) 1 lb can.	0 90 0 00	Flat & Sharp pres'd N's:	
Soda Ash	2 30 2 50	Oolong.	0 18 0 20	Do do do 1 qt pk	1 80 0 00	1 and 1 1/2 in. per 100 lb.	8 85 8 85
Soda Bicarb.	1 12 1 20	Cougou common.	0 22 0 30	Do do do 2 1/2 ga.	1 10 1 12	1 1/2 " "	5 10 5 10
Sul Soda	1 20 1 35	" med. to good.	0 38 0 65	Do (Cox's) 4's	1 60 1 63	2 1/2 " "	4 85 4 85
Strychnine	0 55 0 60	" fine to finest.	0 25 0 30	Do do 6's	0 07 0 08	3 in. and up	4 15 4 15
Tartaric Acid	0 50 0 60	" med. to good	0 25 0 30	Veronica	0 07 0 08	25 per cent. discount.	4 15 4 15
FISH.		" Fine to choicest	0 25 0 27	Macaroni	0 00 0 13	Net 30 ds or 4 mos note with	3 65 0 00
Labrador Herrings, No. 1	5 00 6 07	offes, green Mocha per lb.	0 18 0 22	" Italian	0 00 0 13	Int. These terms apply to	0 00 0 00
" No. 2	4 25 4 50	Java.	0 11 0 14	Starck: R ses 28 to 42 lbs.	0 10 0 07	all the above nails.	0 00 0 00
Cape Breton Herrings.	0 00 0 00	Maracabo.	0 12 0 14	No. 1 White.	0 00 0 00	Horse Nails, P. & F. Bright.	0 00 0 00
Blackhead No. 1.	4 00 4 50	Cape.	0 11 0 14	Gunth Laundry	0 05 0 00	" No 7	0 21 0 00
Green Cod No. 1.	0 00 0 00	Janinao.	0 11 0 14	No. 1 Blue	0 05 0 00	" No 8	0 23 0 00
Ordinary No. 2.	3 00 4 50	Rio.	0 17 0 24	Sl ver Gloss.	0 08 0 08	" No 9	0 22 0 00
Dry	12 00 12 50	Singapore & Ceylon	0 11 0 12	Sauh	0 08 0 08	" Brand 40 to 5 & F pedis	
N. Shore Salmon	11 00 11 50	Chicory	0 00 0 50	Canada Com.	0 17 0 00	" Brand 40 to 5 & 2 1/2 pe dis	
Brit. Col.	0 00 0 00	Suars. (Caks. & Bris.)	0 00 0 50	Beuson's Prepared.	0 41 0 40	Wrat or Ship Spikes	
Oysters	4 50 4 85	Porto Rico.	0 00 0 00	Winegar: Imp Triple.	0 35 0 0	7-16 and 1 in	3 90 0 00
Flour.		Janatca.	0 00 0 00	Cote D'or	0 28 1 60	3-8 in	4 25 0 00
Patents	4 20 4 45	Barbadoes.	0 00 0 00	Crystal Pickling.	0 30 0 00	5-16 in	4 50 0 00
Super Extra.	4 60 4 10	Yellow Refined.	0 00 0 00	W. W. XXX		1 in.	4 75 0 00
Extra Superfine		Paris Lumps.				(Dis 2 to 25 in)	

