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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 18, No. 15. }
New Series. }

MONTREAL, FRIDAY, APRIL 11, 1884.

M. S. FOLEY, }
Editor and Proprietor }

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First Prize Dominion Exhibition, 1880.

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- Canadian White and Grey Blankets,
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We offer a full assortment of

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PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

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Reserve - - - - - 1,900,000

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OTTAWA.

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Paid up Capital..... 993,263
Reserve..... 110,000

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CAPITAL PAID-UP, - - - - - 100,000

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CAPITAL SUBSCRIBED..... 500,000
CAPITAL PAID-UP..... 250,000

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Montreal Loan & Mortgage Co.

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Incorporated 1858.

CAPITAL - - - - - \$1,000,000 00

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CAPITAL PAID UP, - 600,000
RESERVE FUND, - 500,000
INVESTMENTS, - - - 2,000,000

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LONDON, ONT.,
INCORPORATED, - 1872.

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Subscribed, - - - - - 1,000,000.00
Paid-up, - - - - - 868,540.28
Reserve Fund, - - - - - 149,000.00
Contingent Fund, - - - - - 963.72
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FROM HALIFAX:

Table listing ship names and departure dates from Halifax: Polynesian (Saturday, Mch. 15), Peruvian (Saturday, " 22), Caspian (Saturday, " 29), Sarmatian (Saturday, April 5), Sardinian (Saturday, " 12), Parisian (Saturday, " 19), Circassian (Saturday, " 26), Polynesian (Saturday, May 3).

Rates of Passage from Montreal via Halifax: Cabin.....\$62, \$65, \$75 and \$88 (According to Accommodation.)

Intermediate.....\$45 Steerage.....\$31

FROM PORTLAND TO LIVERPOOL VIA HALIFAX.

Table listing ship names and departure dates from Portland: Polysian (Thursday, Mar. 13), Peruvian (Thursday, Mar. 20), Caspian (Thursday, Mar. 27).

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS: Cabin....\$20.00 Intermediate.....\$15.00 Steerage.....\$6.00.

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

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

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Heavy Brown Cottons and Sheetings.

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White Ducks for Sails, Tents, in 7, 7½, 8, 9, 10 and 12 oz.

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NAIL PLATE, &c.
All Orders for the Company's products executed
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Linen Machine Thread, Wax Machine Thread
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**Book and Job
PRINTING,**

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AND

BLANK ACCOUNT BOOKS,
FROM

JOHN LOVELL & SON,
23 & 25 ST. NICHOLAS ST.,
Montreal.

Commercial Summary.

There is at present in the city such an infatu-
ation for gambling in produce, that a new
"bucket shop" opened within the last fortnight
has already cleared \$2,500 profit. Every dealer
went long, and the market went the other way.

The returns for March of the Toronto Board
of Trade are as follows: imports, \$1,467,494;
exports, \$226,081; on the imports duty was
paid to the amount of \$285,049.65; \$211,605
worth of the exports was Canadian produce.

The Phoenix Electrical Lighting Co. of this
city has contracted with the authorities and
citizens of St. Johns, Que., to dispel the nightly
darkness of that city by means of the electric
system owned by that company.

The failures for the past week show an in-
crease of 5 in the United States and an increase
of 2 in the Dominion, a total of 8 more than
last week, the figures for this week are, Canada
34, United States 178, in all 212; last week, 204

An impression seems to prevail in certain
quarters that the winding up of the Exchange
Bank is not being proceeded with as speedily
as it ought to be. This is denied, and it is
claimed that no time is lost in bringing matters
to a close as quickly as the present rules—or
want of rules—of liquidation will allow.

The Upper Lake Steamers are preparing to
start from Collingwood about a fortnight hence.
They will probably start about the same time
from Owen Sound and Sarnia. The Canadian
Pacific Railway steamers will run from Owen
Sound, quite a disappointment to Collingwood
people.

DUN, WIMAN & Co., report the failures in the
States during the past three months as 3,296,
an increase of 490 over the corresponding
period of 1883, and 1169 more than in 1882; the
total liabilities for the same periods are 1884,
\$40,000,000; 1883, \$37,000,000; 1882, \$23,000,000
The marked increase speaks badly for either the
state of business or the integrity of commercial
houses.

FARRAR'S

PATENT IMPROVED

**Snow Plough & Flanger
COMBINED.**

Is attached to the Locomotive and operated from the cab.

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

JOHN TAYLOR & BRO.,

Agents for Canada,

No. 16 St. John Street, MONTREAL.

**PORTER & SAVAGE,
TANNERS**AND MANUFACTURERS OF
**LEATHER BELTING,
FIRE ENGINE HOSE, HARNESS, MOCCASINS,
LACE, RUSSET and
OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:
436 VISITATION STREET, MONTREAL.****AUCTION SALES**By **THOMSON & GOWDEY.**Auction Sales of Real Estate and
Household Furniture,**TRADE SALES** of every description. Farm Stock and General Sales at our Rooms will receive our personal attention. Liberal advances on Consignments. Fire Losses adjusted, and Valuations of all kinds will have our prompt attention.**THOMSON & GOWDEY,**
Commission Merchants and Real Estate and General Auctioneers, 211 St. James Street.
Mr. JAMES SCOTT, late of Toronto, the well-known Auctioneer, will give his personal attention to the Dry Goods Department.

The wholesale dry goods trade is not likely to view with complacency the reported new departure made by a large outside firm in this city in supplying the retail trade with domestic cottons at mill prices. The trespass on each other's domain by the tea and crockery dealers of New York a few years ago resulted in mischief, which both sides were glad to repair as rapidly as they were able.

A subscriber reminds us of our predictions of a year ago, concerning a town on the Canada Central Railway to which storekeepers were flocking, owing to the works of the railway at that point, and says they have been fully verified. Two general dealers have failed and one has left, all three being of only eighteen months standing in the place. Notwithstanding this weeding-out, business is still rather overdone.

AGAIN the result of speculation in real estate is shown; this time in the case of William Nisbett, builder, Halifax, N.S. The debtor after a business record of some ten years assigned on the 19th March to W. Roche, jun. The liabilities are \$25,000 and the assets nominally \$35,000, but as the latter consist of real estate, fully mortgaged, it is very doubtful whether there will be anything after the mortgagees are satisfied.

Leading Wholesale Trade of Montreal.

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**STRAW
GOODS.****WELL ASSORTED STOCK IN ALL LINES.****GENTLEMEN'S
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AGENTS FOR

**WOODROW'S
Celebrated Soft and Stiff Hats.****LATEST STYLES, LOWEST PRICES,
Selected for Spring Trade, 1884.**

WAREHOUSE:

517 to 525 ST. PAUL STREET, **MONTREAL.**

A CABLEGRAM last Monday to Toronto gives news of the end of the great suit "Caldwell against McLaren" in favor of Caldwell, with costs, which must be heavy. This would seem to settle the right of the public to use floatable streams, and puts the latter beyond the control of riparian owners. It reverses the finding of the Supreme Court, and makes the Ontario Streams Act a necessity to the owners of improvements to enable them to collect tolls.

We have not seen an original copy of the recent report of the Wellington Mutual Fire Ins. Co. of Guelph, but we observe by an exchange that the piece of advice tendered in our review of the business of the Mutuals early last summer has not been thrown away. It now appears that the sum of \$17,552 borrowed money has been paid, and that the company has a cash balance to its credit of \$1,946. The manager is to be congratulated on the improvement implied by the change.

J. LEE & Co., of Brandon, Man., harness dealer, owes his inability to pay 100 cents in the dollar to dullness in trade and to investments in real estate during the "boom" of 1882. He shows liabilities of \$5,900, and assets of \$6,132, the latter consisting of stock in trade, book debts and some of the aforesaid investments. He is offering to settle at 75 cents in the dollar. His real estate is encumbered for nearly its present value. Mr. Lee was formerly resident in Ottawa.

A PRIVATE telegram received from New York yesterday announces that the case of Lindborn *et al.* vs. the Graphic Company has been decided against the plaintiff, the case being dismissed by Judge Ingraham, on the ground that there was no ground for the action. The news will be received with satisfaction by the shareholders of the company. The plaintiff is the same person who has been endeavour-ing to put the company into insolvency here, and the company contended, amongst other things, that he was not a creditor of the company. The case here is still *en delibere* before Judge Doherty.—*Gazette.*

S. L. DESAULNIERS sold his farm property in Yamachiche, Que., some two years ago for about \$4,500 (as stated), and invested the money in the necessary outfit for keeping a general store. The new-fledged merchant seemed to have formed a wrong estimate concerning "the life we are living," and acting on this idea he brought things to such a pass that he deemed it advisable a few days ago to leave for other pastures. His liabilities are estimated at \$8,000; the assets consist of a house valued at \$2,500, his furniture, and a fair stock in trade.—Geo. Long, general storekeeper, for many years at Dundee, Que., has assigned. It has been more or less a struggle throughout for Mr. Long, and he has had recourse to his friends more than once for assistance. He compromised about six years ago at 35 cents in the dollar.

MESSRS. PREDALUE and Boudreau were well-to-do honest farmers in the vicinity of St. John, Que., who conceived the idea some five or six years ago that there was a fortune to be made in buying and selling hay. With a capital which should have been quite ample for all the purposes of the business, they launched out, and soon expended a large portion of it in paying too high prices. Being men of little or no education they kept no books, and scarcely knew how things were going till the end approached. It is difficult as yet to know the real amount of their liabilities, but they are supposed to be considerably over \$100,000. The amount of their assets is no less uncertain, but it consists of large quantities of hay in barns, about thirty hay-presses, and considerable real estate encumbered to the extent of about \$25,000.

Leading Wholesale Trade of Montreal

HODGSON, SUMNER & Co.

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

JOHN TAYLOR & CO.,

WHOLESALE

Hat and Fur House,

535 & 537 ST. PAUL ST., MONTREAL,

FIRST BUILDING EAST OF MCGILL ST.,

Manufacturers of Pull-Overs, Silk Hats and Furs and Importers of English and American Hats, Cloth, Scotch and other Caps.

McARTHUR, CORNELLE & 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

253, 255 and 257 Commissioners Street

MONTREAL.

J. J. SCOTT, general store, Alfred, Ont., A. J. Dubuc, general store, Nicolet, Que., and Alfred J. Pilon, St. Cuneconde, have all assigned to Messrs. Kent & Turcotte, Montreal.

The re-building of the premises of the St. Lawrence Sugar Refining Co., Montreal, has already made sufficient progress as to allow of manufacturing operations being commenced on a restricted scale.

MR. W. GALBRAITH is one of those who have fallen a victim to the over-competition inaugurated in Carleton Place, Ont., during the last year or two. He now shows assets of nearly \$11,000, but these are scarcely as real as his liabilities, which foot up \$10,000.

ACCORDING to the returns of the Board of Trade for the past month, British imports and exports were both larger than the corresponding month last year; the imports having increased £1,400,000 and the exports £3,300.

H. LATOUR & Bros., general store, Valleyfield, Quebec, assigned to Messrs. Kent & Turcotte, Montreal, on the 22nd inst. The liabilities are stated at \$3,700 and the assets at \$3,300, consisting of book-debts and stock. The stock is to be sold off.

OSCAR OLMSTEAD, plating mill owner, contractor and builder, Collingwood, Ont., who recently failed, is offering to compromise at 25

Leading Wholesale Trade of Montreal.

H. SHOREY & CO.,**Wholesale Clothiers and Mantle Manufacturers**

32, 34, 36, 38 and 40

Notre Dame Street West.

54, 56, 58, 60 and 62

St. Henry Street.

MONTREAL.

BRANCH WAREHOUSE,

Post Office Street, Winnipeg, Man.

The Material used in the
Manufacturing of our clothing
is Sponged and Shrank.

All our Workmanship
is guaranteed.

Our travellers are now on the road with Spring Samples. We are, as usual, showing Novelties and Specialties for the coming season.

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.

cents in the dollar, cash. His troubles are attributed in a degree to the negligence of his partner, J. M. Appleton.

The assignment of Alfred Bonnin, grocer of some years' standing, St. Dominique street, this city, is a surprise to the trade. He owes about \$8,000.—Jos. T. Tetrault, general storekeeper, Marieville, Que., has also assigned, with liabilities of over \$8,000.

A. J. PILON, a retail grocer of this city, who assigned to Kent & Turcotte, a few days ago, owes about \$2,000, and has assets of about \$1,200.—Another small retail grocer, F. Barsalou, of St. Cesaire, Que., has failed with liabilities of about \$700, and assets of nearly half that amount.

A TORONTO butcher, Benj. Bowman, Church st., has managed to leave the city with his wife and family, leaving his creditors behind with debts owing them of about \$1,500. He coolly sold his furniture and fixtures, stock and book debts to an auctioneer and then took the night express from the city.

H. L. GITTLESON, of Maxville, Ont., is not the gentleman who forms the subject of Eugene Sue's sensational work, but he has wandered somewhat in and around Glengarry county. He assigned a few days ago to R. W. McFarlane,

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL.

of Cornwall, having, doubtless, been weakened by a chattel mortgage for about \$1,000, given a short time before. Liabilities, a few thousand dollars.

F. GILLESPIE, furniture dealer, St. John, Que., has assigned to A. McKay of this city. The insolvent was in difficulty once before, and has never been able to advance beyond a very small business. The liabilities are \$3,000 and the available assets \$698; the debtor has offered a compromise of 25c on the dollar, which the creditors have agreed to accept.

BEGINNING in 1882 with little or no capital, and in an unfavorable stand, the wonder is how Henry Madden, grocer in a small way at Renfrew, Ont., managed to keep going so long. He now shows liabilities of about \$800, and assets in fair shape of about half that amount. He is offering to compromise at 40 cents in the dollar on what he claims to be good security.

HENDERSON'S Directory of Winnipeg and St. Boniface for 1884, just issued from the press of John Lovell & Son, this city, is a volume of 380 pages of which 164 pages are occupied by the Winnipeg alphabetical directory. An average of 35 names per page would give the adult male population of the city as 5,740. The present work is "48 pages of alphabetical names" larger than that of the preceding year, compiled during the year,

J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS
MONTREAL,

Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

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

JOHNSON'S GENUINE WHITE LEAD

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



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

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

**VULCANIZED****India Rubber Goods.**

For Mechanical Purposes.

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 230,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the day*, now in use in over 1000 Fire Departments on this Continent. BELTING, from one (1) to seventy-two (72) inches wide. HOSE, for Conducting, Station and Steam. PACKING, Cloth Insertion and Pure Taping of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

WAREHOUSES: TORONTO, 10 & 12 King St. E.; NEW YORK, 33 & 35 Warren St.; CHICAGO, 159 & 161 Lake St.; SAN FRANCISCO, CAL., 501 Market St.; PORTLAND, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.

THE CUTTA PERCHA & RUBBER MFG. CO'Y.

10 & 12 KING ST. East, Toronto.

T. McILROY, Jr., Manager.

J. S. HAMILTON & CO.,

(LATE OF MONTREAL.)

WHOLESALE WINE MERCHANTS

AND GENERAL AGENTS,

119 & 121 Dalhousie St., BRANTFORD, CANADA.

SOLE AGENTS FOR CANADA FOR

Ayala & Co., Chateau d'AY, Champagne.	Louis Latour, Beaune, Still and Sparkling Burgundies.
A. Matignon & Co., Cognac, Brandies.	Wm. Younger & Co., Edinburgh, Ales.
M. Roillard, Cognac, Brandies.	Beas' Ale, "Pig Brand," bottled by
D. G. Ross, "Ben Wyvis Distillery," Dingwall, Scotland, Scotch Whiskies.	Wm. Edmonds, Jr., & Co., Liverpool.
Jno. S. Shiels & Sons, Leith, Scotland, Whiskies.	Guinness' Stout, "Pig Brand," bottled by
R. VanZeller, Oporto, Port Wines.	Wm. Edmonds, Jr., & Co., Liverpool.
Sauchez, Romate, Hermanos, Xerez de la Frontera, Sherry Wines.	Pelee Island Vineyards, Pelee Island, Lake Erie, Canada, Canadian Wines.

