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THE ^{CANADIAN} JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 21, No. 18.
New Series.

MONTREAL, FRIDAY, OCTOBER 30, 1885.

M. S. FOLEY,
Editor and Proprietor.

Leading Wholesale Houses of Montreal

GAULT BROS. & CO.,

Importers of

British & Foreign

DRY GOODS

—AND—

Canadian Manufacturers,

Corner St. Helen and Recollet Streets,

MONTREAL.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

FELT HATS.

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS

Of English and Domestic Manufacture.

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

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

JAMES CRISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

ASSORTING SEASON.

PLAIN AND FANCY

FLANNELS,

ALL PRICES.

LINEN GOODS

(OF EVERY DESCRIPTION.

SPECIAL VALUE IN

GREY AND WHITE COTTONS

—AND—

ROUGH BROWN HOLLANDS.

Other Depts. very Complete.

JOHN MACDONALD & CO.,
Wellington and Front Streets.

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WYLD, BROCK & COMP'Y.

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WOOLLENS,

AND GENERAL

DRY GOODS

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And other Manufactures.

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on Streets,

TORONTO.

Leading Wholesale Houses of Montreal

SPECIALTIES

(FOR FALL TRADE.)

DOLLS' WAX, CHINA, RUBBER,

&c.

TOYS OF EVERY DESCRIPTION.

GAMES, FULL ASSORTMENT OF NOVELTIES.

Sleighs, Toboggans, Snow-Shoes,
Fancy Goods.

Glassware, Chinaware, Ornaments, Fancy
Cups & Saucers, Vases and Toilet
Sets, Dressing Cases, Work
Boxes, Desks, Cabinets,
&c., &c.

Inspection by the Trade respectfully invited.

H. A. NELSON & SONS,

59 to 63 St. Peter St., Montreal.

56 & 58 Front St., Toronto.

Send for Catalogue.

S. GREENSHIELDS,

SON & CO.,

WHOLESALE

DRY GOODS

MERCHANTS,

17, 19 and 21

VICTORIA SQUARE

AND

730, 732, 734 & 736

CRAIG STREET,

MONTREAL.

The Chartered Banks.

BANK OF MONTREAL.

NOTICE is hereby given that a Dividend of FIVE Per Cent. upon the paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city, and at its Branches; on and after

TUESDAY, the FIRST day of DECEMBER next.

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

By order of the Board.

W. J. BUCHANAN,
General Manager.

Montreal, 23rd Oct., 1885.

THE BANK OF TORONTO,

CANADA.

Incorporated 1855.

Paid up Capital, \$2,000,000. Rest \$1,150,000.

DIRECTORS:

GEORGE GOODERHAM, President.
WM. H. BEATTY, Vice-President.
R. WADSWORTH, WM. GEO. GOODERHAM,
ALEX. T. FULTON, HENRY GAWTHRA,
HENRY COVERT.
HEAD OFFICE, TORONTO.
DUNCAN GOULSON, CASHIER.
HUGH LEACH, ASSISTANT CASHIER.
J. T. M. BURNSIDE, INSPECTOR.

BRANCHES.

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COQUIC, Joseph Henderson, Manager; PORT HOPE, W. H. Wadsworth, Manager; BARRIE, J. A. Strath, Manager; ST. CATHARINES, G. W. Hodgette, Manager; COLLINGWOOD, W. A. Copeland, Manager.

BANKERS.

LONDON, ENG., The City Bank Limited, New York, National Bank of Commerce. Collections made on the Best Terms.

Banque Ville-Marie.

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

W. Weir, Pres., J. G. Guinmond Vice-Pres. The Hon. A. H. Paquet, Somerville Weir, J. G. Davie, C. F. Vinet, Ubaldo Girard, Cashier. Branch at Fortifier. A. GARDNER, Agent. Branch at Louiseville, F. X. O. LACOURSIÈRE, Agent. Branch at Nicolet. C. A. SYLVESTER, Agent. Branch at St. Jérôme, J. A. THÉRIER, Agent. Agents at New York.

THE NATIONAL BANK OF THE REPUBLIC.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

J. H. Brodie, H. J. B. Rondall,
John James Cater, J. J. Kingsford,
Henry R. Farrer, Frederic Lubbock,
Richard H. Glyn, A. H. Philipotts,
Edward Arthur Horre, J. Murray Robertson.
Secretary—A. G. WALLIS.

HEAD OFFICE IN CANADA.—St. James St., Montreal.
R. R. GRINDLEY, General Manager.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW-YORK.—D. A. McTavish and H. Stikeman, Agents.
CHICAGO.—H. M. Broedon and J. J. Morrison, Agents.