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.
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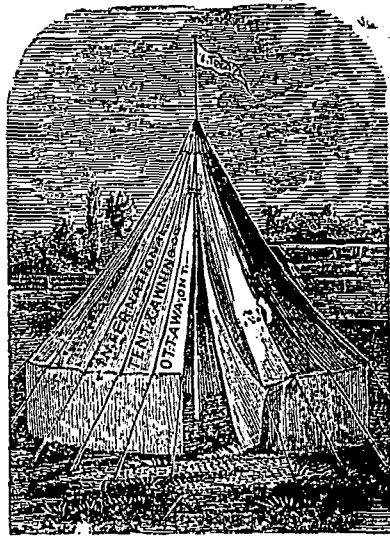
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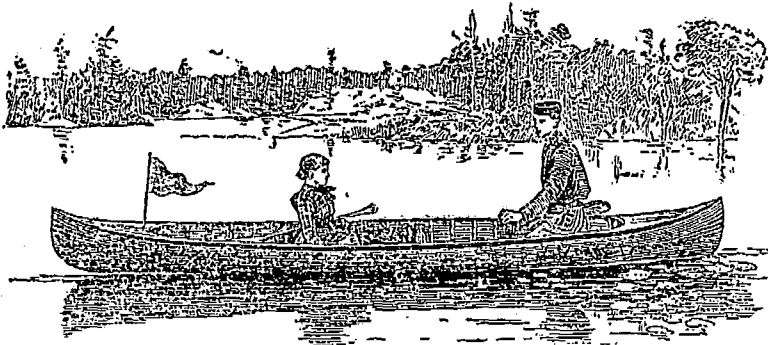
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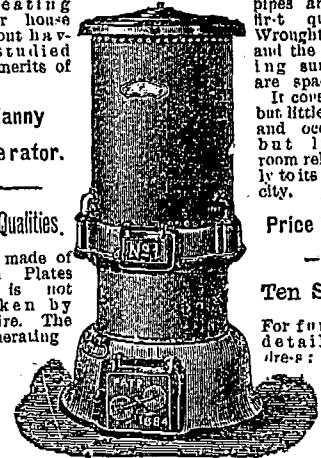
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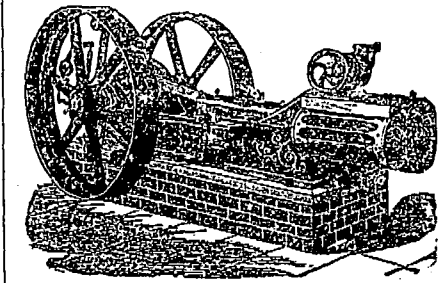
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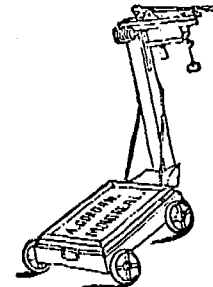
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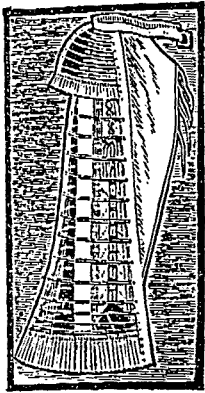
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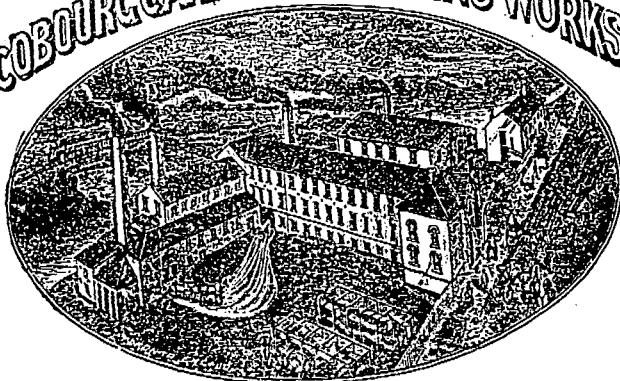
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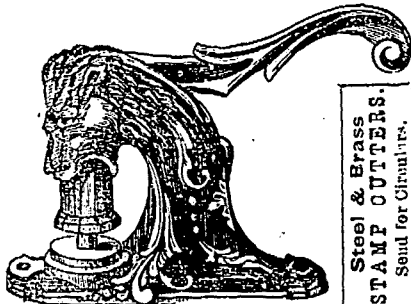


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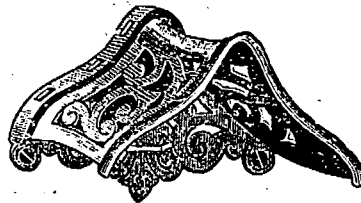
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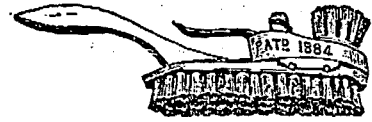
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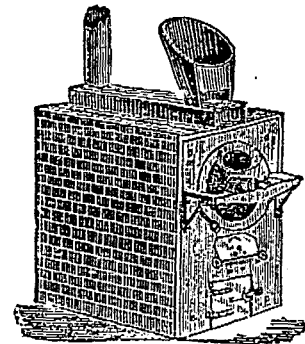
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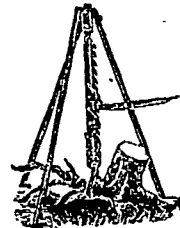
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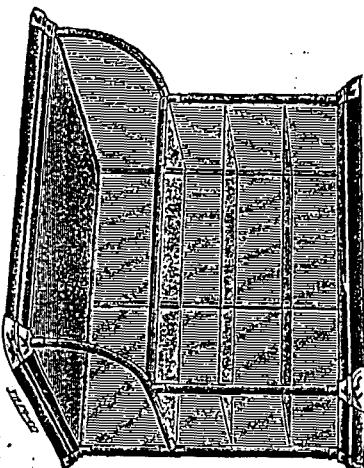
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MONTREAL WHOLESALE PRICES CURRENT. - THURSDAY AUG. 6, 1885