Orders solicited for direct importation or shipment from store.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

R. V. BARKER & Co., druggists, etc., St. John, N.B., have assigned, and some preferences are noted. At last stock-taking the firm reported a surplus of over \$1,000. No statement of assets has yet been made up, but the liabilities are estimated at \$17,000. The firm was formerly Barker, Reid & Co., who dissolved in 1880, Mr. R. V. Barker continuing, with his brother as partner, under present style.

J. A. SEXSMITH, dealer in men's furnishings, Napanee, Ont., has assigned to A. T. Harshaw, owing \$4,000 to \$5,000. He was recently sued by bank for somewhat less than \$1,000, and this has probably precipitated the misfortune. Mr. Sexsmith was formerly a teacher, and began business about seven years ago. In 1879 he was of the firm of Rose & Sexsmith, who dissolved in December, 1881, each continuing alone.

MR. JOHN W. BANFIELD, a respectable merchant tailor of Cornwall, Ont., who obtained a 15 months' extension from his creditors last July, has evidently been unable to make headway, having recently assigned to R. W. Macfarlane of that town. Mr. Banfield crippled his resources by the erection of two houses a year or two since. At the time of the extension he

BEUTHNER BROTHERS,

MANUFACTURERS' AGENTS, AND LEADING

IMPORTERS IN THE DOMINION OF

EMBROIDERIES

AND

HOSIERY,

750 to 754 CRAIG ST., MONTREAL

owed his mercantile creditors \$1,100 and a few local accounts amounting to \$400, which, with the mortgage of \$3,000 on his elegant "Lodge," formed the total indebtedness.

O. DELORME, leather dealer, this city, is one of those who got pretty well cleaned out by friendly endorsements combined with the boot and shoe troubles of a year or two since. In January last he was obliged to get considerable assistance from a relative in order to keep going. He has recently arranged a cash compromise of 10 cents in the dollar on liabilities of about \$14,000. The assets amounted nominally to \$4,000. It is about five years since Mr. Delorme had the misfortune of being obliged to settle with his creditors at 15 cents in the dollar. "There is nothing like leather," anyway.

A MEETING of the creditors of Thaddeus Merleau, general dealer, Bryson, Que., was held in this city at the office of the principal among them, on Wednesday last. His statement showed liabilities of about \$9,400; assets in stock and fixtures, \$5,100; book accounts, good and doubtful, \$2,800, with real estate valued at \$750 over and above the encumbrance of \$1,500 upon it. He offers 60 cents in the dollar, in 3, 6, 9 and 12

Queen City Oil Co.**MACHINE OILS.**

FOR SALE EVERYWHERE.

DYEWOODS. Dominion Dyewood and Chemical Co., Importers and Manufacturers of Dyewoods, Dyewood Extracts, Dye Stuffs, Mordants, Chemicals and Acids, Aniline Dyes, Yorkshire Kulling and Scouring Soaps.

J. E. DUNHAM, Manager.

Office—77 Front Street East. Works—Don Station TORONTO.

months, and is given a week to find security for the payments, failing which the estate will be wound up. Mr. Merleau, was at one time of the firm of Blondin, McVeigh & Merleau. The second partner retired; in 1873 the remaining partners assigned, and Blondin bought in the estate at 25 cents in the dollar. Merleau shortly afterwards continued the business alone. He had formerly been unfortunate at St. Marthe.

Business changes of recent occurrence:—The following firms have assigned in trust:—J. J. Scott, Alfred; E. A. Smith, Toronto; H. McNair, Milton; J. Somers, Gananoque; T. Smith, Ottawa. Offering to compromise:—H. Mudden, Renfrew; W. H. Byers, Eganville; G. A. Gibson, Lindsay, sold out by sheriff. R. R. Weir, Orillia, failed. P. Bartzen, Bothwell, absconded. *Quebec.* Assigned in trust:—E. Dechene; St. Pacome; W. H. Latour, Valleyfield; T. Masse, St. Cesaire; J. St. Amour, Valleyfield; F. Gillespie, St. Johns. *Manitoba.*—Assigned:—Wilson & Co., Moose Jaw; Chadwick & McLelland, Rat Portage;

Leading Wholesale Trade of Montreal.

MILLOW, HERSEY & CO.,
Montreal,

MANUFACTURERS OF

TRIODE HORSE SHOES,
ISLAND
AND EVERY DESCRIPTION OF
CUT NAILS.**Railway and Ship Spikes,**
*Iron, Steel, Zinc & Copper Shoe Nails.*And **SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, 110b and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Livets, Galvanized Nails Also, Tinned Nails and Tacks of all kinds.

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

OFFICE AND WAREHOUSE:

Coverhill's Buildings, 91 St. Peter Street.

MONTREAL ROLLING MILLS
COMPANY,
MANUFACTURERS**CUT NAILS,**
HORSE NAILS,
WROUGHT IRON PIPE,
TACKS, BRADS, ETC.,
HORSE SHOES, ETC., ETC.**Tees, Costigan & Wilson.**

(Successors to James Jack & Co.,)

IMPORTERS of TEAS
AND GENERAL GROCERIES

66 ST. PETER STREET. MONTREAL

Birtle Lumber Co., Birtle, sheriff in possession. Birtle Farming Co., Beulah, sheriff in possession. *Nova Scotia.*—Assigned:—G. E. Calkin, Kentville; S. D. Brown, Maitland; R. L. Ryfogle, Parrsboro; W. Proctor, North Sydney, offering to compromise. *New Brunswick.*—Curry & Walsh, Campbellton, suspended. P. Cooty, St. Anne's, left the Province.**HEAVY DEFALCATION.**—Western Ontario exchanges abound with details of a melancholy case of defalcation on the part of a supposed well-to-do banker, which appears to have been systematically planned for some time. Some six years ago, Bailey Harrison, son of John Harrison, a well-to-do stove and flour manufacturer of Parkhill, entered the service of the Federal Bank at London. He shortly afterwards became connected by marriage with the family of E. D. Tillson, a wealthy lumber merchant of Tilsonburg, but continued to reside in London, where he appeared to enjoy the confidence of the Federal. No sooner did he feel his education complete than he entered into negotiations with Alex. McTaggart,

Leading Wholesale Trade of Montreal.

TO
Builders, Plasterers,
CONTRACTORS.

Having just refitted our

PLASTER MILLS

with all the Latest Improvements we are prepared to supply

Calcined Plaster

of the

Finest Quality at Low Rates.

Special Quotations for large lots.

LYMAN, SONS & CO.,
MONTREAL.**THOURET,****FITZGIBBON & CO.,**

15 Lemoine St., Montreal,

AND

41 Luetzow Street, Berlin, Germany.

IMPORTERS OF

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

400 boxes of Scented Orange Pekoe.

Replying to those who enquire, *What is scented orange Pekoe?* We would say that it is the young tea leaves gathered in April, then highly perfumed by being placed in baskets over heated orange and olive flowers, and immediately sealed up in lead lined Boxes. The peculiar fragrance of this tea is such that two ounces mixed with a pound of ordinary tea will thoroughly penetrate and stamp its distinctive flavor to the entire mass.*It is not designed to be drank separate.* But we strongly recommend its use in imparting a rich flavor to medium or common teas, which have sufficient strength, but are lacking in fragrance. You are welcome to a sample by mail.**THOS. DOHERTY & CO.,**

33 St. Sacramento St.

a private banker of Parkhill, to start banking business at Tilsonburg, and arrangements being completed they both removed to that town and opened up some four years ago on Broadway, the principal thoroughfare. The transactions of Harrison & McTaggart were estimated to have reached \$130,000 in a single month. The Federal continued to be their principal factor. It appears that young Harrison's system of fraud began shortly after the removal, and his expensive and ostentatious habits must have caused him to take the first step. By a systematic falsification of the books of the concern the defalcations assumed startling proportions, but, so great was the confidence reposed in him, chiefly through his wealthy relatives and connections and the princely way in which he outshone anything ever conceived in Tilsonburg, that it was only after his flight and prolonged absence—ostensibly to visit some field sports in Tennessee—that suspicion began. His father in Parkhill had so much confidence in him, that he gave his bond, assuming all liabilities, and proceeded to Tilsonburg to manage the business meantime.

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 Bellerio. [Cognac.]

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

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

Jules Regnier, Dijon, Burgundies and Chablis.

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

Reaudin Bollinger & Co., Ay, Champagnes.

Seigert & Sons, Trinidad, Genuino Angostura Bitters

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

Bottlers.)

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

Rolg, Ponsati & Co., Barcelona and Tarragona Spanish

Ports.

Eschenauer & Co., Bordeaux, Clarets and Santernes

H. Sichel & Sons, Mayence Rhine Wines.

George Roo & Co., Dublin, Celebrated Old Irish

Whiskies.

James Watson & Co., Dundee, Fine Old Scotch

Whiskies.

BATTY'S NABOB SAUCE
C. H. BINKS & CO.,
MONTREAL.**CHICORY**

BEST QUALITY

GRANULATED

in casks and cases of

8-14 lb. TINS.

JOHNSON, RUSSEL & CO.,

77 ST. JAMES STREET,

MONTREAL,

In a short time evidence of fraud began to appear, and day after day revealed more and more, till the father refused to assume any further responsibility in the matter. The amount of the defalcation is given at \$30,000, and a suit is stated as having been entered against the father by the Federal Bank for that amount. Mr. McTaggart shares in the security and bonds signed by the father of the absconder, and consequently is not supposed to have lost all. Young Harrison is reported to be operating in grain in Chicago,—and one exchange is responsible for the statement that in his love of amusement he did not turn a cold eye upon the smiles of beauty for some time before his fall.

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

DIVISION OF PROFITS, 1885.

APPLICANTS JOINING NOW WILL SHARE IN

TWO YEARS PROFITS,
AT THE QUINQUENNIAL DIVISION
NEXT YEAR.

A. G. RAMSAY, Pres't.

R. HILLS, Secy.

J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.

District Agent, J. AKIN.

Inspector, P. LAFERRIERE.

Quebec Agency: 133 St. Peter St. G. V. H. BOUCHARD, Agent.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE CO.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....	about \$100,000,000
Invested funds.....	do 30,000,000
Annual Income.....	do 4,000,000
or over \$10,000 a day.	
Claims paid in Canada.....	do \$ 1,300,000
Investments in Canada.....	do 2,000,000
Total amount paid in Claims during the last 3 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.	

W. M. RAMSAY, Manager, Canada.

ANOTHER GRAND SUCCESS

FOR THE

Williams Manufacturing Co'y.

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

Head Office, 347 Notre-Dame Street, Montreal.

CRATHERN & CAVERHILL,

IMPORTERS OF

Hardware, Iron, Steel Tin, Canada Plates, Window, Glass Paints & Oils. Manufacturers of Cut Nails, Clinch & Pressed Nails, and the celebrated "CC" Horseshoe Nails.

AGENT VIELLE MONTAGNE ZINC CO.

89 St. Peter St., Stores: 12, 14, 16, 18 Colborne St.

UNION NAIL WORKS, St. GABRIEL LOCKS,
MONTREAL.

A. & T. J. DARLING & CO.

Bar Iron, Tin, &c. and Shelf
Hardware.

OUTLERY A SPECIALTY.

FRONT ST., East.

TORONTO.

1883 - St. John Exhibition - 1883

LEATHER BELTING,

FIRE ENGINE ROSE,

&c., &c.,

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

The highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

ROBIN & SADLER,

MONTREAL,

OVER ALL COMPETITORS.

J. & J. TAYLOR, TORONTO SAFE WORKS.

ESTABLISHED, - 1855.

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

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

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

Goldie & McCulloch "CALT SAFE WORKS,"

MANUFACTURERS OF

Fire and Burglar Proof

SAFES AND VAULTS.

Awarded First Prize, Diploma and Three Medals at Montreal and Toronto.

SILVER MEDAL AND DIPLOMA AT ST. JOHN, N. B.
WAREHOUSES AT MONTREAL:

31 ST. JAMES STREET WEST,
Adjoining "Witness" Office.

ALFRED BENN, General Agent.

Terms of Payment made easy and prices low. Write for particulars.

ESTABLISHED 1830.

WM. DARLING & CO., Wholesale Shelf and Heavy HARDWARE, 28 & 30 ST. SULLIVAN ST., MONTREAL.

The Journal of Commerce FINANCE AND INSURANCE REVIEW.

MONTREAL, APRIL 11, 1884.

CURRENT EVENTS.

We have had an unusual number of interesting subjects to notice within the last few days, and are therefore compelled to be brief in our references to them. At a very late period of the Session, railway resolutions have been brought down, authorizing subsidies aggregating nearly ten millions of dollars to twenty-six railways, thirteen in the Province of Quebec, eight in the Maritime Provinces, and five in Ontario. Quebec is to get \$7,479,100, the Maritime Provinces \$1,060,400, and Ontario \$636,800. It is scarcely possible that these resolutions can give satisfaction to the members from Ontario, especially as it is generally believed that they have originated in a pledge given as an inducement to the Quebec members to concur in the loan to the Canadian Pacific company.

STREAMS QUESTION.

The unanimous decision of the Judicial Committee of the Privy Council has reversed the unanimous decision of the Supreme Court of Canada on the question of the right of a riparian proprietor to make improvements in certain streams alleged to be not navigable, and to prevent other proprietors from using such improvements. The costs are said to be enormous, and have been estimated as high as \$30,000. The political parties are each claiming the victory. There is something to be said on both sides. The main point taken by the *Montreal Gazette* is that the Ontario Act had a retroactive effect, and that it was therefore properly disallowed. The Act was, if we are not mistaken, passed originally after the first judgment in favor of Mr. McLaren. Its object was to declare that such power, even if legal, ought not to exist, but it also provided fair compensation for the use of the improvements. It was competent in the opinion of the Legislature for it to pass such a law, and, as matters have turned out, it would have been fortunate for Mr. McLaren had it been left to its operation. It was held to be an interference with private rights, and there is no doubt that it was intended to be so, but there are cases when it is desirable to protect the general public from a bad law, as the one in question was believed to be. It is certainly very hard on Mr. McLaren, who had been encouraged to believe that he was only exercising his legal rights, and who has been put to enormous costs in consequence.

THE CONSPIRACY CASE.

The sitting magistrate at Toronto has committed all the parties charged with conspiracy for trial. There was quite a scene in Court caused by Kirkland, the United States defendant, falling in a fainting fit on the floor. The magistrate seems to have had little difficulty in coming to the conclusion that there was a conspiracy. He then found Wilkinson and Meek sufficiently compromised by their interview with McKim, while Bunting was held to have committed himself by his promise that, whatever Wilkinson and Meek agreed to, would be carried out. Kirkland's offer of \$1,000 to McKim, and his references to "them" connected him with the conspiracy. It was at this period of the judgment that Kirkland fell in a fainting fit.

BOUNDARY QUESTION.

The Dominion Government has agreed to leave the boundary dispute to be decided by the Privy Council, and, as Ontario and Manitoba have agreed, it may be assumed that this troublesome question is in a fair train for settlement.

THE LANGEVIN CHARGES.