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

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

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

Issue Circular Notes for Travellers, available in all parts of the world.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$675,000.

HEAD OFFICE, MONTREAL.

Directors.

THOMAS WORKMAN, Esq., President.
J. H. R. MOLSON, Esq., Vice-President.
R. W. SHERBURN, Esq., S. H. L. MACPHERSON.
MILES WILLIAMS, Esq., S. H. EWING, Esq.
A. F. GAULT, Esq.
F. WOLFERSTAN THOMAS, Gen'l Manager.
M. HEATON, Inspector.

Branches of the Molsons Bank.

Aylmer, Merford, Toronto,
Brackville, Morrisburg, St. Thomas,
Clinton, Owen Sound, Sorel, P. Q.
Exeter, Ridgeway, Trenton,
Hamilton, Smith's Falls Waterloo, Ont.
London, Woodstock, Ont.

AGENTS IN THE DOMINION.

Quebec—La Banque Nationale and Eastern

Townships Bank.

Ontario—Dominion Bank.

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

Nova Scotia—Halifax Banking Company and its

Branches.

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

Charlottetown and Summerside.

Newfoundland—Commercial Bank of Newfound-

land, St. Johns.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. W. Watson and Alex. Lang; Boston, Merchants National Bank, Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Merchants' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo, Second National Bank; Helena, Montana—First National Bank; Fort Benton, Montana—First National Bank.

AGENTS IN EUROPE.

London—Alliance Bank, "Limited," Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool.

Antwerp, Belgium—La Banque d'Anvers.

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

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

NOTICE IS HEREBY GIVEN that a dividend of three and one-half per cent. for the current half-year, being at the rate of 7 per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after

Tuesday, the 1st December Next.

The Transfer Books will be closed from the 16th to the 30th November inclusive.

By order of the Board,

G. HAGUE,
General Manager.

Montreal, 28th October, 1885.

La Banque du Peuple.

ESTABLISHED IN 1835.

Capital Paid-up, - - - \$1,200,000.
Reserve, - - - - - 200,000.

JACQUES GRENIER, - - - PRESIDENT.
A. A. TROTTLER, - - - CASHIER.

Branch Three Rivers, P. Q., P. E. Pameton, Manager
Agency St. Remi, P. Q., G. Bedard, Agent.

FOREIGN AGENTS.

London, Eng.—The Alliance Bank, Limited.
New York.—National Bank of the Republic.
Quebec, P. Q.—Bank of Montreal.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS.

HON. ISIDORETHIRAUDEAU, President.
JOSEPH HAMEL, Esq., Vice-President.
Hon. P. GARDNER, N. W. BABY, Esq.
T. LeDroit, Esq., Ant. PAINCHAUD, Esq.
U. Tessier, jr., Esq., P. LAFRANCO, Cashier.
HONORARY DIRECTOR:—Hon. J. R. THIBAUDEAU, Montreal.

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

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

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

A general Banking, Exchange and collection business transacted. Particular attention paid to collections and returns made with utmost promptness.

Correspondence respectfully solicited.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

Head Office - - - Toronto.

Paid-up Capital - - - \$6,000,000
Rest - - - - - 2,100,000

DIRECTORS.

HON. WILLIAM McMASTER, *President.*
WM. ELLIOT, Esq., *Vice-President.*

T. Sutherland Staylor, Esq. Jas. Crathern, Esq.
John Waddie, Esq., Hon. S. C. Wood.
George Taylor, Esq. W. B. Hamilton, Esq.

W. N. ANDERSON, General Manager.

JNO. C. KEMP, Asst. Gen'l Manager.
ROBT. GILL, Inspector.

NEW YORK—J. H. Goadby and B. E. Walker, Agts.
CHICAGO—A. L. Dowar, Agent.

BRANCHES.

Ayr	God-rich	St. Catharines
Barré	Guelf	Sarnia
Belleville	Hamil.on	Seaforth
Berlin	London	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunnville	Paris	Walkerton
Galt	Parkhill	Windsor
	Peterboro'	Woodstock

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

BANKERS.

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

The Dominion Bank.

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

DIRECTORS:

JAM. AUSTIN, Pres. HON. FRANK SMITH, V.-Pres.
Win. Ince. Edward Leadlay.
E. B. Osler. James Scott.
Willmot D. Matthews.

HEAD OFFICE, TORONTO.

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

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

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

R. H. BETHUNE, Cashier.

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., President.
A. S. Hamelin, Esq., Vice-President.
J. L. Cassidy, Esq. Lucien Hunt, Esq.