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Horse Shoe	\$ c. s. c.	Powder: Canada Blasting	3 50 0 00	Pebble Grain	4 11 0 15	United Inches, 26 to 40	\$ c. s. c.
Tornis 4 mos. or 5 p.c.	11 00 13 00	F. F. to F. F. F.	4 75 6 00	B. Calf	0 11 0 15	" 41 " 50	2 20 4 00
or 30 days	3 70 0 50	Barbed wire, per lb	0 05 0 00	Brush (Cow) Kid	0 12 0 15	" 51 " 60	0 00 4 25
Axes ss. & ds. - 25 to 30 lbs	11 00 13 00	Hides and Skins.		Ruff	0 12 0 15	" 61 " 70	0 00 4 50
Galvanized Iron: No 21.	0 05 0 00	Montreal Green Hides.		Russetts, Light	0 35 0 40	" 71 " 80	0 00 5 00
" " No. 23.	0 05 0 00	" No. 1, p. 100 lbs.	8 50 0 00	" Heavy	0 30 0 35	" 81 " 85	0 00 6 00
" " No. 25.	0 05 0 00	" No. 2	7 50 0 00	" No. 2	0 20 0 25	" 86 " 90	0 00 7 00
Plg Iron: Slomer, No. 1.	18 00 18 50	" No. 3	6 50 0 00	Saddlers'	7 50 0 00	" 91 " 95	0 00 8 50
Coltness	0 00 0 00	Tanners pay \$1 more for cut and inspected.		lmt. Fr. Cal	0 60 0 85	" 96 " 100	0 00 11 00
Caldor	18 00 18 50	Hamilton, No. 1 Insp	0 25 0 50	Meats, Eggs, &c.		Paints &	
Langlois	18 50 19 00	" 2	8 25 8 50	Miss Pork, short cut	13 75 14 00	White Lead, pure 25 to 100	
Summerlee	18 50 19 00	Toronto, " 1	0 25 0 50	" Western	13 50 00 00	" No. 1	5 50 6 50
Gartsherie	18 00 18 50	" 2	0 25 0 50	Ham, City Cured	0 11 0 11	" No. 2	4 50 5 00
Carabroo	17 00 18 00	" 1	8 75 9 00	Lard, in pails	0 9 0 10	" No. 3	4 0 4 50
Eglinton	16 00 17 00	Chicago Ruff	0 37 0 75	Bacon, per lb.	0 11 0 11	White Lead, dry	4 75 6 50
Hematite	20 00 22 00	Heavy Steers	9 75 10 75	Eggs	0 10 0 12	Red Lead	4 25 4 75
Bar Iron, - per 100 lbs.	1 65 1 70	Caltskins, Western	0 13 0 13	Yallow, Rendered	0 05 0 05	Venetican Red, Eng'g	5 00 1 75
Best Refined	1 90 3 00	City Sheepskins each	0 80 1 00	" Rough	0 00 0 03	Yal. Ochre, French	1 00 2 50
Siemens	2 1 2 15	" Lambskins	0 25 0 31	Potatoes per bag	0 00 0 00	Whiting London Washed	55 0 05
Sweeties	4 00 1 25	" Caltskins, per lb	0 12 0 00	Oils		" Paris	1 10 1 25
Sheet Iron to No. 20	2 5 2 50	Im. Horse Hides, each	3 75 4 00	Cod Oil, Newfoundland	0 00 0 00	Portland Cement bri.	2 75 3 25
Boiler Plates	2 75 3 00	Leather (100 montns.)		Do Halifax	0 55 0 55	Roman	2 50 2 75
Boiler Lowmoor	0 00 0 05	No. 1, B. A. Sole	0 26 0 27	Straw Seal	0 00 0 00	Water Lime, bri.	1 50 2 00
Hoops and Bands	2 00 2 10	No. 2, B. A. Sole	0 23 0 25	S. R. Pale Seal	0 51 0 52	Fire Bricks per M	22 50 32 50