The *Globe* has made very serious charges against Sir Hector Langevin, which are, in substance, that a considerable amount of the money raised for a testimonial to the Minister was contributed by contractors who had unsettled claims pending before the department of Public Works, and it is added that large sums were subsequently awarded to these contractors. It has been stated positively by the *Montreal Gazette* that the names of the contributors were not known to Sir Hector Langevin, while the *Globe's* correspondent states as positively that Mr. Goodwin, one of the contractors, sent his cheques direct. Sir Hector Langevin has positively denied all the charges, and we think quite satisfactorily.—The old \$32,000 charge has been revived in connection with the other. It will be recollected that Sir H. Langevin offered to submit a statement of the expenditure to Mr. Joly in confidence, but that gentleman declined to receive it. It is unfortunate that Sir Hector did not at once ask some leading gentleman of his own party, such, for example, as Senator Ferrier or Senator Ryan, to examine the matter, and to give a short statement, over their signatures, that they had been satisfied that the money had been expended for political purposes, and that no personal benefit had been derived from it. We have always heard that the origin of the suspicion, and the consequent imputations, was the denial by Sir Hector's political allies in Quebec, that they had received any assistance from the fund. It was very different in Ontario with the allies of Sir John A. Macdonald.

THE DECLINE IN WHEAT.

Owing to a succession of bad crops in the most fertile countries of Europe, the United States have for the last five years been called upon to supply the wants of hungry populations, and accordingly fully one-third of the wheat raised in the United States has annually been exported. Europe was represented by newspapers to the south of us as entirely dependent upon America for her food. Her exhausted fields could no longer satisfy the demand upon them and, like Great Britain, occidental countries had to rely upon American surplus to fill up their annual deficiency.

The continued heavy break in prices, amounting to a decline of 24 cents per bushel within the last four months, (and yet not great enough to permit exportation) is a severe blow to the assumption of America's being the

granary of the world. Wheat has not been sufficiently low to admit of transportation to and sale in European markets; in competition with Indian, Russian and other wheats. It seems, therefore, a most conservative statement of the case to say that high-priced wheat and monopoly of the supply, due to lack of development in other fields, are nearly at an end. We must now on this continent adjust ourselves to the markets of the world, and accept the price which foreign wheat consumers will pay us in common with other competitors.

With every new application of steam-power, with every new mechanical contrivance for saving labor, with every dollar added to the general wealth, there comes an increased facility for meeting the competition of foreign grain-growing countries in the European markets. But the bane of the country is speculation, with the enhanced prices put upon all things speculated in. It is this tax, added to the farmer's profit, that has made prices systematically higher than in other countries, and enabled these to undersell American producers. Speculation has extended to all commodities. Stocks, wheat, corn, provisions and cotton were for a long time almost the only commodities bought and sold upon speculation. Now option sales in tea, coffee, sugar, naval stores, petroleum, metals, butter, cheese, and eggs are of daily occurrence. The latest proposition of this nature comes in the shape of an effort to establish a "Call and Options" in print cloth, in connection with the Cotton Exchange of New York. Speculation is a destructive parasite upon American trade—exact its toll from the consumer.

Accustomed to command prices in the European markets, the American grain trade would not admit that times had changed,—that the crop in Europe was not as bad as statistics were fain to exhibit it,—that large stocks had accumulated every where, and new sources of supplies, owing to prolific harvests in Australia and India, would soon be adding largely to the already overstocked markets. Instead of meeting the demand at its own prices, speculation held up the largest supply the country ever had in sight, and refused to admit that the United States was not the agricultural mistress of the world, as it has been accustomed to pose for some years past. Everywhere the prospects are in favor of a bountiful crop of cereals. In Europe the winter has been very mild, and the plant is well forward; on this continent no complaint is heard as to the appearance of the winter wheat, and within a fortnight spring seeding will begin.

Owing to the building of new steamers, freights are exceedingly low; and, to complete the inducements to relieve our granaries, exchange is so low that gold shipments have taken the place of drafts for remittance abroad. The stocks of wheat in Great Britain are enormous, and in London are 454,000 quarters larger than last year. From the 1st of September to the 15th of March, the importation of wheat alone amounted to 11,421,252 quarters, and the carrying of this enormous quantity of grain, in presence of a persistent decline, creates a good deal of anxiety. In France and in Belgium the tendency is toward lower prices. In Germany the crops are said to "look splendid;" wheat and rye are lower. Wheat in Berlin is rather weak, as well as rye; in Hamburg wheat is inactive and flour difficult of sale. In Holland, wheat for delivery in November has declined 4 guilders per last, and the market for actual delivery is quite dull. In Hungary the last advices from Pesth notice a decline of 20 kreutzers per 100 kilos on wheat, and some heaviness in flour. The opening of navigation at the port of Nicolaiess and the rivers in the interior of Russia will allow of the quantities held in the country reaching the sea-shore. The wheat exports from Odessa for the two first months of this year amount to 176,447 tchetwertz against 918,076 tch. in 1883, (7,058,682 bushels against 4,908,456). The conclusion arrived at from the tone of the foreign markets is that a recovery in prices cannot be expected as long as the present appearance of the crop is not marred by disastrous weather, or the glut in the markets relieved by the consumption.

The decline during last week has been unprecedented, and yet present prices of the usual shipping description of wheat, with the extraordinary low rates of freight and exchange, do not warrant shipment to any port of Europe with a fair chance of even a small profit. For instance: Toledo No. 2 Red Winter wheat will cost in London—American terms—about 36s 6d per quarter; but wheat of better quality, giving more profit to the miller, may be had there at the same price, e.g., Polish Odessa, 35s 6d; Bessarabia, as per sample, 37s; Calcutta No. 2, new crop, 35s; and Bombay No. 1, 38s per quarter. A visible supply of 28,500,000 bushels, a promising crop in the ground, and favorable weather for the spring wheat seeding, leave no alternative to wheat holders but to adjust themselves to the markets of the world, and accept the price which foreign wheat consumers will pay them in common with other competitors.

FIRE INSURANCE, 1883.

Acknowledgments are due for advance sheets of the departmental fire insurance returns for last year, which, although subject to corrections, are doubtless sufficiently near the mark to enable readers to form some idea of the general working of this important branch of business. A comparison with the records of the previous year, although not as satisfactory as might be desired, yet shows some improvement, and when it is considered that the new tariff rates in Ontario had not as yet sufficient time for proof, and that we are entering upon a new era in this Province also, it is not unreasonable to hope that the present year will show a much greater improvement. We again adopt the tabular forms used in a former review:

For 1882.

	Premiums	Losses incurred.	per cent.
Canadian..	\$1,033,433	\$ 752,723	72.84
British.....	2,908,458	1,898,282	65.27
American.	287,815	156,363	54.33
Gr'd total.	\$4,229,706	\$2,807,368	66.37

For 1883.

	Premiums.	Losses incurred.	per cent.
Canadian..	\$1,091,801	\$ 776,016	71.08
British.....	3,178,850	2,088,420	65.70
American.	354,090	184,288	52.05
Gr'd total.	\$4,624,741	\$3,048,724	65.92

The percentage of Canadian companies is swelled considerably by the losses of the Sovereign, which show a proportion of over 100 per cent. The total net amount at risk at the close of the year by all licensed companies was \$572,144,084, an increase of \$45,287,606 on that at the end of 1882. The great bulk of this increase is in British companies, and nearly one-half of it belongs to one alone. Of the new British companies entered during the year the Caledonian has made notable progress. The losses of this company and of the National of Ireland show the usual experience of a first year's business. The latter company's losses during its nine months' operations were barely one-third of premium receipts. It may not be out of place to mention that the net premiums of Canadian companies do not comprise the receipts of the Western, the British America, the Royal Canadian and the Anchor, from inland marine or foreign sources, and which are nearly double those from the home business of all Canadian companies, as represented in the foregoing table. On the whole, the Canadian business for 1883 compares favorably with the experience of many of the same companies operating in the United States.

THE RAILWAYS.

It is, we think, deeply to be lamented that such an active warfare should be maintained by a large portion of the Canadian press against our principal railway companies. The leading organs of the opposition seem determined to strain all their efforts to inflict injury on the Canadian Pacific Co. A mere rumor, invented by the Ottawa correspondent of a leading political journal, was copied extensively by the opposition press, which did not hesitate to express its belief that the Canadian Pacific company had made a fresh application for assistance to the Dominion Government. Detailed reports of interviews between the president of the company and Sir John A. Macdonald were given, and it was alleged that Sir John had expressed himself in strong terms of indignation at the demand. In due course these rumors reached New York, and have been widely circulated by the press of that city, with the natural result of a fall in the stock. We can make due allowance for attacks by a political party on the railway policy of the Government, which is, of course, open to fair criticism, but nothing can excuse the persistent efforts made to damage a company which has entered into a contract with the Government with the sanction of Parliament, and which has given abundant proof of its determination to carry out its undertaking in good faith.

We should be sorry to think that the directors of the Pacific company are responsible for the attacks on the Grand Trunk, which have been so persistently made of late. When the Grand Trunk company endeavored to secure a monopoly in a vast region of country it was quite right to oppose its pretensions, but there is no longer any ground for the hostility which has been since manifested, and the personal attacks on the General Manager, Mr. Hickson, ought to be strongly condemned. It has been the policy of railroad companies, ever since their first organization, to oppose competing lines, and in view of the fearful losses sustained by those who have embarked capital in railroad enterprises, this should not cause surprise, nor should it be a ground for the display of hostility. We cannot believe for a moment that a single member of the Canadian Government entertains a feeling of animosity either against the Grand Trunk company or its manager, owing to the opposition which was made to the loan to the Canadian Pacific. The Grand Trunk company is about to place a double track on its line between Montreal and Toronto, and by so doing will confer a substantial advantage on the entire com-

munity. We do not understand that the amendments which were made in the Bill which is about to become law are complained of by the company or that they will be found in the least degree embarrassing. We have observed with satisfaction that our daily contemporary, the *Montreal Gazette*, has expressed his conviction that there is no justification for the assumption that the attacks on the Grand Trunk company and on its much respected General Manager, Mr. Hickson, have been inspired by the Canadian Pacific company. Such is our own belief. There is an ample field for the operations of both companies, and it is clearly the interest of the country that the competition between them should be of a friendly character. The public interests have been amply protected by the clause in the Pacific Company's Bill preventing amalgamation or pooling arrangements with the Grand Trunk.

THE NEWFOUNDLAND DIFFICULTY.

It seems to be generally admitted that notwithstanding the express provision in the law that there shall be a duty exacted on barrels, the usage at the various ports, other than Montreal, has been not to exact any duty on barrels containing oil when imported from the United States, the practical effect being to discriminate against the colony of Newfoundland. We believe, moreover, that no inspection is required of herrings imported via the United States to other ports than Montreal. So far as we have been able to ascertain, the deputation which visited Ottawa recently to represent the views of the trade on this subject failed to elicit from the Government what its future policy is to be. Apart altogether from the highly objectionable discrimination in favor of a foreign country against a British colony, the objections to a duty on the barrels containing an article, which, in accordance with what is deemed sound policy, is admitted duty free, and the compulsory inspection of such a commodity as herrings on importation are so obvious that it might have been expected that the moment the attention of the Government was called to the subject the grievance would have been redressed. It might, likewise, have been expected that independent members of the House of Commons, and especially those representing the city of Montreal, would have exhibited more energy in protesting against a policy which is not only detrimental to the interests of that city at present, but, which, in the event of the

adoption of a retaliatory policy, will be highly injurious to all engaged in the export trade to Newfoundland.

The foregoing was written before the discussion had taken place in the House of Commons. Sir Leonard Tilley was mistaken in stating that duty had not been charged on oil barrels from Newfoundland, and also that it was not imposed by-law. It has been announced that negotiations have been opened with the Newfoundland Government as to the herring inspection question, but Mr. Fortin has threatened to go into opposition unless inspection is maintained, and we believe that Mr. Costigan's new bill provides for it.

HUDSON'S BAY ROUTE.

There seems to have been no opposition to the estimate of \$30,000 to provide for the cost of ascertaining the practicability of utilizing for commercial purposes the navigable waters of Hudson's Bay. The Imperial Government, acting, of course, under the advice of the Lords of the Admiralty, has declined rendering any aid to the proposed expedition, holding that the log books in their possession clearly show that the straits are not navigable for a sufficient length of time to allow merchandize to be shipped to England by that route. We confess that we do not attach much weight to Sir John Macdonald's remark, that the Admiralty had once held the same opinion about the Gulf of St. Lawrence. We are inclined to think that the opinion of the Admiralty will be very generally shared by those engaged in the shipping trade, and that it would be found difficult to induce ship owners to place vessels on the route. Of course the Manitobans would argue that a good round subsidy would prove a sufficient inducement, and it is quite possible that such a solution of the difficulty might be found effective. Meantime no less than two railroad companies are in the field, fully prepared to construct one, or possibly two, roads to Hudson's Bay before the important question of the practicability of utilizing the route has been determined. It cannot be imagined that capitalists are prepared to embark their money in so hazardous a speculation, and it may therefore be inferred that the land and money subsidies will be sufficient to construct the road. Then comes the question of traffic. The longest period of navigation that can be calculated on is four months, but that is probably two or three weeks too much. What traffic will there be on such a road during the interval between the season of navigation? The temptation of 12,800

acres of land per mile has been found sufficient to induce two companies, the Winnipeg and Hudson's Bay Railway and Steamship Co. and the Nelson Valley Company, to enter into competition for the Grant, which will probably be supplemented by Manitoba. The Minister for Railways is naturally anxious that one strong company should be formed, but it seems probable that the respective promoters have each personal interests in the routes which they have selected. The paid-up stock to be allotted to the shareholders is \$200,000, which would possibly build five miles of the road. Reliance is placed on obtaining capital in England, which is said to be waiting investment as soon as it shall be determined which company will be entitled to the enormous land subsidy. Although the professed object of the recent vote is to ascertain the practicability of navigating Hudson's Bay it is tolerably evident that it has been already determined by the steamship and railroad companies to embark in the enterprise, and it is quite possible that some enormous subsidy has been held out as a bait to English speculators to make the experiment of sending one or two steamers to the bay. One thing is tolerably certain, which is that the whole scheme of the railroad and steamship line is the most visionary of the numerous visionary projects that have been undertaken on this continent.

RECENT FAILURES.

The number of failures throughout the Dominion recorded every week in the pages of our "Commercial Summary" might lead one to suppose that the country is passing through an era of business depression only a little less in degree than that of 1878-9. An examination, however, into the circumstances of the majority of these troubles reveals the existence of special rather than general causes. Many of the persons concerned were totally unfitted for business; others had been popular clerks but proved incapable principals; a majority had too little capital and were eaten up by interest in one form or another; a great many were induced to start another store where there was scarcely a living profit for those before them; others who possessed some of the attributes of success were tempted into keeping extravagant horses and carriages to please those who from the outset must maintain the proper dignity of the merchant's position.

But it is to a larger or middle class of dealers that attention has been more particularly attracted during the last six

months or more,—men, who, not satisfied with doing well slowly, but too readily availed themselves of one or more of the various opportunities presented on every side for jumping, as it were, into a fortune, and, who, for this purpose, invested the few thousands or hundreds they had saved, to be followed in many cases by what was required to pay maturing liabilities. The improvement in trade during 1881 and 1882 found many merchants who had weathered the disasters of the preceding five years on the road to prosperity, and some of these, never doubtful of the permanency of the improvement, were drawn into the speculative whirl of the day. Toronto appears to have been the centre of this new excitement, although Montreal and other cities contributed their quota. The difference in the two sections was somewhat remarkable. In the west, principals held not aloof; in the east, one or two venture-some spirits had been caught some time before, and their enormous losses proved a valuable lesson to those who looked westward for further gifts of fortune. The investments of eastern men were rather in the form of too easy credits, but of these there was generally little lost beyond the profits. Apropos of the far west, it cannot fail to occur to those who are interested in the growth of that great and fertile country that, amid the many blanks recorded, there is little or nothing heard of any disaster among the more legitimate settlers, the tillers of the soil.