J. O. Villeneuve, Esq.
A. L. DEMARTIGNY, Cashier.

Branch at Beauharnois, J. A. Cooke, Manager.
Branch at St. Hyacinthe, A. Clement, Manager.

Branch at Valleyfield, C. H. Hamel, Manager.
Branch at Fraserville, J. F. Pollard, Manager.

Agents in New York: National Bank of the Republic
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

-OF THE- DOMINION OF CANADA.

Head Office, - - - ST. JOHN, N. B.
CAPITAL PAID UP - - - \$32,900
REST - - - - - \$60,000

Board of Directors.

THOS. MACLELLAN, President.
JER. HARRISON, Merchant, Vice-President.
JOHN TAPLEY (of Tapley Bros., Indian town.)
JOHN McMILLAN (of J. & A. McMillan, Book-sellers.)

A. A. STERLING, Fredericton.
AGENCY—FREDERICTON: A. S. Murray, Agent
AGENCY—WOODSTOCK: G. W. Yanwart, Agent

The Chartered Banks.

BANK OF HAMILTON.

DIVIDEND No. 26.

NOTICE IS HEREBY GIVEN that a Dividend of Four per cent. for the current half-year upon the paid-up Capital Stock of this Institution has this day been declared, and that the same will be payable at the Bank and its Agencies, on and after

Tuesday, the First Day of December Next.

The Transfer Books will be closed from the 16th to the 30th November next, both days inclusive. By order of the Board,
E. A. COLQUHOUN, Cashier.

Hamilton, October 21st, 1885.

BANK OF OTTAWA, OTTAWA.

Capital (all paid up).....\$1,000,000
Rest.....160,000

JAMES MACLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.
DIRECTORS:

O. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo. Bryson, Hon. L. R. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.

GEO. BURN, Esq., Cashier.

Branches:—Arnprior, Pembroke, Winnipeg, Man., Carleton Place, Ont.

Agents in Canada, New York, and Chicago, Bank of Montreal, Agents in London, Eng., Alliance Bank.

The Central Bank of Canada.

HEAD OFFICE, TORONTO, ONT'

CAPITAL AUTHORIZED, - - - \$1,000,000
CAPITAL SUBSCRIBED, - - - - - 500,000
CAPITAL PAID-UP, - - - - - 325,000

DAVID BLAIN, ESQ President
SAM'L TREES, ESQ., Vice-President

DIRECTORS:

H. P. DWIGHT. A. McLEAN HOWARD,
C. BLACKETT ROBINSON, K. CHISHOLM, M.P.P.,
D. M. McDONALD.

A. A. ALLEN, Cashier.

Agents in Canada—Canadian Bank of Commerce.
Agents in New York—Importers and Traders National Bank. Agents in London, England—National Bank of Scotland, London.

The Western Bank of Canada.

HEAD OFFICE, OSHA WA, ONT.

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

BOARD OF DIRECTORS.

JOHN COWAN, Esq., President.
REUBEN S. HAMLIN, Esq., Vice-President.
W. F. Cowan, Esq. W. F. Allen, Esq.
Robert McIntosh, M.D. J. A. Gibson, Esq.
Thomas Paterson, Esq.

Branches.—Midland, Tilsonburg New Hamburg, Whitby and Millbrook.

Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.

Correspondents at New York and in Canada, The Merchants Bank of Canada. London, England, The Royal Bank of Scotland.

UNION BANK OF LOWER CANADA.

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

DIRECTORS:

ANDREW THOMPSON, Esq., President.
Hon. G. HIRVINE, Vice-President.

D. C. Thomson, Esq. E. Giroux, Esq.
Hon. Thos. McGreevy. J. C. Hale, Esq.
Acting Cashier—E. WEISS.

BRANCHES—Savings Bank (Upper Town) Montreal, Ottawa, Three Rivers, Winnipeg.
Foreign Agents—London—The London and County Bank. New York—National Park Bank.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

CAPITAL AUTHORIZED.....\$1,000,000
CAPITAL PAID-UP.....803,000
RESERVE FUND.....220,000

HEAD OFFICE, TORONTO.

DIRECTORS:

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

AGENCIES.

Bowmanville. Campbellford. Harriston.
Bradford. Cannington. Markham.
Brighton. Colborne. Newcastle.
Picton.

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

THE BANK OF LONDON

IN CANADA.

HEAD OFFICE, LONDON, ONT.