Canada Plates	0 00 0 00	No. 1 Ordinary Sole	0 24 0 25	Pale Seal	0 00 0 00	Calcedin Plaster, p. bri	1 00 1 75
Pump and equal	1 65 2 75	No. 2	0 22 0 22	The above are Nfld. ag'ts' prices for bar. cots to the Wholesale trade. Prices of British tins firms are about 5c. higher.		Drain Pipes, 4 in. to 12 in. per yard	0 40 1 15
Iron Wire, 6 to 8 p. 100 lbs	2 40 0 00	Buffalo Sole, No. 1	0 21 0 22	Lard Oil, Extra	0 75 0 85	Liverpool per bar. Elev'nis Do Twelve	0 40 0 45
Wro't Iron pipe 70 to 75 & 3 p.c. dis.		China " No. 1	0 20 0 20	" No. 1	0 65 0 75	Canadian, 8 small bag.	3 00 3 75
Steel, cast per lb	0 11 0 12	" " No. 2	0 19 0 21	Linseed Raw	0 00 0 02	Factory fillo, per bag.	1 10 1 20
" Spring 100	3 00 3 25	Zanzibar, No. 1	0 21 0 21	Boiled	0 40 0 65	Kareka factory filled. do	2 40 0 00
" Tire	2 75 3 00	" No. 2	0 19 0 20	Cod Liver Oil	0 75 0 90	Timber, Lumber, &c.	
" Sleigh Shoe	2 25 0 00	Slaughter, No. 1	0 25 0 27	Olives	1 10 1 20	Aspen 1 to 4 in., M	18 00 25 00
" Blister, p lb.	0 10 0 15	Harness	0 23 0 27	Machinery	0 95 1 10	Birch 1 to 4 in., M	20 00 25 00
Tin Plate: 1C Coke	3 80 3 90	Upper Heavy	0 32 0 32	" qt., per case	2 75 3 00	Basswood	12 00 18 00
1C Charcoal	4 25 4 50	" Light	0 35 0 38	" pts.	3 50 3 75	Walnut, per M	60 00 00 50
IX	Usual	Grained Uppr	0 34 0 37	" Lucea, Flasks	6 50 0 00	Butternut, per M	25 00 35 00
IXX	Trade	Scotch Grain	0 37 0 42	Antonini's qt., case 1 doz	7 25 0 00	Cedar, young, unequal foot	10 00 00 10
DC	Extras.	Kip Skins, French	0 75 0 95	" pts., " 2	5 25 0 00	Cedar, lat. unequal foot	00 00 00 05
DX		English	0 65 0 75	Spirits Turpentine, bris.	0 55 0 57	Cherry, per M	6 00 8 00
DXX		Canada, Kip	0 19 0 50	Cod Oil		Rain, soft, lat.	15 00 17 00
Russ Sheet Iron	0 104 0 11	Hemlock Calf	0 70 0 80	Car Lots in Store	0 15 0 00	Elm, Rook	25 00 30 00
Anchor, per lb.	4 75 5 50	" Light	0 55 0 65	Ten bris. and over	0 15 0 00	Hemlock, M.	9 50 10 00
Lion & Crown, Pl'd Sheets		French Calf	1 05 1 10	Five to 9 bris	0 17 0 00	Maple, hard, M.	25 00 35 00
21 gauge	0 06 0 07	Splits, Light & Medium	0 22 0 30	One to 4 bris.	0 74 0 00	Soft, do.	16 00 25 00
Lead: Pig, per 100 lbs.	3 25 3 50	" Heavy	0 21 0 25	Glass	50 ft. 100 ft.	Oak, M.	10 00 50 00
Sheet	3 75 4 00	" Smith	0 18 0 12	United Inches, 14 to 25.	1 75 0 00	Pine clear, M	
Shot	0 04 5 00	Leather Board, Canada	0 05 0 12				
Lead Pipe, per 100 lbs.	5 00 0 00	Rat rolled Cow, per ft.	0 15 0 16				
Zinc Sheet, lb	4 70 4 75						