Among the weekly record of business troubles one may look in vain for the name of any merchant possessing the ordinary elements of success, who stuck to his business and avoided outside speculations. And thus it must always be. The retailer is, in the long run, less liable to failure through bad debts, the principal danger to the legitimate trader being from over-competition—too many stores for the business to be done. His customers may be slower, but they are surer. Many of the customers of the wholesale dealer are tempted into various outside enterprises, by which they risk the capital being always lent them. There is at the present, doubtless, a considerable amount of capital lent out in this way; and, owing to the deficient harvest and the lock-up of savings in outside enterprises, renewals have been more common of late. The number of persons carried along in this way is considerable, but the remarkable caution in making purchases, observed generally by the country trade for months past, augurs favorably for the future. Towards the close of 1883 some observers of the signs of the times foretold

heavy failures before the spring; these have not occurred, although the same class of seers describe the present state of business as being like the "wonderful one-horse shay," each part so well made and supported that it requires only a slight accident to one part to bring on general smash. This is not the view taken by some leading bankers, and by merchants who have not over-stocked under the impression that the far western demand had not met with a temporary check. The outlook for the year would seem to be favorable. The growing wheat looks promising, and the general caution practised all round—except perhaps by some of the cotton manufacturers—points to confidence among traders in being able to pay twenty shillings in the pound for some time to come.

THE FUR MARKET.

Fuller reports are to hand of the Hudson Bay Co.'s and other sales in London. The following have advanced: Otters, 1st quality, 30 per cent.; 2nd, 20 per cent.; 3rd, 10 per cent.; silver fox, 15 to 20 per cent.; the lower grades experiencing the greatest advance: marten, 25 per cent.; mink, 10 to 15 per cent.; lynx, on an average, has advanced 25 per cent, except the lower grades which remain at last year's prices: bear and wolverine, 30 per cent. Fisher and red fox sold at slightly lower prices than last March. The finer grades of sea otter brought high prices, but medium grades fell off slightly as compared with last spring. In seals Alaska skins brought fully the high prices of last October, the quantity of fine grades offered being smaller than usual. The English trade were the principal buyers, the previous collection, sold last October, being bought almost altogether for the American market. The Copper Island collection, which ranks next to Alaska skins in quality, sold at an average of 30 per cent higher than last year; they also were purchased by the European trade for home consumption. Prices at C. M. Lamson & Co.'s sales, which lasted from 19th March to 1st April, ranged about the same as at the Hudson Bay Co.'s sale, except otter, which only brought an average advance of 10 to 15 per cent; in muskrat there was a decline of 10 to 15 per cent and in beaver a fall of 10 per cent as compared with prices of January last. The trade was fully represented, and bought all the goods offered at an advance on prices of a year ago. At several minor sales, held both before and since the principal ones, goods realized satisfactory prices. The collection of continental furs at Leipsic is not so large as usual. Persian lamb, though lower in price than a year back, are very inferior in quality; skins suitable for the Canadian market are difficult to obtain. The demand for Astracans exceeds the supply, and prices are consequently rather higher. Squirrel furs have accumulated during the past two years, and are being sold at about 25 per cent less than a year ago. Otter furs rule at about the prices of 1883. The trade on the

continent during the winter of 1883-4 has been very unsatisfactory, owing to the mild weather and absence of frost and snow; notwithstanding, a great deal of spirit has been shown and higher prices than usual have been paid at latter sales. The number of skins at the Hudson Bay Co.'s sale was nearly 189,000; the heaviest items were 70,000 marten and 52,000 mink skins; six varieties of fox—silver, cross, red, white, blue and kitt—were catalogued.

FIRE ENGINE HOSE.

It must be supposed that so small a transaction as the yearly purchase of some \$2,000 to \$3,000 worth of engine hose for the Montreal fire department is an exception to what is implied by the remark that "every public contract has its broker," and yet it is not easy to feel satisfied in the premises. The worthy chairman of the committee of the fire department, and the no less worthy chief are men of too much common sense to allow their preferences to be attributed to any motive than the general good of the service, consistent with a due regard to economy. The unwavering pronouncement on the part of these two gentlemen at the recent meeting in favor of "Paragon" hose would argue an acquaintanceship with some special merit in that particular class of goods or—something else. Let us see. The brand of hose known as "Paragon" is made only by one firm in New York. It is a pity therefore that the City Fathers should have felt obliged to indulge in the mockery of advertising for tenders for "Paragon Hose," as there was only one place where this could be supplied, and a postal card would have served the purpose just as well. They might as reasonably have advertised for tenders for gas, for Perrault printing, or for Weber pianos, which only one concern can supply. The initiated and those behind the scenes winked at each other, elevated their eyebrows or indulged in Gallic shrugs according to their kind, on having their attention drawn to the advertisement for tenders for "Paragon Hose." One or two makers of other hose asked to have their goods examined or tried,—but it was not necessary. It may not be known generally that the goods called "Paragon" are really furnished by a Canadian firm, who buy the cotton jacketing in New York from the "Paragon" people (the Eureka Hose Co., of that city), and line it with rubber here. At the meeting of the fire committee of the City Council last week, met, among other things, for the purpose of opening tenders for Paragon hose, there was considerable discussion on this head. Alderman Hood and Chief Patton were unanimous in preferring the "Paragon" to all other. Other hose had been tried but to no purpose. The question as to why tenders were asked for this brand was not answered; but it was contended that rubber hose was more subject to break, and otherwise not so desirable by the firemen, its heaviness being one of the obstacles, but difficulty in repairing the chief one. The specimens of repaired rubber hose sent before the committee were not examined. However the result of the meeting was that the "tenders for Paragon" were not opened, and it was resolved to advertise again simply for "Engine Hose," till the 18th. The feeling against all rubber hose is strong, and it is probable that one or other of the best and cheapest jacketed hose will be preferred, notwithstanding the pertinent questions of Alderman Mount as to the liability of the latter to damage by fire. Apart from probable economy, it is a matter of congratulation that any unworthy motives attributed to certain honorable gentlemen in place will be disproved by the more general character of the new advertisement for tenders.

THE DYED COTTON TARIFF.

It is well known to the trade that the additional 7½ per cent duty imposed on cottons, printed or dyed, on and after the 1st January last, was intended as a protection to manufacturers of those goods in Canada, according to promise made by the Government some time before. By what Sir Leonard Tilley in his Budget speech admitted to have been a clerical error, some important articles of Canadian cotton manufacture were excepted from this advance and remained under the old duty of 20 per cent, among them being the class known as silicias, coutilles, black casbans, sateen jeans and permanent linings, forming about 90 per cent of the product of the large factory chiefly employed on this class of goods. It is possible that these were supposed to be used in the manufacture of corsets, the materials for which are now specially provided for. The unavoidable difficulty in the way of consulting beforehand with the wholesale trade has had the usual effect; in trying to mend matters the other extreme has been reached, and a considerable number of articles of cotton manufacture that may never be produced in Canada, and in which England has as yet a practical monopoly were, by the edict of 14th March, included to pay the additional duty of 7½ per cent. Principal among these are book-muslins, tartletans, lenos, cotton damasks, turkey reds, mosquito nettings, pink and other tapes, etc. While the wholesale dry goods trade generally recognized the object of the change as regards the articles to be protected; they felt that there was probably an oversight in advancing the duty upon the second class of goods aforementioned. It was therefore resolved by the principal mercantile bodies in Montreal and Toronto that a deputation be appointed to go to Ottawa to represent the views of the trade upon the subject. This deputation, composed of Messrs. Brock, Hughes, Simpson and Caldicott of Toronto, Messrs. Slessor and Lonsdale of Montreal, and Mr. Garland of Ottawa, accordingly waited upon the Finance Minister on Tuesday last, accompanied by Messrs. M. H. Gault, T. White, Curran, Beaty and Hay, members of the House of Commons. The subject is described by one present as having been fully and candidly discussed with Sir Leonard Tilley, who expressed a fear that if a distinction between the various classes of dyed cottons was made, the effect would be that nearly all would be brought in at 20 per cent. The department, he said, was desirous to secure the equal and uniform application of the tariff in all the ports of entry, and it was principally with that object in view that all dyed cottons were made subject to the higher duty of 27½ per cent. However, after a thorough exchange of opinions, Sir Leonard asked the deputation to submit the classifications of the cotton goods they desired to have made, with samples of the various classes and a complete list of the dyed cottons manufactured in the country upon the import of which the higher duty is intended to apply. Deputy Commissioner of Customs Johnson was present during the interview. One of the Montreal deputation placed before him a sample of dyed book-muslin and asked what classification it belonged to. He replied—"That is a dyed cotton, and, as such, subject to a duty of 27½ per cent." He was next shown a sample of white book-muslin. "That," said he, "is a white muslin, and subject to a duty of 20 per cent." "If this," said the practical and clearheaded merchant, taking up the former sample,—"if this is a dyed cotton, then this (pointing to the second sample) must be a white cotton, and as such subject to pay 1 cent per square yard and 15 per cent *ad valorem*." The anomaly pointed out is not the only curious feature of a tariff which is probably as free from errors as most tariffs are. Sir Leonard listened to the explanations and remarks of the deputation with the utmost courtesy, and they left for their homes, feeling that as soon as Hon. Mackenzie Bowell returns, due attention will be given to the matter, which can be adjusted by an Order in Council.

MONTREAL WHOLESALE MARKETS.

THURSDAY, April 10th, 1884.

Business of almost every kind has been very quiet during the past week, and such orders as have been taken are generally small, and to supply temporary wants. The feeling is pretty hopeful, but, with the opening of navigation so close at hand, every one prefers to wait, as far as he possibly can. Although the Banks hold a larger amount of money than usual—indeed according to a contemporary they hold far too much—it is not by their own particular wish; on the contrary, they would willingly part with a good deal, if they could meet with really safe and reliable security. In Sterling Exchange, 60-day bills are 9½; demand bills at 10½ to 10¾. New York drafts are at par to 1-8 premium. Call loans are 4 to 4½ per cent. First-class commercial bills are not discounted at less than 7 per cent here, although 6½ is common in Toronto. A larger business has been done in Bank shares this week, but at a decline in prices all round. The highest prices obtained for Montreal and Molsons shows a decline of 3; while the lowest price for Toronto this week is 178, as compared with 184 last week. Gas shares have also fallen 5 in highest prices, with a smaller amount of business. This afternoon some shares recovered slightly, but not to any great degree. The Stock Exchange will be closed to-morrow, Good Friday, as usual, and will not be opened again until Tuesday morning, Easter Monday being observed, for the first time, as a statute holiday. Below is a statement of the number of shares sold during the week, with the highest and lowest prices realized:

Banks.	Shares sold.	Highest price.	Lowest price.
Commerce	580	126	124
Federal	35	133	132½
Merchants	523	114	112
Molsons	10	113	113
Montreal	1225	192½	186½
Toronto	235	182	177½
<i>Miscellaneous.</i>			
Can. Pac. Ry	152	52	52
Gas	2540	185	178½
Passenger	316	123	122½
Mont. Tel. Co.	881	116	115
Richelieu & Ont.	925	64½	64
Nor. West Lnd. Co. ..	500	56	50
St. P. & Man. R. R. ..	275	99½	96½

ASHES.—Receipts continue light. First Pots have sold during the week at \$4.20 to \$4.25 for light to ordinary tares. Some very fine bills brought \$4.30, while extremely bad tares were sold at \$4.15; the highest and lowest figures were exceptional. Seconds, nominal at \$3.65 to \$3.75; none offering. Pearls nom at in the absence of receipts, the last sale reported was at \$6.00. Receipts since 1st January, 1510 brls Pots, 142 brls. Pearls. Deliveries, 1085 brls. Pots, 105 brls. Pearls. Stock in store, at 6 p.m. on 9th April, 1742 brls. Pots, 187 brls. Pearls.

CATTLE, ETC.—There has been a slight improvement in the English markets, live cattle being quoted at 7½d to 8d, against 7½d the previous week. At the local markets last Monday, although the offerings were not so large as in former years, the quality equalled anything before seen in this city; a good enquiry being experienced. Transactions were frequent at the following quotations:—Choice Easter cattle, 7c to 7½c; fair to good, 5½c to 6c; medium, 4½c to 5c; lean and coarser grades, 3½c to 4c. Sheep sold at from \$4.50 to \$10 each as to quality, and lambs from \$3.50 to \$6 each. Calves sold at from \$3 to \$6 for the smaller kinds; \$7 to \$10 for good, and \$10 to \$15 each for choice qualities. Live hogs were quoted at 6½c to 6 5-8c per lb.

DAIRY PRODUCE.—Trade in *Butter* rules quiet, and sales are few and small; we hear of two cars being moved for the Winnipeg and Lower Province markets. There is the usual jobbing demand, but beyond this there is very little movement. Offerings are still largely in excess of demand, except in very finest, and buyers get pretty nearly their own terms. There is quite a sprinkling of new butter from Eastern Townships and Dundas County sections, and where quality has been fine 23c to 25c was readily obtained, but mixed white lots are as difficult to sell as old goods. Fresh Western rolls meet with a fair sale at 19c to 21c. The prices given in the list are fair, 1c to 2c below those asked by most houses, but a large firm in this city has done business at the figures quoted, and is quite willing to do more. Stocks of *Cheese* are pretty closely sold, though a few finest old are still to be had; the sales are generally for the jobbing grocery trade, but one lot of 400 boxes has changed hands at a price equal to 12½c in Montreal.

DRUGS AND CHEMICALS.—Small amount of business during the week, prices remaining unchanged. Brimstone at \$2.25 to \$2.50 and phosphorous at 75c to 90c will be found as additions to the price list.

DYED GOODS.—The only feature of interest in an otherwise quiet market is an advance of 5 per cent on cotton yarns. Cotton goods are in a poor condition, and in some cases are being sold to third parties at less money than they can be made for. On grey cottons, for example an advance of at least 10 per cent is needed to make their production profitable.

FLOUR AND GRAIN.—The continued decline of English and Western markets has told upon values here; there is, as usual at this period, a little more enquiry for flour, but buyers are very cautious on account of late falling values. In grain the markets here are nominal, every one waiting to see the end of the movement in Chicago, where the bottom price is believed to have been touched early the present week, prices having advanced 5 cents per bushel during the last few days. The business done is of a purely local character.

FRUITS.—Business shows a marked improvement over last week, one reason being that dealers have been laying in stocks for Easter. The receipts of *Oranges* have been fair, with a good demand, at prices from \$6.50 to \$7 per case. *Lemons* range from \$4.50 to \$5.50 per case, and about \$3 a box. *Apples* are firm, and bring from \$4.50 to \$5.50 per bbl. for good colored and russets. *Cocoanuts* are from \$4.75 to \$5 per sack of 100. *Dates* in boxes are 6½c, in skins 6c per lb. *Red Bananas* fetch \$2.50 to \$3 per bunch; *Yellow* from \$5 to \$6. *Pineapples*, large, from \$4 to \$4.50 per doz.

GENERAL PROVISIONS.—The market remains nominally unchanged, and is very dull, owing to the decline in Chicago; that market has again advanced, but, with its present irregular movements, the trade here cannot alter their quotations. A better business is expected to spring up before very long. In the early part of the week the *Egg* market was very quiet at 19c to 20c; arrivals during the past few days have been large, and prices have a downward tendency, having dropped to 18½c to 19c; there is, however, an increased demand, and the remainder of the week promises a large business at steady prices. Advices report large supplies on the road, and there is every prospect of a sharp break in the early part of next week, and dealers expect prices to settle about 16c. Last week's decline in *Maple Sugar* and *Syrup* has brought about a much better demand, and arrivals are barely sufficient for the wants of the trade. *Syrup* is quoted at 85c to 90c and *Sugar* at 10c to 11c.