Capital Subscribed.....\$1,000,000
Capital Paid-Up.....200,000
Reserve Fund.....50,000

HY. TAYLOR, Pres., JNO. LABATT, Vice-Pres.
Directors.—W. R. Meredith, W. Duffield, Isaiah Danks, F. B. Leys, Thos. Kent, Benj. Cronyn, Thos. Long (Collingwood), Jno. Morrison (Toronto), John Leys (Rice Lewis & Son, Toronto).

MANAGER—A. M. SMART.

Branches.—Ingersoll, Dresden, Petrolia, Watford. Correspondents in Canada.—Molson's Bank and Branches. In New York.—National Park Bank. In Britain—National Bank of Scotland (Limited).

IMPERIAL BANK OF CANADA.

CAPITAL PAID UP . . . \$1,500,000.
RESERVE FUND . . . 480,000.

DIRECTORS:

H. S. HOWLAND, Esq., President,
T. R. MERRITT, Esq., Vice-President, St. Catharines.

ROBERT JAFFRAY, T. R. WADSWORTH, Esq.,
WM. RAMSAY, Esq.,
P. HUGHES, Esq., HON. ALEX. MORRIS,
D. R. WILKIE, Cashier.

B. JENNINGS, Inspector.

Head Office--Toronto.

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Wolland, Winnipeg, Woodstock, Brandon, Essex Centre.

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

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL.....\$1,500,000
CAPITAL PAID UP.....1,449,488
RESERVE FUND.....376,000

Board of Directors:

R. W. HENEKER, President.
Hon. G. G. STEVENS, Vice-President.
Hon. M. H. Cochrane, John Thornton.
Hon. J. H. Pope, G. N. Galer,
Thos. Hart, D. A. Mansur,
T. S. Morey.

HEAD OFFICE—SHERBROOKE, QUE.

WM. FARWELL, General Manager.

BRANCHES:—Waterloo, Richmond, Coastcook Stanstead, Cowansville, Granby, Bedford, Farnham

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

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., - - - President.
WILLIAM WITHERALL, Esq., - Vice-President.
Geo. R. Renfrew, Esq.
JAMES STEVENSON, Esq., Cashier.
Branches and Agencies in Canada.
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers.
Agents in New York—Messrs. Maitland, Phelps & Co.
Agents in London—The Bank of Scotland.

Loan Societies.

THE ONTARIO Investment Association, Lt. OF LONDON, ONTARIO.

CAPITAL Subscribed, - \$2,650,000.00
CAPITAL PAID UP, - 700,000.00
RESERVE FUND, - 500,000.00
INVESTMENTS, - 2,150,000.00

Money to invest on Mortgages on Real Estate, Municipal and School Debentures, and other Public Securities—*Agents in Great Britain*—Paulin, Sorley & Martin, 26 George Street, Edinburgh.
Head Office: London, Ontario.
HENRY TAYLOR, CHARLES MURRAY,
Manager. President.

Dominion Savings & Investment Soc. LONDON, ONT., INCORPORATED, 1872.

Capital, \$1,000,000.00
Subscribed, 1,000,000.00
Paid-up, 868,840.28
Reserve Fund, 149,000.00
Contingent Fund, 963.12
Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.
Money received on deposit and interest allowed thereon.

F. B. LEYS, *Manager.*

THE PETERBOROUGH Real Estate Investment Co. (LIMITED.)

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital, \$2,000,000
Subscribed Capital, 1,493,000
Paid-up Capital, 373,400
Assets 31st January, 1885, 1,150,000
Paid-up Capital held in Great Britain, 117,400
Debentures issued in Great Britain, 672,753.40
Directors in Canada.

MAJOR-GEN. HAULTAIN, late of Her Majesty's East Indian Forces, President. JOHN WALTON, Esq., J. P., Vice-President.

GEORGE A. COX, Esq., Mayor of Peterborough.
RICHARD HALL, Esq., of Messrs. Hall, Imis & Co.
H. J. LEFEBVRE, Esq. A. G. DUNLOP, Esq.
A. P. POUSETTE, Esq. T. G. HAZLETT, Esq., Barrister.

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

Chief Agents in Great Britain—Flahysan & Auld, Writers, 150 and 151 West George Street, Glasgow.
Agents in Edinburgh—Ronald & Ritchie, S.S.C., 20 Hill Street.
Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle Street.

POUSETTE & ROGER,
Managers, Peterborough, Ont.

THE LONDON LOAN CO. OF CANADA.

Subscribed Capital, \$600,000.00; Reserve and Contingent Fund, \$49,755.54; Assets, \$89,316.30.

Directors—THOMAS KENT, President; JAMES OWREY, Vice-President; THOMAS MCCORMICK, GEO. D. SUTHERLAND, J. A. NEELAN, M.D., R. W. PUDDIGOMBE, ANDREW WELDON.