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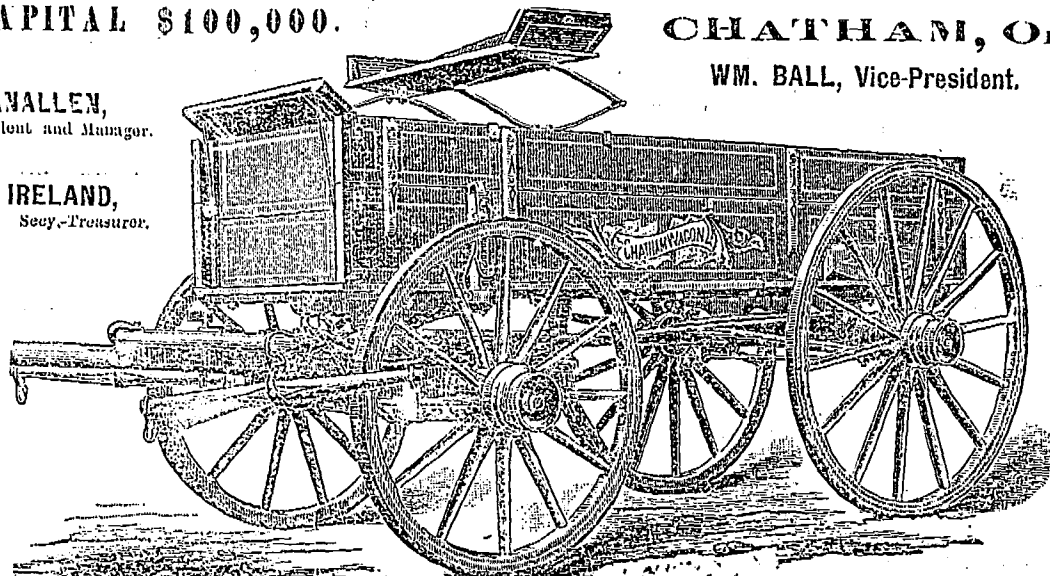
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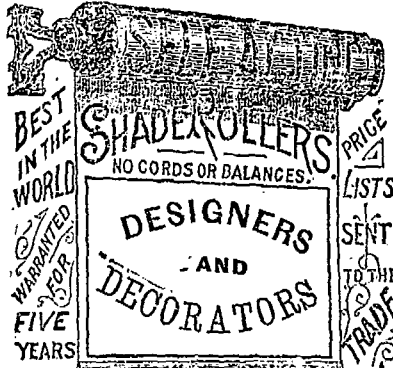
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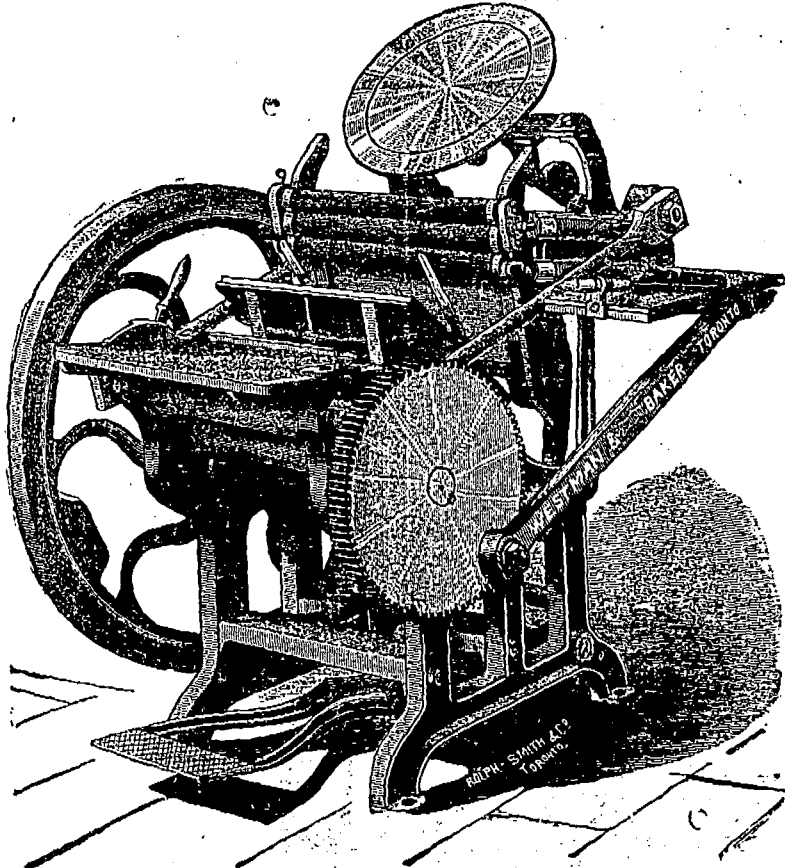
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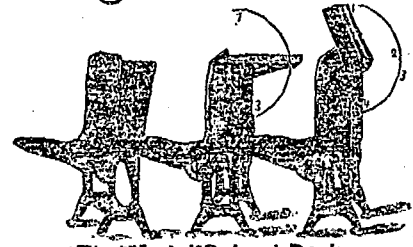
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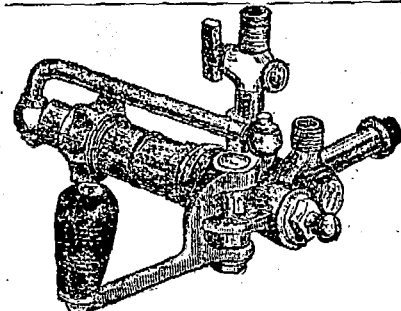
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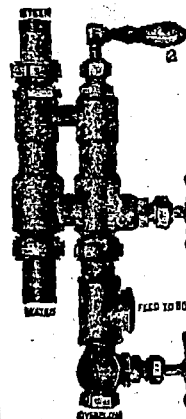
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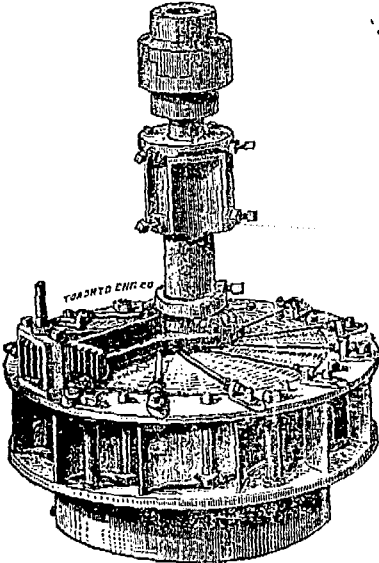
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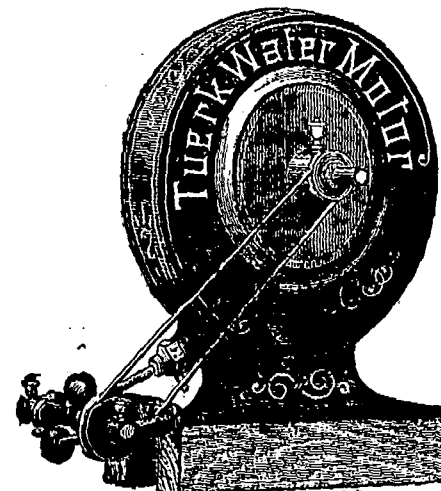