GROCERIES.—The operations in groceries are not very large, and values of staples show little of change for the week under review. *Teas.*—Japans of desirable qualities are steady; low grades are but little in request at the moment. The speculative fire on the New York Exchange burns feebly. The lessons there of the last few weeks will not, it is to be hoped, be without beneficial results. China Greens are the turn easier in London. Blacks are also slightly lower. *Syrups.*—Low figures are reported at all points, with grocery grades of British Island sugars at under 3 cents at place of growth. The low prices prevailing have largely stimulated consumption in the United States, and with us sales for the season are to a full ordinary extent. Yellows are 5½c to 7½c. Granulated without change. *Molasses* are dull for Barbados, and to make sales in any quantity some reduction would be expected. Late quotations from the Island give a further slight reduction there. *Syrups.*—The low prices have stimulated business to some extent. Choice high class syrups are firm. *Coffees.*—Brazil is low on stock here. Some Jamaica of late arrival is offering. In Java and Matico business is moderate at, on the whole, steady prices. *Rice* is reported very strong in England at an advance. Our quotations are nominally as before. *Spices.*—The outlook on pepper shows some signs of weakness, but without real alteration of any consequence. In other spices there is little of moment to note. There is an ordinary trade doing. *Fruits.*—Choice Valentias have been bought in the English market for United States account and stocks of prime there are low. With us good fruits is firm, but inferior is not much wanted. Malaga Raisins are dull. Currants are quiet at the decline. Nuts and Almonds also dull.

HIDES AND SKINS.—Very few hides are coming into the market, and business continues quiet. Advices from Western Ontario report hides so scarce there that they can hardly be obtained at any price.

IRON AND HARDWARE.—In iron all business has been of rather a retail character; buyers in the West seem determined, not disinclined, to do anything until after the first of May. American markets are quiet and influence local ones in the same direction. In England the outlook is not encouraging, though the lessened production caused by stoppage of unrares prevents any decline in prices. In hardware a few classes of goods are running wolf in stock, but there is no increase in value.

LEATHER.—Business continues quiet. Since the advance in shoe leather, some little time back, there has been no movement of note, and as sales were pretty heavy then there has been less than usual doing meantime, especially as shoe manufacturers have not been working at usual rate. An advance of 1c in Buffalo sole Nos. 1 and 2, is noted.

NAVAL STORES.—Business not very active, nor can much improvement be expected until navigation opens. In cotton sail-cloth and ducks there is an advance of from 1c to 2c per yard. The following are the principal quotations: Rosin, E. No. 2, \$2.35 to \$2.45; G. low No. 1, \$2.50 to \$2.60. Fine tar \$3.25 to \$3.50. Pine pitch \$2.75 to \$3. Oakum, 6c to 10c, according to quality; for spun ditto, ½c higher. Turpentine from 52½c to 57½c.

OILS.—In Lined Oil there is not much change to report; if anything it is a little firmer in England, but the price here is unchanged. There is no movement in other oils of any consequence. Holders of S. R. Seal, although anxious to sell do not care to press sales lest the price may break, and there are few buyers, as the final result of this year's catch of seals is not known yet, but it is expected to be above average. Turpentine rules at 55c to 57c for country orders, as to quality; a slight

advance is noticeable in the last few days on account of the large forest fires of pine wood, but this will probably be only temporary.

PAINTS.—Are moving off in a moderate way without much of a rush, and prices are unchanged.

PETROLEUM.—Crude Oil steady at 80c to 85c, with fair demand. *Refined Oil.*—Prices during this week have been cut by Refiners in the West, causing an unsettled feeling in the trade here. Demand is light at present, owing to the state of the roads.

SALT.—Little doing, and prices are unchanged, except factory-filled, which will be found 5c to 10c less than last week's quotations.

SEEDS.—The market for Clover continues firm, with fair demand and moderate stocks. We quote it at 12c to 12½c per lb in small lots. Timothy comes forward freely, the supply being fully equal to the demand. Our quotations for the article to-day are \$1.85 to \$2 per bushel.

TALLOW.—Business has been so very quiet that prices quoted are merely nominal; holders are trying to get higher figures, but buyers do not appear to be plentiful or eager in their wants; one lot changed hands at 9½c, but this has little significance.

VARNISHES.—There is not much business to report, though prospects for the spring trade are pretty fair; prices remain unchanged at last week's quotations, which are repeated as under:—Body Coach Varnish \$4 to \$4.80 per gal.; Carriage, \$1.75 to \$2.50; Furniture, 90c to \$1.25; Japan, 90c to \$1.25.

AMERICAN MARKETS.

Boston, April 10.—*Flour*, market dull, business limited. Sales of Superfine at \$2.50 to \$3.25; Extras, from \$3.25 to \$4, including choice Bakers, from \$4.25 to \$5.50. Patent Spring quiet, at \$6 to \$7, and Patent Winter, \$6 to \$6.65. *Cornmeal* has been in demand at \$2.65. *Oatmeal* sells at \$4.75 to \$6 for ground, and \$5.50 to \$6 for cut. *Hay*, market dull, prices unchanged. *Extra grades* sold at \$16, most of the sales range from \$12 to \$15. *Butter*, market dull, tendency to downward prices. Sales of fresh made 32c to 34c; fair to good 28c to 31c. *Cheese*, market quiet, prices unchanged. Sales of choice 14c to 15½c, fair to good 10c to 13c. *Eggs* in steady demand, tendency to lower prices; sales of different kinds 19½c to 21c. *Canada Peas* quiet, but steady; sales of choice \$1.05 to \$1.10. *Potatoes* dull; prices rule low, sales of choice grades 40c to 45c.

Chicago, 2.30 p.m.—Wheat, May, 85½c; June, 88c; July, 87½c. Corn, May, 50½c; June, 51½c; July, 53½c. Oats, May, 32½c; June, 32½c; July, 32½c. Pork, May, \$17.60; June, \$17.75; July, \$17.85. Lard, May, \$8.60; June, \$8.70; July, \$8.82.

TORONTO WHOLESALE MARKETS.

(Revised By Telegraph.)

Toronto, April 10, 1884.

The general report among all branches of trade is that business is contracting. This was expected, but the further contraction on a dull trade is embarrassing. The country merchants are probably complaining less than the wholesale men in the city, for stocks have been kept down to the smallest bulk possible with keeping up assortments. The general indebtedness of the country is still large, but it is the burden of a year ago. The indebtedness of the past six or eight months has not caused the present difficulties. Payments are not satisfactory. Money is reported to be hard to collect in country places, and daily sales are limited. Wholesale accounts with the banks

are still carried forward in a satisfactory manner, and public confidence is maintained. Financing is easy, with good security. Money is easy. Call loans are quoted at 5 to 6 per cent, according to security debentures on bank shares. Commercial paper, in limited offering, is discounted at 6½ to 7 per cent. Sterling Exchange quiet, 60 days' quoted between banks at 109½ to 109½, and 109½ across the counter. Demand Bills at 110½ to 110 3-8. Drafts on New York at 1-16 premium between banks and ¼ across the counter. The Stock Exchange has been quiet, and quotations have been generally maintained. Bank shares have been neglected; Loan Companies quiet, and Miscellaneous shares most active of the list. The general dullness in trade is having an effect on the Stock market. Following are the prices to-day compared with those of last Thursday:—

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	April 10	April 3		April 10	April 3
Montreal..	191	192½	Can. Per. (Old).....	215	
Toronto..	180	182	Freehold.....	166	166
Ontario..	103	103½	Western Can.....	186	186
Mercantils	113	114	Bldg. & Loan.....	105	104½
Commerce	123½	126	Farmers' Loan.....	125½	125
Dominion	197	199½	Land & Can'dn.....	139	139
Hamilton	118½	117½	Huron & Erie.....	157	
Standard..	115	114½	Dom. Savings.....	115	114
Federal....	132	137½	Ontario Loan.....	124	124
Imperial..	137½	138½	Hamilton Prov.....	121	121
Molson's..	116	114	Imperial Savin's.....	110	110

COAL OIL.—Prices are weak and trade very quiet. Petrolia quotations are 10½c to 11c for refined, according to quantity, and 80c for crude. There is keen competition in this market, and refined is selling at 12c to 12½c for common, carbon safety at 16½c to 17c, the latter being manufactured by one Company here. American refined is unchanged, at 23½c for prime and 26½c for water white.

FLOUR AND MEAL.—Transactions in flour are confined to local requirements entirely. The eastern markets are now supplied by American product. Even this market is largely supplied from the same source, as it is said there were 2,000 barrels of American flour sold here last month. Prices are rather weaker; Superior Extra is quoted at \$5 to \$5.05 for inspected; extra at \$4.70 to \$4.75; and Spring Extra at \$4.45. There is no grade of Canadian flour this year equal to those of past years when wheat was good. Stocks unchanged, 2,625 barrels. *Oatmeal* is in light demand but stocks are not large, and prices are steady; ordinary quoted at \$4.10 and granulated at \$4.40 in car lots. *Cornmeal* unchanged; nothing doing in car lots, and small lots selling at \$3.50 to \$3.60 per barrel. *Shorts* quiet, nominally \$17 per car lot. *Bran* scarce and firm at \$16 on the track.

GRAIN.—Wheat is very dull. There is no shipping, and millers are indifferent, as they cannot make good flour out of the bulk of the wheat offered to them. The trade is dull and prices low in the world's markets. Quotations here are \$1.10 for No. 1 Spring; \$1.08 for No. 2; \$1.05 for No. 3. *Fall Wheat* is in poor demand, at \$1.07 for No. 2, and \$1.01 for No. 3. *Goose wheat* is quoted at 82c to 83½c. Stocks on Monday last were 194,671 bushels, against 518,116 bushels, April 9, 1883. *Barley* has advanced under a demand and orders to buy for the western market. There were shipments by rail from here to the United States last week. Prices are quoted at 76c to 78c for No. 1, at 74c to 75c for No. 2; at 65c to 68c for No. 3 extra, and 56c to 60c for No. 3. Stocks on Monday last were 133,258 bushels, against 143,813 on the Monday previous. It is thought that stocks in outside points and in farmers' hands are not large. *Oats* are firm, quoted at 37c to 38c on the track. There are no stocks.

Peas are steady; at 71c to 74c. Stocks on Monday were 49,706 bushels. Rye nominal, at 62c. Corn, American, quoted at 68c to 72c on the track. Total grain here on Monday last was 330,641 bushels against 702,455 bushels April 9, 1883.

GROCERIES.—Trade is said to be duller now than it has been for years at this season. Orders small and not frequent. Teas are steady, and prices likely to be maintained. Stocks are not heavy. Sugars and Molasses quiet. There were sales of several cars last week of dark and medium yellow at 6c and 6½c respectively. Fruits very quiet, but stocks are rather light; prices steady. Spices quiet and steady. Fish very quiet. Liquors quiet. Tobaccos in moderate demand.

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LONDON, ONTARIO.

CRUCIBLE CAST STEEL.
Bar Steel - Flats and Rounds
Coil Springs, Railway and Machinery
Steel Castings, Cranks, Dies, &c.
Bar Iron - Best Qualities
THOS. MUIR, Manager.

HARDWARE.—Wholesale dealers report business rather quiet. Prices are steady but not firm. Decline in nails was noticed last week. Otherwise prices are unchanged. Quotations: Antimony, 12c to 14c; Rabbit metal, 7c, 12c, 18c, 20c; fencing wire, galvanized, 7c to 7½c; painted, 7c. Canada Plates, \$3.20 to \$3.26. Cut nails, per keg 100 lbs., 10d to 60d, \$2.90; 8d and 9d, \$3.10; 6d, \$3.40; 4d and 5d, \$3.40; 3d, \$3.80. American pattern, 4d and 5d, \$3.65; 3d, \$4.40. Copper, ingot, 18c to 20c; sheet, 25c; bar, 30c to 33c. Galvanized iron, 5c to 7c. Pig very quiet. Bar, Nova Scotia, \$2.50 to \$2.60; ordinary, \$2.10. Coopers' hoops, \$2.50. Lead unchanged. Tin quiet and prices steady. Steel unchanged. Iron, Boiler Plate P. G., 2½c to 3c.; Best, 3c to 4c; Bradley, 4c to 7c.

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ASBESTOS, Asbestos Steam Rope Packing, Asbestos Wick Packing, Asbestos Millboard Packing, Asbestos Removable Steam Pipe Covering, Asbestos Cement, Asbestos Carburer Filter, Crude Asbestos.
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DISSOLUTION.
The undersigned gives notice that the partnership heretofore subsisting as Dry Goods Merchants, at Montreal, between James Burt Sutherland, himself and George Alex. Sutherland, under the name and style of SUTHERLAND, LINDSAY & CO., has been dissolved.
All debts due the late firm are to be paid to the undersigned, by whom all liabilities of the firm will be settled.
W. TAYLOR LINDSAY.
Montreal, 4th April, 1884.

NOTICE.—With reference to the above, the undersigned WILLIAM TAYLOR LINDSAY, gives notice that he intends to continue and carry on the business under the name and style of
W. TAYLOR LINDSAY & CO.

A. RAMSAY. ALEX. MANSON.
A. RAMSAY & SON,
Importers of
Paints, Oils, Colors
And Artists' Materials,
English and Belgian Sheet and Polished Plate Glass,
MANUFACTURERS, &c.,
Agents for Wright & Bull, Birmingham; Windsor & Newton, London; Sharratt & Newth, London; Petit Aine, Paris; Fourcault, Frison & Co., Belgique
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Garden and Flower Seeds in Boxes.
Field and Garden Seeds in Bulk
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Barley and Seed Grain of all kinds.
White Beans in large and small quantities.
Send for Catalogues and Prices.
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Established 1855. Seedsman, MONTREAL.

HIDES AND SKINS.—There has been some irregularity in the price of hides recently. An advance in the price in western hides was expected to cause an advance here, and some of the dealers favored an advance. But the majority held out against an increase in the figures, and green hides were unchanged. The poor quality of spring hides was also a reason for holding prices as they were. But an advantage was taken of the situation to stiffen the price of cured hides, and last week there were some cars sold to eastern tanners at 8½c. The price to tanners in Ontario is still 8c to 8½c. Green hides are unchanged, buying cows at 7c and steers at 8c for No. 1 inspected. Sheepskins buying at \$1 to \$1.15. Calfskins unchanged, buying green at 13c for No. 1, and selling cured at 15c for No. 1.

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L.N. B.—Bookbinders' Tools a speciality.

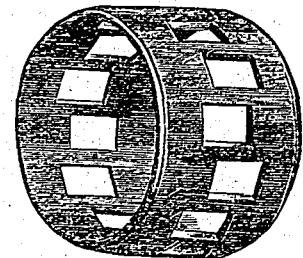
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6 Year Old Pure Rye Whiskey.

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MANUFACTURER OF
CARRIAGES.
104 Notre Dame St. Centre, Montreal.

LEATHER.—There was an opinion prevailing a few days ago that prices would advance, but it has not been borne out. Prices are firm, but quotations are not changed. The demand is slightly improved from small country buyers, but the large manufacturers do not operate more extensively. Prices for country buyers are: sole, Spanish, No. 2, 26c to 27c, all weights 28c to 29c; slaughter, heavy, 28c to 30c, light 27c; Buffalo, 21c to 23c; harness, hemlock, 28c to 33c, oak, 45c to 50c; belting, 34c to 43c. Upper leather, heavy, 29c to 33c; light and medium, 34c to 36c. Kip, French, 75c to 95c; English, 70c to 75c; Chicago, 65c to 75c; native, 45c to 60c. Splits, 28c to 33c; buff, 16c to 18c; pebble, 14c to 16c. Calf, heavy, 75c to 90c; light, 60c to 70c; French, \$1.10 to \$1.40.