Manager—MALCOLM J. KENT.
Solicitors—Gibbons, McNab, Mulhern & Harper.
Bankers—Merchants' Bank of Canada.

Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.

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

The Chartered Banks.

THE FEDERAL BANK OF CANADA.

DIVIDEND No. 21.

NOTICE IS HEREBY GIVEN that a Dividend of Three per cent. upon the Capital Stock of this Bank has this day been declared for the current half-year, being at the rate of 6 per cent. per annum, and that the same will be payable at its Banking House in this city, and at its Branches, on and after

Tuesday, the First Day of December Next.

The Transfer Books will be closed from the 16th to the 30th November next, both days inclusive.
By order of the Board.

G. W. YARKER,
General Manager.

Toronto, 27th October, 1885.

ST. STEPHEN'S BANK.

INCORPORATED 1836.

ST. STEPHEN'S, N. B.

Capital\$200,000

F. H. TODD, - - - - - President.
J. F. GRANT, - - - - - Cashier.

AGENTS.

London—Messrs. Glyn, Mills, Currie & Co. New York—Bank of New York N.B.A. Boston—Globe National Bank. St. John—Bank of New Brunswick.

COMMERCIAL BANK OF NEWFOUNDLAND,

ST. JOHN'S, NFL'D. ESTABLISHED 1857. INCORPORATED 1858.

Capital, - - - - - \$306,000
Reserve, - - - - - 60,000

HENRY COOKE, Manager.
H. D. CARTER, Chief Accountant.

Collections made on favorable terms.
Agents—The London and Westminster Bank, London. New York: The National Bank of the Republic. Boston: The Atlas National Bank. Montreal: The Merchants Bank of Canada. Halifax: The Union Bank of Halifax.

BEAVER LINE.



The Canada Shipping Co.'s

LINE OF STEAMERS BETWEEN MONTREAL AND LIVERPOOL,

Comprising the following first-class, Clyde-built, full-powered Iron Steamships:

LAKE SUPERIOR5,200 Tons.
LAKE HURON.....4,100 "
LAKE WINNIPEG.....3,300 "
LAKE NEPIGON.....2,300 "
LAKE CHAMPLAIN.....2,300 "

Calling at Queenstown on the outward voyage to embark passengers for Quebec and Montreal, connecting at the latter port by direct rail for all points in Canada and the United States, and to which Through Tickets are issued.

These steamers are built in water-tight compartments, and of special strength for the North Atlantic trade. In the passenger departments the most perfect provision has been made to ensure the comfort and convenience of all. In the cabin the staterooms are large and airy. The steerage is fitted with the most approved patent canvas berths, and is perfectly ventilated and heated by steam. An experienced surgeon is carried on each steamer, also stewardesses to attend to the wants of females and children.

Rates of Passage.—CANN—Montreal to Liverpool, \$50; return \$80. Steerage at lowest rates. For freight or other particulars apply in Belfast to A. A. Wall, 3 Custom House Square; in Queenstown to N. G. Seymour & Co.; in Liverpool to R. W. Roberts, 21 Water Street; in Quebec to H. H. Sewell, 125 Peter Street. Or to

H. E. MURRAY, General Manager,
1 Custom House Square, Montreal.
J. G. SHEPHERD & CO., 33 Piccadilly,
Manchester, England,
Agents for "BEAVER LINE" Steamships,
(Canada Shipping Co.)

The Chartered Banks.

ONTARIO BANK.

DIVIDEND No. 56.

Notice is hereby given that a DIVIDEND OF THREE PER CENT. upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city, and at its Branches, on and after

Tuesday, the First Day of December Next.

The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.
By order of the Board.

C. HOLLAND,
General Manager.

Toronto, October 23, 1885.

St. Johns Bank.

L. MOLLEUR, President, St. Johns. ISAAC COOFE, Segular Agent. St. Johns, Vice-President. W. BROUSSEAU, Merchant, Town Councilor, St. Johns. FRS. GOSSELIN, Merchant, St. Alexandre. A. A. L. BRIEN, Notary, St. Alexandre.

PH. BAUDOIN, Manager.
Head Office, St. Johns.

Branch—Napierville, J. Molleur, Agent.
Capital Subscribed.....\$ 540,000
Authorized.....1,000,000
Capital Paid In.....226,420
Agents—Montreal, Bank of Montreal; New York, Bank of Montreal; Boston, Maverick Nat. Bank.