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6 PEARL STREET,

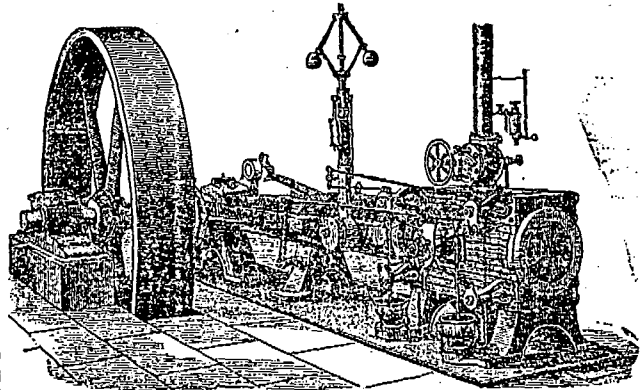
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TORONTO, ONT.
 SEND FOR CIRCULARS.

MONTREAL WHOLESALE PRICES CURRENT.—AUG. 6.

Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
2nd quality, do.....	22 00 24 00	Lochaber Scotch.....qts	7 50 8 00
Shipping Cullis.....	14 00 16 00	Encore ".....case	6 25 6 75
Mill do.....	7 00 9 00	Jamaica Rum per imp. gal.	3 10 3 50
Lath, M.....	1 50 0 00	Holland Gin.....imp. gal	2 50 2 00
Spruce, 1 to 2 in., M.....	10 00 13 00	" Green cases.....	4 50 4 75
Shingles, 1st qual.....	3 00 0 00	" Red cases.....	7 50 9 00
" 2nd ".....	2 50 0 00	Old Tom.....	6 50 0 00
Tobacco (In Bond.)		" Asaks.....	7 50 0 00
Black, Chewing in boxes ..	0 16 0 19	E. F. J. Brand's } Hhds.	2 50 2 60
" " in caddies ..	0 19 0 21	Schodam Gin.....cases.	4 40 2 75
Mahogany, Smoking	0 21 0 23	Champagne	
Do Chewing	0 23 0 24	G. H. Mumm, Dry Verzen'y	26 00 31 00
Bright, Smoking.....	0 23 0 24	Pommery.....	29 00 31 00
Fancy Bright Smoking....	0 20 0 28	Bollinger.....qts.	26 00 27 50
Solace, Common.....	0 16 0 25	Sherris Pamarlin.....	1 35 6 00
Solace Fair.....	0 25 0 30	Domsec.....	1 50 7 00
(Duty Paid.)		Ports T. G. Sandeman.....	2 25 7 00
Black, chewing boxes 10's	0 36 0 39	Graham's ditto.....	2 30 6 50
Do Navy, Cals, 3's, 6's,	0 40 0 41	Claret, (cases.).....	8 00 8 00
& 10's.....		Class Clarets of good brands	7 50 13 00
Mahogany Chewing C's & S's	0 44 0 48	Tarragona Ports. Imp. gal.	1 15 1 30
Bright, Smoking, 3's & 8's	0 51 0 55	Burgundy	
Do Fancy.....	0 58 0 63	Still, Case.....	10 00 23 00
American Fancy ch and sm	0 80 0 90	" Sparkling	16 00 17 50
Wines, Liquors etc.		Can. Spirits, Imp. gallon.	Paid Bon
Ale English.....qts	2 35 2 40	Alcohol— 65 O. P.	2 71 0 99
" ".....pts	1 50 1 55	" Pure Spirits "	2 72 1 05
Domestic.....qts	0 80 1 15	" 50	2 47 0 90
" ".....pts	0 80 0 75	" 25 U. P	1 29 0 45
Stout: Guinness.....qts	2 40 2 45	Whiskeys:—Family Proof.	1 39 0 58
" ".....pts	1 00 6 00	Old Bourbon.....	1 39 0 58
Domestic.....qts	1 45 1 50	Rye, Toddy, Malt.....	1 60 1 65
" ".....pts	0 70 0 00	Rye, 4 years old.....	1 65 0 60
Brandy: Hennessy's.....gal	5 50	" 5 ".....	1 95 0 00
" ".....case	3 00 12 00	" 6 ".....	2 15 0 00
Martel.....case	0 00 12 00	" 7 ".....	0 60 1 00
Jules Duret & Co.....gal	4 50 5 25	Wool.	
Pinet, Castillon & Co.....gal	10 00 16 00	Fleeces.....	0 19 0 21
Jules Bellerie & Co.....qts	4 00 4 25	Faded, unsorted.....	0 21 0 23
Pinet, Castillon & Co.....case	9 25 16 00	" Extra Super.....	0 26 0 28
Chester Shippers.....gal	3 00 3 25	" B Super.....	0 22 0 23
" ".....case-qts	7 06 7 50	" O ".....	0 40 0 20
Irish Whiskey—Roe's case	8 50 0 50	Black.....	0 21 0 21
Dunville.....case	7 25 7 75	Natal.....	0 19 0 22
Mitchells.....cases	6 75 5 25	Oppo.....	0 16 0 18
Scotch Hay, Fairman & Co.	6 75 8 25	Australian.....	0 22 0 25
Glenhiel, qts and Pts.....	8 75 9 25		

JOHN DOTY ENGINE COMPANY
MANUFACTURERS OF THE
IMPROVED CORLISS ENGINES
From 30 to 300 Horse Power.

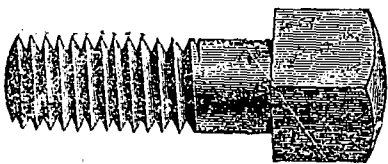


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also Machine Set and
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THE GRAPE SUGAR
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Manufacturers of

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J. E. THOMAS, Treasurer

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WE WILL GIVE YOU
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the bedding. They are made up in the morn-
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inches of room. Price, \$11.00, \$11.50, \$12.50, and
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nufacturers of Dyewoods, Dyewood Extracts, Dye
Stuffs, Mordants, Chemicals and Acids, Aniline
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OF EVERY DESCRIPTION
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Wholesale and Retail
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Dealer in all kinds of Pine Lumber, Walnut,
Ash, Elm, Cherry, Butternut, White Oak, Hickory,
Chestnut, Whitewood, Pine, Etc.
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Designs for Buildings of every description made
and Works superintended. Real Estate valued.

Legal.

Peterborough, Ont.

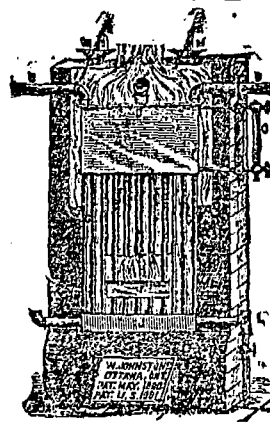
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BARRISTERS, SOLICITORS, &c.
C. W. Hatton. R. E. Wood, B.A.

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BARRISTER, SOLICITOR, &c.
Peterborough, Ont.

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100	St. Law & Oth. 6 p. c. Bds.....	07



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 Indirect steam heating with ventilation especially. Estimates or any information furnished on application. Manufactured by WM. JOHNSTONE, 207, 209 and 211 Wellington St., OTTAWA, ONT.