LIVE STOCK.—Trade is not active, but prices are firm for good cattle. Good to choice butchers being \$5.25 to \$6, and ordinary from \$4

to \$4.50. Sheep and lambs bring from 5c to 5 1/2c per lb., live weight. Spring lambs bring fancy prices, \$4 to \$5.50 each, calves firm at 8c to 10c per lb., dressed weight. Hogs, only a few offering, sell at about \$6 per 100 lbs., live weight.

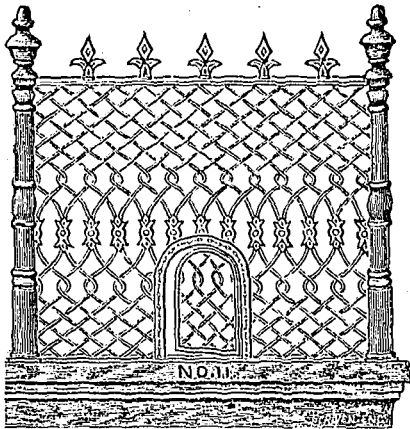
PROVISIONS, ETC.—General wholesale trade is still very quiet, and orders from the country do not cover more than small lots. The break in the Chicago market last week has further depressed the trade in meats, without affecting prices, however. Car lots of long clear bacon are quoted at 10 1/2c, and Cumberland Cut at 9 1/2c, but no sales reported here. Small lots selling at 1/2c higher. Lard unchanged. Pork nominal at \$20. Hams unchanged. Butter, choice tubs, bring 20c; medium and large rolls bring 16c to 17c. Cheese firm, at 14c to 15c for fine goods. Dried Apples scarce, with small enquiry, selling at 9c for common and 15c for evaporated. Beans bring \$1.50 to \$1.80, according to quality, and selling at \$1.90 to \$2.10. Apples scarce, selling in small lots at \$4 to \$4.50 per barrel. Potatoes, car lots bring

68c to 70c. Hops quiet, 20c to 22c for ordinary and 25c for choice. Onions in light demand, small parcels selling at \$1.75 to \$2 per barrel. Eggs in large supply, bring 15c per case lots. Tallow steady and unchanged. Salt in moderate demand. Liverpool bags bring 60c in cars; 75c delivered. Canadian barrels in cars \$1.35, and \$1.45 to \$1.50 delivered.

SEEDS.—There is a fair trade being done with country buyers, and prices are firm at better than last week's quotations. Red clover steady at \$6.80 to \$7, and Alsike at \$8 to \$9.

WOOL.—Movement is very limited. Dealers continue to pay 20c for selected fleeces; coarse Cotswold wool is bought at 16c to 18c, and rejects at 15c. The demand from factories has fallen off, and sales of pulled wools are very small; Supers selling at 22c, and extra Supers at 27c. There is very little improving this season, while the whole of the year past has been markedly dull. But it is not thought that prices will go any lower.

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188 Notre Dame Street, Montreal.

Opposite Court House.



NOTICE.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Indian Supplies," will be received at this office up to noon of THURSDAY, 1st MAY, 1884, for the delivery of the usual Indian Supplies, duty paid, in Manitoba and the North-West Territories, consisting of Flour, Bacon, Groceries, Ammunition, Twine, Oxen, Cows, Bulls, Agricultural Implements, Tools, &c.

Forms of Tender and full particulars relative to the Supplies required, can be had by applying to the undersigned, or to the Commissioner of Indian Affairs at Regina; or to the Indian Office, Winnipeg.

Paid may tender for each description of goods separately or for all the goods called for in the Schedule.

Each Tender must be accompanied by an accepted Cheque of a Canadian Bank for at least five per cent. of the amount of the tenders for Manitoba, and ten per cent. of the amount of the tenders for the North-West Territories, which will be forfeited if the party tendering declines to enter into a contract when called upon to do so, or if he fails to complete the work contracted for. If the tender is not accepted the cheque will be returned.

Tenders are required to make up and attach to their tender the total money value of the goods they offer to supply, or their tender will not be entertained.

The tender for beef must be a separate tender; if it includes any other article it will not be considered.

The lowest or any tender not necessarily accepted. [No newspaper to insert without special authority from this Department through the Queen's Printer.]

J. VANCOUQUINET,

Deputy of the Superintendent

General of Indian Affairs.

DEPARTMENT OF INDIAN AFFAIRS,
OTTAWA, 19th March, 1884.

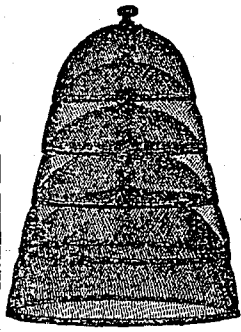
J. S. MAYO,
Importer and Manufacturer of
OILS
OF EVERY DESCRIPTION,
9 COMMON STREET,
MONTREAL.

E. T. BARNUM WIRE & IRON WORKS,

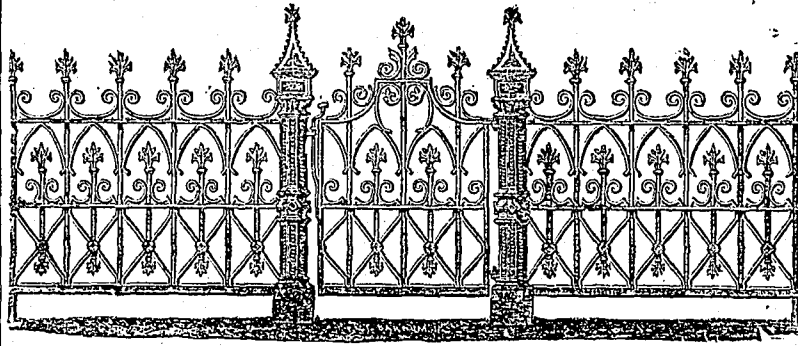
DETROIT, MICH.

WINDSOR, ONT.

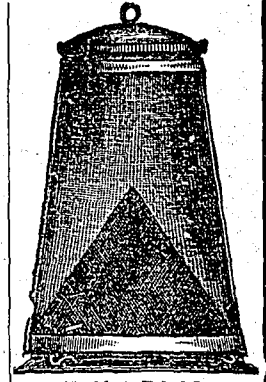
CHICAGO, ILL.



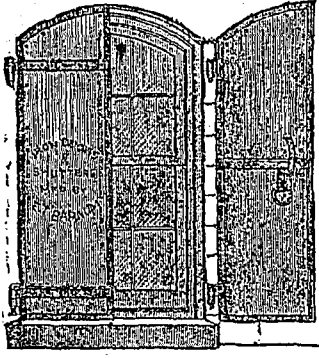
Wire Dish Covers.



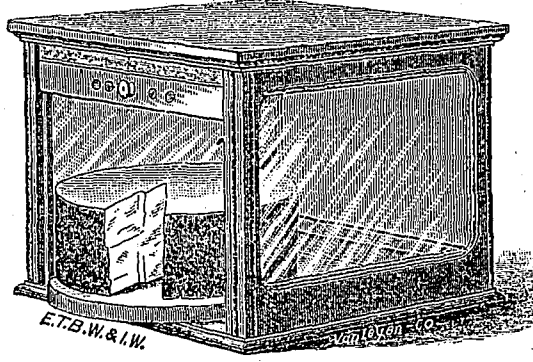
WROUGHT IRON FENCING.



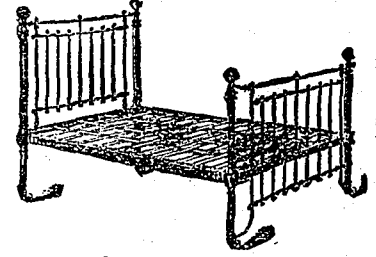
FLY TRAPS.



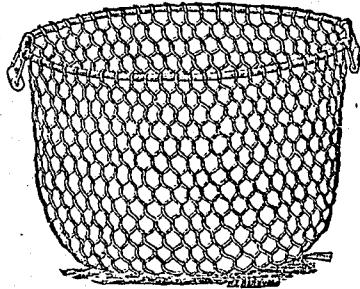
Fire Proof Iron Shutters.



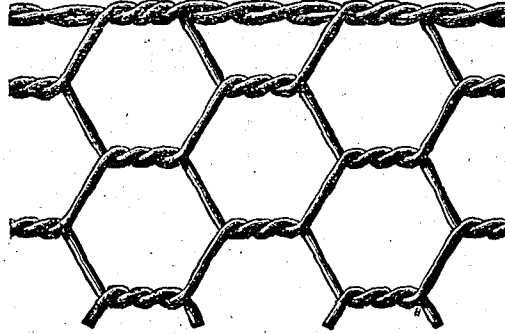
CHEESE SAFES FOR GROCERS.



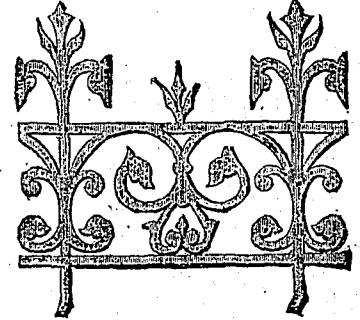
Iron Bedsteads.



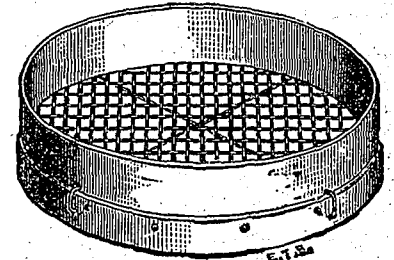
WIRE BASKETS.



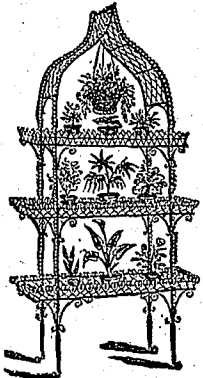
CALVANISED POULTRY NETTING.



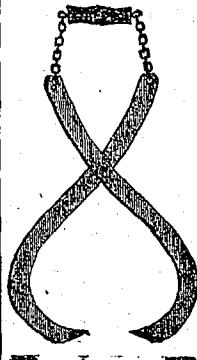
ROOF CRESTING.



Riddles and Sieves.



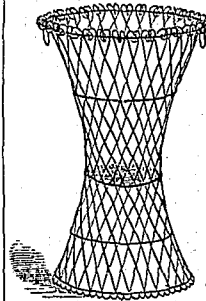
Flower Pot Stand.



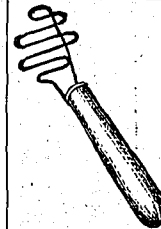
Ice Tongs.



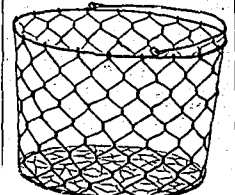
Jardiniere Stand.



Sponge and Paper Baskets.



Potato Masher.



Egg Boiler.

200 PAGE ILLUSTRATED CATALOGUE FREE.

Address E. T. B. WIRE AND IRON WORKS, WINDSOR, ONT.

TORONTO AGENCY AND SAMPLE ROOM:

35, 37 & 39 Queen Street East.

MUTUAL MARRIAGE AID ASSOCIATION OF CANADA.

AUDITORS REPORT.

The President and Directors of the Mutual Marriage Aid Association.

GENTLEMEN,—We beg to advise having audited the affairs of your Company for the period ending 31st December last.

The books, vouchers, &c., have been carefully examined and found to be correct.

The total receipts from the assessment fund during this period amounts to \$78,579.95, while the total disbursements by way of benefits paid amount to \$73,750.00, leaving a balance of \$4,817.95 applicable to the benefit fund.

The receipts upon general fund account amount to \$16,080.64, the disbursements amounting to \$13,675.04, leaving a balance of \$2,405.60 at credit of this fund, or total balance of \$7,223.55.

The statement hereunto attached furnish the details of receipts and disbursements on account of each fund.

S. E. TOWNSEND, } *Auditors.*
H. STEVENS, }

SAILS. THOMAS SONNE,
Fishing and Sailing **TENTS** a specialty, Sailmaker and Tarpanlin; Manufacturer; Yacht SAILS and Wagon Covers. Grain Bags for sale or hire. For sale Denim and Cottage Canvas. 177 & 179 Commissioners Street, Montreal.

A. A. WILSON & CO.

219 to 223 ST. PAUL STREET,

Corner Jacques Cartier Square,

PAINT. Star Gloss Rubber Paint, ready for the brush. Patented 16th June, 1875.

Tin and Water Proof Diploma obtained in Ottawa 1879, Montreal in 1880 and 1881, over all competitors. 1 gallon of the Star Gloss Rubber Paint will cover on single 150 to 200 ft. per gallon, on iron or tin 600 to 800 ft.

Color Black, \$1.00; Brown, \$1.10; Cherry, \$1.25; Colours Gray, Drab, Yellow, Blue, Slate and any other colors at \$2.00 per gallon, imp. measure. All the above colors will cover 500 ft. on small board (planes). This Paint is warranted to give the best of satisfaction, and if not as it is represented, money will be refunded. (This paint follows the temperature of the weather; if the weather is cold it will contract, and if warm it will expand, so the air cannot penetrate through, and it will stand permanent for years; it can be applied on brick, iron, boats, in fact, everything that paint is required on.

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 WHISKEY.

We have on hand genuine

Bradley Charcoal

Tin for Roofing,

C. C. SNOWDON & CO.,
500 ST. PAUL ST., MONTREAL.

FRED. CARSTENS, Manufacturer of Morocco, Satin and VELVET CASES, and Trays of every description, for Jewellery, Watches, Silverware, &c.

301 Notre Dame St., Montreal.

Names marked on Books, Albums, Travelling Bags, Pocket-books, Silks, Satins, Velvets, Picture Frames and Fancy Goods of all kinds. &c.

HEADQUARTERS

FOR

WOOD BUTTER PLATES.

WALTER WOODS,

HAMILTON,

ONT

CARSLEY & CO.

SPRING 1884.

We call the attention of the trade this season specially to the following lines, which will be found well worthy of inspection and very complete in assortment.

DRESS GOODS,

British and Continental.

SILKS,

Black and Colored.

SILKS,

Checked, Striped and Broche.

BLACK CASHMERES,

Special Value.

LADIES' & CHILDREN'S HOSE,

Large assortment and Select line, Plain and Fancy.

GENTS' FURNISHINGS,

Full lines.

NEW BRACES, BUTTONS AND TRIMMINGS.

KID GLOVES,

LISLE GLOVES, SILK GLOVES.

LACES & LACE GOODS,

Large Variety and Special lines.

CARSLEY & CO.,

American Electric

OF

CANADA

M. LEE ROSS,

Manufacturers of MACHINES AND

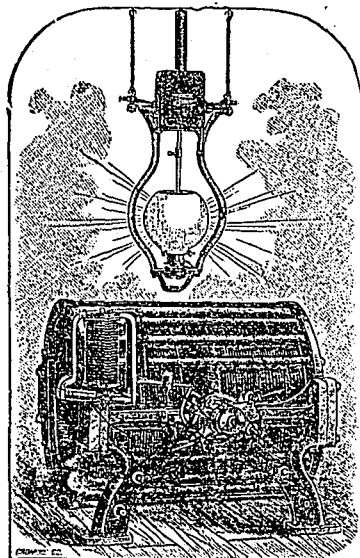
Contractors and Electric Arc Light the Dominion

Estimates MILLS, FACTORIES,

Full line of Electric hand and supplied

Factory,

32 DOWD ST., MONTREAL.



& Illuminating Co.

BOSTON.

BRANCH:

Gen. Manager.

ELECTRIC DYNAMO ELECTRIC LAMPS.

Builders of Stations throughout of Canada.

furnished for Hotels, R.R. Depots, &c.

Supplies always on at lowest prices.

Office,

169 St. James St., P.O. BOX 24.

Insurance

WHAT THE PUBLIC WANT.

**PRIVILEGES,
NOT
CONDITIONS**

On their Life Policies.