Loan Societies.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

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

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

Reserve and Surplus 133,028.21
Total Assets 2,997,129.64

MONIES ADVANCED on Real Estate on favorable terms of Repayment. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

Banking House: Cor. of King and Hughson Sts., HAMILTON, ONT.
H. D. CAMERON, *Treasurer.*

RICHELIEU & ONTARIO Navigation Co.



The Steamers of this Company between MONTREAL AND QUEBEC,

Will commence running regularly on 6th May, as under:—

The Steamer QUEBEC, Capt. R. NELSON, on Mondays, Wednesdays and Fridays, and The Steamer MONTREAL, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 6 o'clock, p.m., from Montreal.

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

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

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

Steamer PIREBONNE, Capt. LAFOURCE, leaves daily (Sundays excepted) at 3.30 p.m., Saturdays at 2.30 p.m., for Quebec, calling at Boucherville, Yvernes and Bout de Pisle. For L'Assomption and St. Paul Perille, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Contrecoeur on Mondays, Wednesdays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICE.—I. A. Dickson, 136 1/2 St. James St., opposite St. Lawrence Hall; I. J. McConhill, Windsor Hotel, Robt. McEwen, Canal Basin, and at the Company's Ticket Office, Richelieu Pier, foot of Jacques Cartier Square.

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

Oceanic Steamships.

Allan Line.



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

1885 Summer Arrangements. 1885.

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

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Bulding.
Siberian.....	4,600	Capt. A. Macneil.
Carthagenian.....	4,600	" R. P. Moore.
Hanoverian.....	4,000	Capt. J. G. Stepton.
Parisian.....	5,400	" James Wyllie.
Sardinian.....	4,650	Lt. W. E. Smith, R.N.R.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Orosian.....	4,000	" W. Richardson.
Moravian.....	3,650	Lieut. F. Aroler, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritelido.
Nova Scotian.....	3,300	Mr. Dalziel.
Hibernian.....	3,424	" Hugh Wyllie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrott, R.N.R.
Norwegian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" Alex. McDougall.
Scandinavian.....	3,000	" John Parks.
Siberian.....	4,600	Bulding.
Buenos Ayrean.....	3,500	Capt. R. P. Moore.
Corean.....	4,000	" Barelay.
Greenland.....	3,600	" C. E. LeGallais.
Manitoban.....	3,150	" McNeil.
Canadian.....	2,600	" C. J. Menzies.
Phoenician.....	2,900	" J. Brown.
Waldensian.....	2,600	" R. H. Hughes.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Ancadian.....	1,360	" F. McGrath.

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

The Steamers of the Liverpool, Londonderry and Montreal. Mail Service.

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

FROM QUEBEC:

Sarmatian.....	Saturday, Oct. 10
Parisian.....	Saturday, " 13
Polynesian.....	Saturday, " 17
Circassian.....	Saturday, " 24
Sardinian.....	Saturday, " 31
Caspian.....	Saturday, Nov. 7
Parisian.....	Saturday, " 14

Rates of Passage from Quebec.

Cabin.....\$60.00, \$50.00 and \$30.00
 (According to Accommodation.)
 Intermediate.....\$30.00
 Steerage.....At lowest rates.

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

FROM HALIFAX:

Peruvian.....	Tuesday, Oct. 6
Nova Scotian.....	Tuesday, " 20
Siberian.....	Tuesday, Nov. 3

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

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

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

An experienced surgeon carried on each vessel. Berths not secured until paid for. Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, at all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Flecher & Behmer, Schusselkorb, No. 3, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 77 La Salle Street, Chicago; H. Boulder, Toronto; Leve & Aldon, 207 Broadway, New York, and 201 Washington Street, Boston, or to

H. & A. ALLAN,

State St., Boston, and 25 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

Tons.	Tons.
Montreal.....	3,284
Domion.....	3,176
Texas.....	2,700
Quebec.....	2,700
Mississippi.....	2,680
Brooklyn.....	3,600
Toronto.....	3,284
Ontario.....	3,176
Sarnia.....	3,850
Oregon.....	3,850
Vancouver.....	5,700

Great Reduction in Rates.

DATES OF SAILING

FROM QUEBEC FOR LIVERPOOL.

Toronto.....	3rd October
Brooklyn.....	10th October
*Oregon.....	17th October
*Sarnia.....	24th October
Montreal.....	31st October
Toronto.....	7th Nov.
Brooklyn.....	14th Nov.

RATES OF PASSAGE FROM QUEBEC.

CABIN.—\$50, \$60; return, \$90, \$160, \$108, and \$120, according to steamer and berth. Intermediate and Steerage at low rates.