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 For First Class Work.
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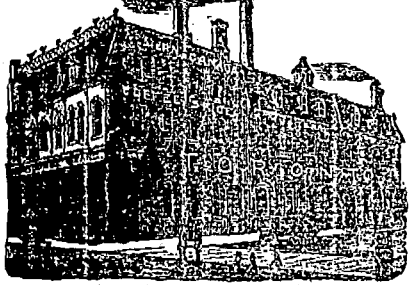
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WESTERN CANADA
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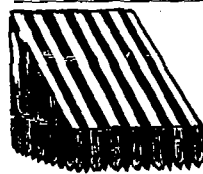
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 Highest Award given to George Pears at the Industrial Exhibition, Toronto, 1884, for the best quality Coffees and Spices.
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 Good accommodation for Travellers.
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Baking Powder, Pure Gold
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 Spices, Pure Gold
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Coffees, Pure Gold
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ESTABLISHED 1845.

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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, - - - 5,241
Covering Assurance to the amount of, - - - \$6,572,719 71
Net Reserve to Credit of Policyholders, - - - 482,177 47
Net Surplus, - - - 43,761 95

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

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$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 248 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 KAVANACH, Resident-Agent,
117 St. Francois Xavier Street, MONTREAL.

BRITISH AMERICA ASSURANCE CO.,

FIRE AND MARINE,
INCORPORATED 1833.

HEAD OFFICE, - - TORONTO.

BOARD OF DIRECTORS:

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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. 385,016.71

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.

THE LONDON MUTUAL FIRE INSURANCE CO'Y OF CANADA.

The Successful Pioneer of Cheap FARM & RESIDENCE Insurances.

Financial Statement 31st December, 1884, shows Assets, \$365,541.32.

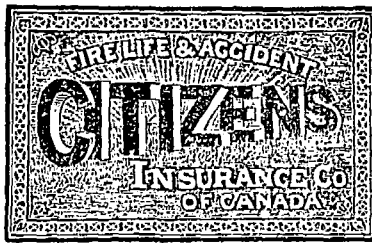
Over 41,000 Members. Nearly 15,000 Policies Issued in 1884.

The only "Fire Mutual" licensed by the Dominion Government. Takes risks on Farm Property, and on Private Dwellings in City, Town or Village, on more favorable terms than any other Company.

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W. R. VINGE, Treasurer. — G. G. CODY, Fire Inspector.
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The "London Mutual" does a larger business in the Insurance of Farm Property and Private Residences than any other Company in the Dominion, and has done the same for now over a quarter of a century. Parties intending to insure should give this "old and tried" Company the preference, for until it was established the stock companies, having all their own way, charged the owners of farm property and private residences high rates to make up for their losses on more dangerous classes of property: this is changed now, through the efforts and working of the successful "London Mutual." For reports or Insurance apply to any of the Agents, or address the Head Office.



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. E. Rolland.
 Arthur Prévost. H. Montagu Allan.
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 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.
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MONTREAL.

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 Agents throughout the Dominion.

STOCKS AND BONDS,

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Aug. 6, 1885.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per cent.
British America Fire & Marine.....	10,000	3-6mos.	\$50	\$50	75
Canada Life.....	2,500	7-6mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,500	6-12mos.	85	74	....
Confederation Life.....	5,000	5-9 mos.	100	10	234
Queen City Fire.....	2,000	....	60	10	....
Western Assurance.....	20,000	4-6 mos.	40	20	94
Royal Canadian Insurance.....	20,000	....	80	20	50 52
Accident Ins. Co. of North America...	2500	6	100	20	....
Guarantee Co. of North America.....	13,000	6	60	10	92 100

BRITISH AND FOREIGN.—(Quotation on the London Market, July 22, 1885.)

				Market value p. p'd up share
British & Foreign Marine.....	50,000	50	20	£21 18s 9d
Caledonian.....	..	..	..	£20
Commercial Union Fire Life & Marine.	50,000	80	50	£15 £16
Edinburgh Life.....	5,000	10	100	£42
Fire Insurance Association.....	100,000	5	£10	7s 6d 12s 6d
Glasgow & London.....	..	..	..	2s
Guardian Fire and Life.....	20,000	13	100	50s 500
Imperial Fire.....	12,000	£7 p. sh.	100	£155 £160
Lancashire Fire.....	100,000	30	20	95s 97s 6d
Life Association of Scotland.....	10,000	15	40	£30
London Assurance Corporation.....	35,862	43	26	£45 £47
London & Lancashire Life.....	10,000	10	10	60s 70s
Liverp'l & London & Globe Fire & Life	£391,752	70	20	£23 1/2
Northern Fire & Life.....	30,000	70	100	£4 1/2 £10 1/2
North British & Mercantile Fire & Life	40,000	55	50	£21 1/2 £21 1/2
Phoenix Fire.....	6,722	£21 p. s.	....	43s 6d 43s 8d
Queen Fire & Life.....	200,000	30	10	£205 £232
Royal Insurance Fire & Life.....	100,000	60	20	26s 27s 6d
Scottish Imperial Fire and Life.....	50,000	6	10	£14 1/2
Scottish Provincial Fire & Life.....	20,000	15	50	£36 1/2 £49
Standard Life.....	70,000	58 1/2	50	19 1/2
Star Life.....	4,000	5	25	....

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 Reserves as at 31st December, 1883.....	1,592,235 "
Life and Annuity Funds.....	3,411,191 "
Revenue—Fire Branch.....	1,186,365 "
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.