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

1. Liberty to travel anywhere without extra.
2. Liberty to engage in any occupation without extra.
3. Thirty days of grace for premiums.
4. Policy may be revived within a year after lapse.
5. Paid up policies given for definite amounts after three years.
6. Loans made after two years.
7. Policy indisputable after two years.
8. Any difference to be referred to arbitration.

Compare this with ordinary policies.

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

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

R. MACAULAY, Manager.

Insurance.

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

LIFE AND FIRE.

Invested Funds \$30,500,000
Funds Invested in Canada \$300,000

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

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THOMAS GRANT, Esq., Dep.-Chairman
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EDWARD J. BARBEAU, Esq.

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

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

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L N V D W O
AGENTS
TELEPHONIC
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MONTREAL.
Toronto Office:
9 Victoria Street.
COMMUNICATION.
H H H U A S O W
& L O N D O N
WANTED.

Insurance.

**BRITISH EMPIRE
MUTUAL LIFE
Assurance Co. of London, Eng.**

ESTABLISHED 1847.

CANADIAN
Head Office, - Montreal.

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

APPLICATIONS FOR AGENCIES INVITED.
ALF. H. ELLIS,
General Agent, Province Quebec.

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

**F. STANCLIFFE,
GENERAL MANAGER.**

**WESTERN
ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

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

HEAD OFFICE: TORONTO, ONT.

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

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

CANADIAN INVESTMENTS Exceed \$300 000
AND INCREASING YEARLY.

Low Rates of Premium.

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

Confederation Life Association.

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.

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

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

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

FIRE INSURANCE EXCLUSIVELY.

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

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

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, APRIL 10, 1884.

Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Meats, Eggs, &c., Oils, and various commodities.

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

Guelph Advertisements.

McCRAE & CO., YARN SPINNERS, HOSIERS' and WOOLEN Manufacturers. KNITTING YARNS, Of every kind, in Cotton, Union and Woolen. GUELPH, Ont. Box, 200.

HUGH WALKER & SON, AGENTS FOR

McEwan's Celebrated Finnan Haddies And Mallory's, 725 Diamond Brand, BALTIMORE OYSTERS, GUELPH, ONT.

ALWAYS THE BEST The RAINER PIANO. Where we have no Regular Agent, the usual Agent's discount will be allowed to Cash Purchasers. Catalogues Free. Address: Rainer, Sweetnam & Hazelton Guelph, Ont. AGENTS WANTED.

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McKECHNIE & BERTRAM CANADA TOOL WORKS, DURDAS, ONT.

Supply complete outfits of Machinery for Railway Machine Shops, Locomotive Builders, Car Builders, Implement Manufacturers, Planing Factories, etc. CONTRACTS taken and fulfilled at shortest notice. Tenders given, and Price Lists and Catalogues furnished on application.

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JOSEPH MARTIN, Sole Agent for Empire Refining Co., New York, HOME LIGHT OIL, Gasoline, for Gas Machines; Naphtha, for Painters, Dyers, Druggists, &c. Office, 27 St. Antoine St., Montreal.

PLAHER KNIVES, Stave Cutter, Stave Joint, ing, Shingle do, Cheese Box, Veneer Cutting, Paper Cutting, Leather Splitting, Moulding and Tenoning Knives. Send for circular price list. PETER HAY, Galt.

LAMB'S WOOL. C. TURNBULL, Manufr of Full Finished LAMB'S WOOL, UNDERCLOTHING. GALT, ONT.

ELEVATORS LEITCH & TURNBULL'S HAMILTON, CANADA.

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

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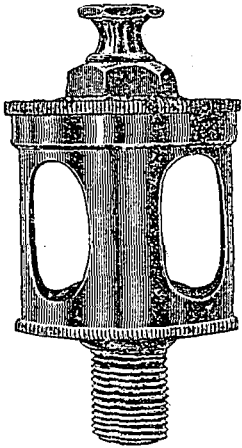
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Engineers' and Plumbers' Brass Goods.

Vacuum Lubricator, Pat. Boiler Purger, Flue Cleaners, Portable Lawn Fountains.

All kinds of **Brass Castings.**

173 & 175 St. James St. North, HAMILTON, Ont.



JOSEPH PAQUETTE,

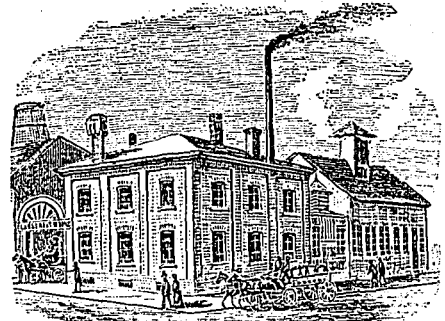
Manufacturer of

Machine Knives, Grooving & Planing Knives, Paper, Leather, Cotton, Wool and Cork Knives, Of as Fine a Temper and Finished Edge as the best of American Manufacture.



Also Manufacturer of Doors, Sashes, Blinds, Window Frames, Flooring, Wash-Boards, Moulds, etc. **Office, 286 to 290 Craig St., (oppos. Viger Market), Factory, 12 to 22 PERTH ST. MONTREAL.**

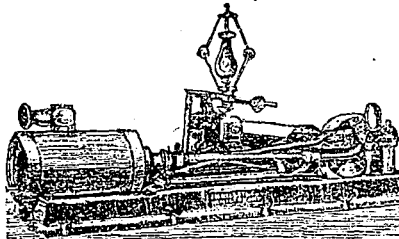
W. CLARK,



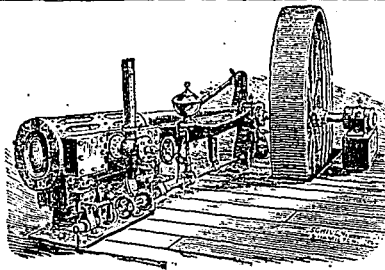
Manufacturer of **Canned Meats and Poultry, Cured Meats and Sausages, MONTREAL.**

Factory: cor. Albert and Vinet Streets.

J. H. KILLEY & CO., HAMILTON, Ont.



Builders of the most Simple, Economical and Modern of all **CUT-OFF ENGINES, C. H. No. 1 Iron and Steel Boilers** of all sizes in stock ready for delivery.



THOS. WORSWICK, GUELPH, ONT.

Manufacturer of the WORSWICK "BROWN" AUTOMATIC CUT-OFF ENGINE. For durability, accessibility of parts and economy of fuel, this engine has no equal. Boilers of Steel or Iron, made to order, Shafting, Pulleys, and Hangers furnished on short notice.

The Fensom Elevator Works, 38 DUKE ST., Head of Frederick St Toronto.

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ELEVATORS

HAND, STEAM, AND HYDRAULIC, for light or heavy Work. In **FACTORIES, HOTELS, WAREHOUSES, Etc.** Estimates furnished.

THE CANADIAN PACIFIC RAILWAY CO'Y. LAND REGULATIONS.

The Company offer lands within the Railway Belt along the main line, and in Southern Manitoba at prices ranging from

\$2.50 PER ACRE

upwards, with conditions requiring cultivation.

A rebate for cultivation of from **\$1.25 to \$3.50 per acre**, according to price paid for the land, allowed on certain conditions. The Company also offer Lands

Without Condition of Settlement or Cultivation.

THE RESERVED SECTIONS

along the Main Line, i.e., the odd numbered Sections within one mile of the Railway, are now offered for sale on advantageous terms, to parties prepared to undertake their immediate cultivation.

TERMS OF PAYMENT:

Purchasers may pay one-sixth in cash, and the balance in five annual instalments, with interest at **SIX PER CENT.** per annum, payable in advance.

Parties purchasing without conditions of cultivation, will receive a Deed of Conveyance at time of purchase, if payment is made in full.

Payments may be made in **LAND GRANT BONDS**, which will be accepted at ten per cent. premium on their par value and accrued interest. These Bonds can be obtained on application at the Bank of Montreal, Montreal, or at any of its agencies.

FOR PRICES and CONDITIONS OF SALE and all information with respect to the purchase of Lands, apply to **JOHN H. McFAYISH**, Land Commissioner, Winnipeg.

By order of the Board.

CHARLES DRINKWATER, Secretary.

Montreal, December, 1883.

JAMES PARK & SON, PORK PACKERS, Toronto

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

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Steel Rails, Iron and Steel Bridges, Crucible Cast Steel Tires, Railway Equipment and Engineers' Supplies of all descriptions, Pig Iron, Bar and Sheet Iron and Steel, Wrought and Cast Iron Pipes, Boiler Tubes, Tin Plates, Cast Steel Bells for Churches, &c., Lubricating and other Oils. REPRESENTING IN CANADA: Vickers, Sons & Co. (Limited), Steel Manufacturers, Sheffield, Eng.; P. & W. MacLellan, Clutha Iron Works, Glasgow; George MacLellan & Co., India Rubber Works, Glasgow; Manhattan Oil Company, New York; James Watson & Co., Iron Merchants, Glasgow, Middlesex; Swansea and Liverpool; John Russell & Co., (Limited), Alma Tube Works, Walsall.

Office: 76 ST. PETER STREET, Warehouse: 225 Wellington St., Montreal.

I. J. MANSELL,

Manufacturer of the

"MANSELL" ORGAN.

This instrument needs only to be seen to be appreciated. For sale by

L. E. N. PRATTE, Montreal.

Send for circulars to the factory at **BROCKVILLE, ONT.**

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39 & 41 MELINDA STREET, TORONTO.

Fine Printing a Specialty.

F. E. DIXON & CO.,

MANUFACTURERS OF

LEATHER BELTING,

70 King Street East, Toronto.

LARGE DOUBLE DRIVING BELTS A SPECIALTY. Send for Price Lists and Discounts.

ALPHA IRON WORKS LACOSTE & CO. 53 Notre Dame East, Montreal.

RAILWAY SUPPLIES.—Manufacturers of Axles, Window Bolts, Door Handles, Hinges and Staples, Hinges of every description, Picks, &c., &c. Also Machinery of all kinds Bought and Sold.

Geo. A. Drummond, Pres., John Dick, Gen. Man.

The Canada Jute Co., Limited,

Importers of
Linen and Jute
CLOTHS
of all
Descriptions.



Hessians,
Hop Sackings,
Buckrams,
Twines, &c.

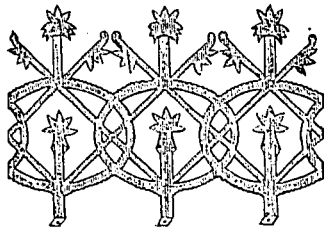
THE CANADA JUTE WORKS,
62 and 64 College St., MONTREAL.
Agents for Ontario:—Dick, Ridout & Co., Toronto,
Agt. for Manitoba:—Henderson & Bull, Winnipeg,
Agt. for Prince Edward Island:—Horace Haszard,
Charlottetown.

P. DANSEREAU,
Carriage - Maker,
219 & 221 CRAIG STREET,
Corner of Montcalm Street, MONTREAL.
2 First Prizes, 2 Diplomas.
Orders will be executed at the lowest prices and
at the shortest notice. All orders for new works and
repairs in all the branches of his business.
Carriage Top patented in Canada and the United States.

CANADA SOAP AND OIL WORKS,
TORONTO, ONT.

RODGER, MACLAY & Co.
Manufacturers of the
"LILY WHITE"
FLOATING SOAP,
"ENGLISH MOTTLED SOAP,"
And other celebrated brands of

FINE LAUNDRY SOAPS,
Fulling Soaps, Toilet Soaps,
ANILINE DYES.
SEND FOR PRICE LIST.
RODGER, MACLAY & Co.,
Canada Soap and Oil Works,
Office: 70 FRONT STREET E.
Works: DENNIS ST., TORONTO.



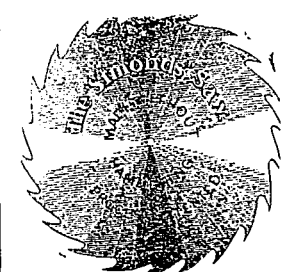
R. DENNIS,
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MANUFACTURER OF ALL KINDS OF
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CRESTINGS & FINIALS,
STABLE FIXTURES,
WINDOW GUARDS and
BANK RAILINGS
Of every description.
BUILDERS' SPECIALTIES,
Railings, Cemetery Fencing, &c.
Send for Illustrated Catalogue.

THE GRAPE SUGAR
Refining Company of Canada.
(LIMITED.)
Manufacturers of
Grape Sugar, Glucose and
Steam Refined Syrups.
Grocers' Syrups, Tobacconists' and Wine Growers'
Supplies.
Works at WALKERVILLE, Ont.
Hon. R. W. SCOTT, Pres., CHAS. T. BATES, vice-Pres.,
JONATHAN TURNER, Man'g Director,
J. E. THOMAS, Treasurer.

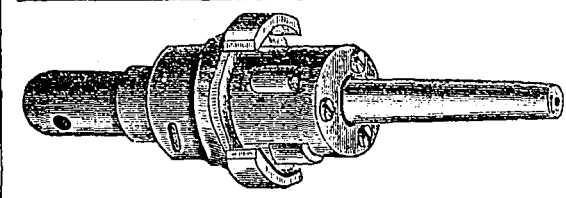
THE ST. LAWRENCE
SUGAR REFINING CO.
(LIMITED.)
W. R. ELMENHORST, - - - PRESIDENT.
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The wholesale trade only supplied.

CUT PLUG. PACE'S Pure, Unadulterated CUT
PLUG. \$1.00 per pound in Tins,
AT ANSELL'S,
122 ST. JAMES STREET & 1341 ST. CATHERINE STREET.

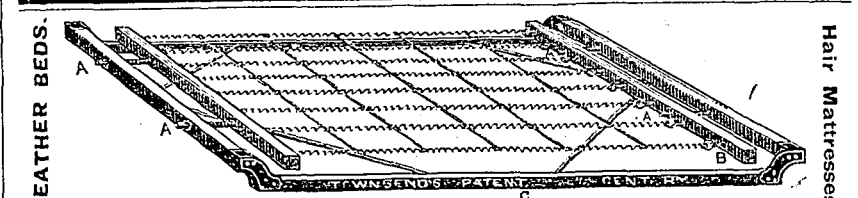
The INTERNATIONAL TENT & AWNING Co.
184 SPARKS STREET, OTTAWA,
Manufacturers of TENTS, FLAGS, TARPAULINS, WATERPROOF GOODS, CAMP FURNITURE, &c
At Toronto, Ont., and St. John, N.B., we made the best display, of Tents ever shown in Canada—and
we never substitute an article inferior to sample in filling orders.
We control "THE LATOUR PAT." for Camp Furniture, the best on earth. The only gold
medal ever given for this class of goods was awarded to the Latour Camp Furniture at Toronto, in 1882.
Sole agency for the WILDERMUTH BED SPRING, the best in the market.



ST. CATHARINES SAW WORKS.
R. H. SMITH & CO.,
ST. CATHARINES, ONTARIO.
Sole Manufacturers in Canada of
THE "SIMONDS" SAWS
All our Goods are manufactured by the "Simonds" process.
Our CIRCULAR SAWS are unequalled. We manufacture the
Genuine HANLAN, LANCETOOTH, DIAMOND, NEW IMPROVED
CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand
Saws are the best in the Market, and as cheap as the cheapest. Ask
your Hardware Dealer for the St. Catharines make of saws.
The Largest Saw Works in the Dominion.



TUBE EXPANDERS.
We are now making and prepared
to supply the "DUDGEON" TUBE
EXPANDER in all sizes. We
guarantee them equal in every
respect to the original "DUD-
GEON" EXPANDER.
A. B. JARDINE & CO.,
Hespeler, Ont. Write for prices.



TOWNSHEND
Wholesale & Retail Patent Pure Bedding Manufacturer.
44 ST. JAMES STREET WEST, MONTREAL.
Old Bedding Purified and Re-Made by Steam and Antiseptic Agents.