Propud tickets issued at the lowest rates. *These Steamers have Saloons, State-rooms, Music room, Smoking-room and Bath-rooms amidships, where but little motion is felt, and are handsomely furnished, and they carry neither Cattle nor Sheep. Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage, apply in London to McIlwraith, McKecham & Co., 5 & 7 Fenchurch Street; in Liverpool, to Fin, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO.,

Exchange Court, Montreal



Canadian Pacific Railway.

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

CHANGE OF TIME.

Commencing MONDAY, July 27, 1885, Trains will run as follows:—

TIME TABLE.	Local Express	Thro' Express	Local Express	Thro' Express
Leave Montreal.....	A.M. 7.15	A.M. 9.00	P.M. 6.00	P.M. 8.00
Arrive Ottawa.....	11.25	12.23	10.15	11.30
" Toronto.....		9.45		A.M. 8.20
Leave Toronto.....	A.M. 8.25			P.M. 8.00
" Ottawa.....	A.M. 8.20	P.M. 5.32	P.M. 4.25	A.M. 4.48
Arrive Montreal.....	P.M. 12.35	9.00	8.30	8.18

The only Line to all points in Upper Ottawa Valley, And the most direct route to

Winnipeg, Manitoba, and North-West, VIA OWEN SOUND & PORT ARTHUR.

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

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

For full information regarding Tickets, etc., apply at the following Ticket Offices: 266 St. James St. (Corner McGill Street); Windsor Hotel Ticket Office, and at Quebec Gate Station, Montreal. W. C. VAN HORNE, Gen. Supt. W. WHYTE, Gen. Supt.

July 28

D. McNICHOLL, General Passenger Agent.

Railways.

EXPERIENCED TRAVELLERS

— ALWAYS TAKE THE — GRAND TRUNK RAILWAY

THE FAVORITE RAIL ROUTE TO MONTREAL, DETROIT, CHICAGO, Boston, New York, Buffalo, Niagara Falls, Peterboro, Quebec, Portland, Halifax, Winnipeg, Kansas City, Omaha, St. Paul, St. Louis, Pt. Huron, London, Hamilton, and all Principal Points in

CANADA AND THE UNITED STATES.

It is Positively the ONLY LINE in Canada running THE CELEBRATED FULLMAN PALACE SLEEPING AND PARLOR CARS,

And, in connection with the

CHICAGO AND GRAND TRUNK RAILWAY, forms the

Shortest, Quickest, and Most Reliable Highway to

Manitoba, British Columbia and the Pacific Coast.

FOR FARES, Time Tables, Tickets, and General Information, apply at the Company's Ticket Offices.

WIL. EDGAR, JOSEPH HICKSON, Gen. Pass. Agent. Gen. Manager.



Intercolonial Railway.

SUMMER ARRANGEMENT. Commencing 1st June, 1885,

THROUGH EXPRESS PASSENGER TRAINS	
run DAILY (Sunday excepted) as follows:—	
Leave Point Levis.....	8.00A.M.
" Levis.....	8.15 "
Arrive Riviere du Loup.....	11.50 "
Trois Pistoles.....	12.55P.M.
Rimouski.....	2.30 "
Little Metis.....	3.28 "
Campbellton.....	7.00 "
Dalhousie.....	7.30 "
Bathurst.....	9.28 "
Newcastle.....	10.57 "
Moncton.....	1.40A.M.
St. John.....	6.30 "
Halifax.....	9.15 "

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

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

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

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

G. W. ROBINSON,

Eastern Freight and Passenger Agent,

136 1/2 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

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

Loan Societies.

THE FREEHOLD Loan and Savings Company,

Cor. Church & Court Sts., Toronto.

ESTABLISHED IN 1860.

Subscribed Capital, - - - \$1,876,000

Capital Paid Up, - - - 1,000,000

Reserve Fund, - - - 445,000

PRESIDENT.....HON. WM. MCMASTER.

MANAGER.....HON. S. C. WOOD.

INSPECTOR.....ROBERT ARMSTRONG.

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

Montreal Advertisements.

INDIA RUBBER CLOTHING CO.,
C. L. HIGGINS, MANAGER.

Manufacturers of Gossamer Circulars, Newports, Sleeve Circulars, Aprons, Slinging Bags, Bed Clothes, Hat Covers, Sleeves. Also, a full line of Men's and Youths' Coats. Only the Trade supplied. 742 Craig Street, MONTREAL.

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

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

THE
BELL TELEPHONE CO.
OF CANADA

Incorporated by Act of Parliament, 1880.
President: - - - ANDREW ROBERTSON.
Vice-President and Managing Director: C. F. SISE.
Secretary-Treasurer: - - - G. P. SOLATER.