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SAFETY FUND LIFE ASSOCIATION

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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.
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 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 - - - - - \$20,000,000
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, I 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.

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 STANNES, Chairman.
THEODORE HART, Esq.
EDWARD J. BARBEAU, Esq.
WENTWORTH J. BUOHANAN, 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 ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.
Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE:
260 ST. JAMES STREET,
MONTREAL.

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

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

BRITISH AND FOREIGN Marine Insurance Co. OF LIVERPOOL,

Covers all classes of Marine Risks, including CATTLE, against all hazards.

Edward L. Bond,
ATTORNEY FOR CANADA,
Nos. 6 and 7 Canada Chambers,
16 St. Sacrament Street, Montreal.

Legal.

Montreal.

A. W. ATWATER, ADVOCATE,
BARRISTER, COMMISSIONER, &c.,
131 ST. JAMES STREET, MONTREAL.

QUINN & WEIR,
ADVOCATES, BARRISTERS, &c.,
181 ST. JAMES STREET,
M. J. F. QUINN. W. A. WEIR.

ABBOTT, TAIT & ARBOLETS,
ADVOCATES.
North British Chambers, 11 Hospital street.

TERRILL & ROSS, Barristers, Attorneys, &c.,
Commissioners for New York, Massachusetts, Illinois, Maine, Vermont, Ontario and Manitoba.
132 St. James St. (old post office). Telephone No. 1,129, Montreal.
FREDK. W. TERRILL, A.B.
WALTER LORD ROSS, B.C.L.

Insurance.

Established 1808.

IMPERIAL Fire Insurance Comp'y OF LONDON.

W. H. RINTOUL, Resid't Secy.
Montreal, No. 6 HOSPITAL Street.

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

QUEEN INSURANCE CO. OF ENGLAND. FIRE AND LIFE.

Capital, £2,000,000 Stg.
INVESTED FUNDS £660,818.

FORBES & MUDGE,
Montreal,
Chief Agents in Canada.

The Waterloo Mutual FIRE INSURANCE CO.
ESTABLISHED IN 1863.

HEAD OFFICE, - - Waterloo, Ont.

This Company has been over eighteen years in successful operation in Western Ontario.
During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,373,033.00;
and paid in losses alone \$709,752.00.
ASSETS, \$170,000.00.

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

GORE DISTRICT FIRE INSURANCE COMPANY.
HEAD OFFICE GALT, ONT.
Established 1836

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

MERCANTILE FIRE INSURANCE CO., WATERLOO, ONT.

Subscribed Capital, - \$200,000.00
Government Deposit, - 20,100.00

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., - - - President.
P. H. SIMS, Esq., - - - Secretary.
JAMES LOCKIE, Esq., - - - Inspector.

THE LONDON GUARANTEE & ACCIDENT CO. (LIMITED)
OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.
Dominion Government Deposits, \$56,745.32

HEAD OFFICE FOR CANADA,
72 KING STREET EAST,
TORONTO.

Gentlemen of influence wanted in unrepresented districts.

A. T. MCCORD,
Manager for Canada.
GEO. H. PATTERSON, 264 St. James Street,
Montreal, General Agent, Province of Quebec.

Insurance.

NORTH AMERICAN LIFE INSURANCE CO'Y.
Head Office - - TORONTO.

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

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.P., } Vice-Pres's
JOHN L. BLAQUIE, Esq., }
WILLIAM McCABE Managing Director

MONTREAL OFFICE,
117 St. Francois Xavier St.
CHARLES AULT, M. D.,
Manager Prov. Quebec.

Legal.

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.

Searforth, Ont.
McCAUGHEY & HOLMSTEL,
BARRISTERS, &c., Searforth, Ontario.

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

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

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

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. J. H. Messier, Esq., M.P., J. L. Cassidy, Esq., merchant, J. McEnryre, 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.
SIXTY-THIRD—Assembly Bill 130, passed March 30th, 1883. "The Provident Mutual Association of Canada" is a legal 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.

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.

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.

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.

Insurance.

GLASGOW & LONDON Insurance Company.

NORTH AMERICAN BRANCH,

HEAD OFFICE:

Cor. Notre Dame and St. Helen Streets,
MONTREAL.

DIRECTORS:

W. H. HUTTON, Esq., (James Hutton & Co., Montreal),
 Chairman.
D. GIROUARD, M.P., Q.C., Montreal.
LARRATT W. SMITH, D.C.L., Pres. Building and Loan
 Association, Toronto.
ROBT. C. JAMIESON, Esq., Montreal.
S. NORDHEIMER, Esq., Pres. Federal Bank, Toronto.

MANAGER:

STEWART BROWN.

CHIEF-INSPECTOR:

J. T. VINCENT.

INSPECTORS:

C. GELINAS, A. D. C. VAN WART,

MONTREAL AGENTS:

**G. DAVELUY, ADOL. ROBILARD,
 O. LECOURE.**

Every description of Fire Insurances effected at lowest rates.

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.

Confederation Life Asscn.

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,
H. J. JOHNSTON, Montreal.
 Manager for New Brunswick,
Major J. MACGREGOR GRANT,
 St. John.

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

LONDON & LANGASHIRE

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,
 157 ST. JAMES ST.
MONTREAL.

WILLIAM ROBERTSON, General Manager.

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,
 157 ST. JAMES ST.,
MONTREAL.
WILLIAM ROBERTSON General Manager,