Commission Merchants.
ALEX. CHISHOLM,
Produce Commission
MERCHANT,
No. 32 ST. PETER STREET, MONTREAL,
Solicits consignments of Butter, Cheese, Eggs and
other Produce.
Information as to prices, &c., given cheerfully and
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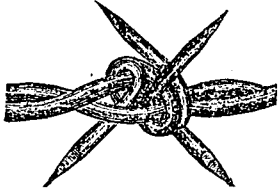
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SPECIALTIES:
Coach Painters' Colors,
Cottage Colors (Ready Mixed),
Reds for Agricultural Implements.

Leading Wholesale Trade.

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FIRST PRIZE awarded us at the Exhibition held in Montreal, September, 1882, and SILVER MEDAL for the Machine used in the manufacture of same.

THE MANITOBA



Four-Point Barb Galvanized steel Wire Fencing.

Ordinary Fencing Barbs, 7 1/2 inches apart. Hog Wire for bottom line, Barbs 4 1/2 inches apart.

Plain Twisted Wire Fencing, without Barbs, at **REDUCED RATES.**

Send for Circulars and Price Lists. **THE**

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QUEEN STREET, Montreal.

WELLINGTON FOUNDRY,

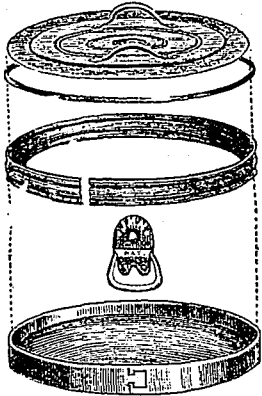
84 to 90 Wellington St., and 68 Prince St., Montreal.

FRANK WEIR & CO., Iron Founders and Manufacturers

of Light and Heavy Hardware, Railway, Machine and Builders' Castings Special Facilities for Light and Fine Work. Chandeliers and Kerosene Fixtures, in Bronze, Brass and Nickel. Nickel and Brass Plating. Hollow Ware. Soil Pipes and Fittings.

J. M. WILLIAMS & CO.

HAMILTON.



MONITOR
Can Trimmings
15, 20, 25,
30 & 40
GALLONS.

Our can bottoms are made of the best charcoal Steel Plate.

THE BEST IN THE MARKET.

Send for prices and discounts.

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Incorporated by Act of Parliament, 1880.

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

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.**

Gold and Silver Medals and Diplomas awarded to

CHAS. GURD & CO.,

At the Dominion, Provincial and other Exhibitions,

For "Superior Excellence of Pale Aromatic

GINGER ALE,

Soda Water, and Aerated Medicated Mineral Waters."

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Importers of

Oysters,
Fish,
Fruits,
Nuts.

HAMILTON, ONT.

100

ONE HUNDRED

Pianos and Organs

In stock for the

HOLIDAYS,

At our

Wholesale and Retail Salesrooms,
280 NOTRE DAME ST. MONTREAL.

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General Agent for the Dominion Organ and Piano Co'y.

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ARMINÉ D. NICOLLS, M.A., B.C.L.

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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.

J. LUTTRELL & CO.,

Established 1868.

Manufacturing Confectioners

AND BISCUIT BAKERS.

Cor. Albert & Vinet Sts., St. Cunegonde
Adjoining Montreal (West).

Leading Hotels in Canada.

St. Lawrence Hall.

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

H. HOGAN, Proprietor.
S. MONTGOMERY, Manager

THE RUSSELL, OTTAWA.

THE PALACE HOTEL OF CANADA

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

JAS. A. GOUIN, Proprietor.

GALT—QUEEN'S HOTEL,

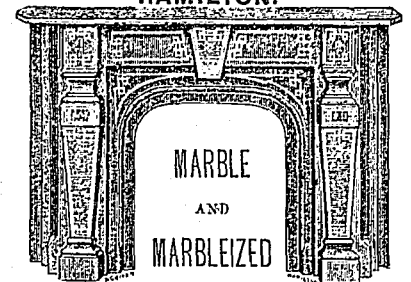
The Hotel of the Town. Telephone, Gas, Billiard Parlour, Electric Bells Rates \$1, \$1.50, \$2.00 per day, Special rates to Tourists. C. LOWELL, Prop.

WINDSOR BRITISH AMERICAN HOTEL,

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

Hurd & Roberts,

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SLATE MANTELS,

All kinds of MARBLE & GRANITE WORK.
INSPECTION INVITED.

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

SECURITIES.		Montreal April 10.
Can. Government Debentures, 6 p. ct...		1011
1882-84		1011
Do. do. 1885 op. of Gov.	Inscribed stock.	1011
Do. do.		1011
Dominion 5 per ct. Stock.		1041
Montreal 5 per cent Stock.		1041
Montreal Harbor Bonds 6 p. c.		107
Do. Corporation 6 per ct. Bonds...		
Do. 7 per ct. Stock.		1151
Toronto City 6 per ct. 1904.		110
Co. Debentures, (Ont.) 20 years 6 per ct.		108
Township Debentures, (Ont.) 6 per ct. .		

Shrs.	Railway and other Stocks.	Pa.	April 10.
100	Atlantic & St. Lawrence Shs 6 p. c.	all	136
10	Do. 6 p. c. Stor. M. Bonds	100	113
100	Do. do. 3rd Mort. 1891	100	112
10	Buffalo and Lake Huron	all	112
100	Do. do. 34 p. c. 1st Mort.	100	121
10	Do. do. 2nd Mort.	70	121
...	Can. Central 5 p. c. 1st M. Tols 1st. guar. by Gov.	all	123
...	Canada Southern 1st Mort. 3 p. c.	all	100
...	Chic. & G.T.R. 6 p. c. 1st. M. Coup. 1,900.	all	49
100	Grand Trunk of Canada Consol.	100	120
100	Do. 5th Mort. Tols, 1st Mortgage 5 p. c.	all	120
100	Do. do. 2nd do do	all	101
100	Do. do. 1st Pref Stock	all	80
100	Do. do. 2nd Pref Stock	all	112
100	Do. do. 3rd Pref Stock	all	112
100	Do. 5 p. c. Perf. Deb. Stock	all	112
200	Great Western of Canada	all	13
100	Do. do. do 1890	all	112
100	Do. 5 p. c. perf. Bond	all	113
100	Do. Perpetual 5 p. Debenture Stock	all	108
100	Hamilton and N. W.	all	111
100	M of Canada 24 p. c. 5th. 1st Mort.	all	95
100	N of Canada 6 p. c. 1st. Pref. Bonds	100	102
100	Do. do. 2nd do	100	101
100	Northern Extension, 6 p. c. guar.	all	103
100	Do. do. 6 p. c. Imp. Mort.	all	103
100	Well, Grey & Bruce, 7 p. c. Tols, 1st Mort.	all	95
100	T. G. & R. 6 p. c. Bonds 1st mort.	all	63
100	St. Law. & Ont. 6 p. c. Tols.	all	91
100	British Columbia, July, 1907 6 p. c.	all	117
100	Can Gov 1877-80.	all	101
100	Can Gov at 6 p. c. 1882-81.	all	101
100	Do 5 p. c. 1885, Op. of Gov.	all	101
100	Do 5 p. c. 1st. Stock	all	101
100	Do Dom Stock of 1903, April and Oct.	all	114
100	Do Dominion Stock of 1901, 4 p. c.	all	101
100	Do Do 1901 1st Stock 4 p. c.	all	101
100	New Brunswick 6 p. c. Jan and July.	all	105
100	Nova Scotia 6 p. c. 1891	all	103
100	Quebec Prov. 5 p. c.	all	106

THE
JOURNAL OF
COMMERCE
 FINANCE AND INSURANCE REVIEW.

DEVOTED TO
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 Manufacturing, Mining and Joint
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 Issued every Friday Morning.

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 We do not undertake to return unused manuscripts.

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 ELECTRIC LIGHTING SYSTEM,
 Office Canadian Dept.,
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 This Company is now prepared to give estimates and take orders for the lighting of
Cities, Villages, Mills, Factories, Stores and Residences.

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ELECTRIC ENGINEER,
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 MANUFACTURES
DYNAMO-ELECTRIC MACHINES
 FOR
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PLATERS' SUPPLIES.
 Full Particulars on Application.

PHENIX ELECTRICAL CO.
 FOR CANADA.
 Craig Dynamos and Arc Lamps, Woodhouse and Lawson Incandescent Lamps.
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 Manufacturers and Importers of Circuit Indicators, Cut Out Boxes, Switches, Regulators, Motors, Incandescent Lamp Holders, Safety Junctions, Connectors for Dynamos, Lamps and Motors of Special Sizes, Electroplating Apparatus and all descriptions of Electrical Work.

GORDON & MACKAY,
 Manufacturers of
COUNTER CHECK BOOKS,
 AND
 Patent Check Book Covers.
STRATFORD, Ont.

Parkdale Knitting Works
 Manufacture HOSIERY AND TUQUES
 In Cotton, Wool and Merino.
 Jas. McGillivray, HUGH G. CHAMBERLIN,
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 22 St. John St., MONTREAL.

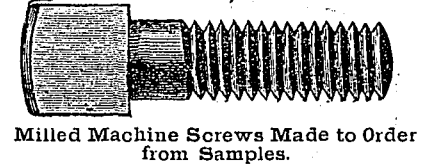
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 Manufacturers of all Sizes of
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 Inspection and orders solicited. Catalogues on application.
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BRASS WORK,
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 WORKS: [NOS. 674, 676, 678, 680 & 682 CRAIG STREET
 AND 177, 179, 181 & 183 FORTIFICATION LAN
MONTREAL.

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 Manufacturers of
Corliss Automatic Steam Engine,
 Steam Pumps, Shafting, Pulleys, Hangers,
 and all kinds of Machinery,
 72 & 74 Wellington and 81 & 83 Prince Streets
MONTREAL.

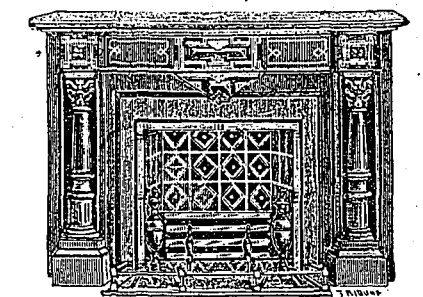
VICTORIA WIRE MILLS.
WIRE ROPES,
 best brands Crucible Cast Steel, Siemens-Martin, Bessemer Steel and Charcoal Iron.
 Malt Kiln Floors, Steel and Iron Wire Cloth
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 Blind, Bed, and Galvanized Fence
 Staples, Patent Double Pointed
 Carpet Tacks, Wire Window
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WIRE WORK OF EVERY DESCRIPTION
 Manufactured by
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Machine Screw Works,
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Milled Machine Screws Made to Order from Samples.

Canada Marbleized Slate Works,
HAMILTON, ONT



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GOVERNMENT DEPOSIT, - - - \$104,000

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

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

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THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

WRITES LIBERAL POLICIES
Without burdensome conditions.

NON-FORFEITABLE POLICIES.

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

DAVID DEXTER,
Managing Director.

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

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

The only Purely Mutual Life Company in Canada.

Total number of Policies in force, Dec. 31, 1882,	4,335
Covering Assurance to the amount of	\$5,504,478 00
Net Cash Assets	365,328 71
Net Reserve to Credit of Policy-holders,	383,044 59

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

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

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

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ASSURANCE CO.,

FIRE AND MARINE
INCORPORATED 1833.

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H. R. FORBES,	- - -	Deputy Governor.
Henry Taylor,	- - -	G. M. Kinghorn, (Montreal.)
Hon. W. Cayley,	- - -	H. S. Northrop,
George Boyd,	- - -	John Y. Reid,
	- - -	John Leys.
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H. A. HOLDEN,	- - -	Resident Agent, Montreal.

THE CITY OF LONDON
FIRE INSURANCE CO'Y,
OF LONDON, ENGLAND.

CAPITAL, - - - \$10,000,000.

Insurances effected at lowest current rates.

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Active and Reliable Agents wanted in unrepresented districts.

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.

COMMERCIAL UNION
ASSURANCE CO.
OF LONDON, ENGLAND.

CAPITAL, . . £2,500,000 Sterling.

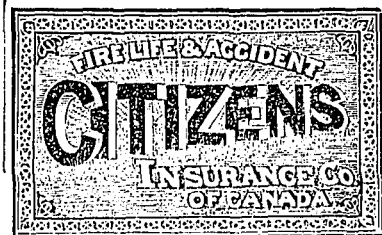
MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent

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



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. 1,454,131
 Income 1882. - 343,660

DIRECTORS:

President:—HENRY LYMAN.
 Vice-President.—ANDREW ALLAN.
 N. B. Corse. Robert Anderson. J. B. Rolland.
 Arthur Prévost. C. D. Proctor.
 ARCH. MCGOUN. SECY.—TREAS.

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

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

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, April 10, 1884.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotation per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	118½
Canada Life.....	2,500	7½-6mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	250
Sun Life and Accident.....	5,000	4-6 mos.	100	12½	200
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	120½ 120½
Royal Canadian Insurance.....	20,000	.....	100	20	.....
Accident Ins. Co. of North America..	2500	3 per ct.	100	20	.....
Guarantee Co. of North America.....	13,000	3 per ct.	50	10	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, March 17 1884.)

					Market value p-p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British Empire.....	50,000	50	20	4	£20 6s 4d
British & Foreign Marine.....	50,000	30	50	5	£38 £19
Commercial Union Fire Life & Marine..	5,000	10	100	15	£41
Edinburgh Life.....	100,000	5	£10	£2	35s 45s
Fire Insurance Association.....	20,000	13	100	50	£50 £61
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	£133 £138
Imperial Fire.....	100,000	30	20	2	£5 1s 3d
Lancashire Fire and Life.....	10,000	15	40	8½	£29
Life Association of Scotland.....	500,000	..	10	2	17s 6d
Lion Fire.....	92,000	..	10	2	15s 20s
London Assurance Corporation.....	35,802	48	20	12½	£52 £55
London & Lancashire Life.....	10,000	10	10	17-20	35s 45s
Liverpool & London & Globe Fire & Life	£391,752	70	20	2	£24
Northern Fire & Life.....	30,000	50	100	5	£12½ £42½
North British & Mercantile Fire & Life	40,000	56	50	6½	£27 £27½
Phoenix Fire.....	5,722	£21 p. s.	.....	.....	£2 0 £2 10
Queen Fire & Life.....	200,000	30	10	1	49s 3d
Royal Insurance Fire & Life.....	100,000	60	20	8	£23½ £29½
Scottish Commercial Fire & Life.....	125,000	22½	10	1	20s 27s 6
Scottish Imperial Fire and Life.....	50,000	5	10	1	£13 £14
Scottish Provincial Fire & Life.....	20,000	15	50	8	£2½ £2½-16
Scottish Union.....	10,000	58½	50	12	£48 £49
Standard Life.....	4,000	5	25	1½	£16
Star Life.....	.....	.....	.....	.....	.....

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.**

Mutual Marriage Aid Association of Canada,
 Head Office, - - - - - Hamilton, Ont.,

INCORPORATED 1881,

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SECTION 11. Assembly Bill 189, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."

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Arrive Riviere du Loup.....	12.05 P.M.
Trois Pistoles.....	1.15 "
Rimouski.....	3.00 "
Little Melis.....	4.11 "
Campbellton.....	7.50 "
Dalhousie.....	8.30 "
Bathurst.....	10.33 "
Newcastle.....	12.15 A.M.
Moncton.....	3.40 "
St. John.....	7.00 "
Halifax.....	12.10 P.M.

The Grand Trunk trains leaving Montreal at 10.00 P.M. connect at Claudiere Junction with these trains.

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

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All trains are run by Eastern Standard Time.

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