This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephone communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address, **THE BELL TELEPHONE COMPANY OF CANADA.—MONTREAL.**

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

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

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

Business information afforded to customers,
166 HOLLIS STREET.

Guelph, Ont.
JOHN SMITH,
REAL ESTATE AND LOAN AGENT,
ACCOUNTANT, &c.,
82 ST. GEORGE'S SQUARE,
GUELPH, ONT.
Assignments taken and Estates managed.

Montreal.
JOHN FAIR,
ACCOUNTANT, COMMISSIONER
For taking affidavits to be used in the Provinces of Ontario,
116 St. Francois Xavier Street, Montreal.

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

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

Montreal Advertisements.

ALEX. MCARTHUR & CO.,

MANUFACTURERS

TARRED AND ROOFING FELT,

Building Paper, Coal Tar, Pitch,
Paper Bags, Wrapping Paper,
Twine, &c., &c.,

393 ST. PAUL ST., MONTREAL.

ARTHUR SIMARD,

Successor to

SIMARD & FOERSTER,
MANUFACTURERS OF

Gilt and Imitation Mouldings,
Looking Glass and

PICTURE FRAMES.

DEALERS IN

Steel Engravings, Paintings & Fine Chromos,
WHOLESALE AND RETAIL.

1662 Notre Dame St. Factory: 493 Mignonne St.

Re-Gilding Done Promptly.

H. J. BEEMER,

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

Wm. Clendinneng & Son,

Iron Founders and Manufacturers of

STOVES, FURNACES, RANGES,

Iron Bedsteads, Cemetery and Roof Railings.

Sinks, Hollow Ware, Tea Kettles, &c.,

Railroad, Ornamental and Builders' Castings,

WHOLESALE AND RETAIL.

SAMPLE AND SALE ROOMS:

Cor. of Craig & St. Peter St., and 524 Craig St.

FOUNDRY AND STOVE WORKS:

Cor. William and Inspector Sts.

MONTREAL, P. Q.

W. S. THOMSON,

IMPORTER OF

Laces, Buttons, Trimmings,

AND GENERAL FANCY GOODS,

1811 Notre Dame St., Montreal.

DOMINION

Fur Dressing & Dye Works,

A. HELLMANN,

201 CRAIG ST., MONTREAL.

ENVELOPES

Stamped in RELIEF COLORS,
NO CHARGE FOR DIES.

GEORGE BISHOP & CO.,
69 ST. JAMES ST., MONTREAL.

Stock Brokers, &c.

STRATHY BROS.,

STOCK BROKERS,

Exchange Building, MONTREAL.

J. ALEX. L. STRATHY, EDWARD W. STRATHY.
Member Montreal Stock Exchange

Canadian and American Stocks, Bonds, Grain, &c.
Bought or Sold for Cash or on Margin.

BUSINESS STRICTLY CONFINED TO COMMISSION.
Agents: Donald, Gordon & Co., New York. Alex. Geddes & Co, Chicago. Lee, Higginson & Co, Boston.

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

Brockville, Ont., Advertisements.

T. A. HIBBARD,
Manufacturer of fine

CARRIAGES AND SLEIGHS
FACTORY JOHN STREET,
BROCKVILLE, ONT.

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

CANADA DYE WOOD MILLS.

BUSH & McCORMACK,

Importers and Manufacturers of

ALL KINDS OF DYE WOODS,
BROCKVILLE, ONT.

BUY THE

ELECTRIC LAMP GIVES A LIGHT equal to eight ordinary lamps for our gas jets. Nine times cheaper than gas, with a light four times more brilliant. "Twenty-five p.c. cheaper in price than the "Sun," "Wonder," or "Lightning" Lamps. Can be fitted to any gas fixture. Encourage Home Manufacture. The only Lamps of the kind manufactured in Canada. No smoky or broken chimneys. Positively non-explosive. Costs only half a cent per hour for oil. Stand Lamps handsomely finished in Gold or Silver for the study or parlor. Brass and Nickel Lamps made so as to fit every description of gas or lamp fixtures. Agents Wanted for every town in the Dominion. Sole Manufacturers and Owners of the Thayer Electric Lamp Patent, **FRANK WERE & CO, P.O. Box 1578.** Office and Factory, 48 to 50 Nazareth St.; Foundry, 84 to 90 Wellington St., and 68 Prince St., Montreal.

THE
STEEL COY OF CANADA

Manufacture

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

All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERRY, N.S.

OFFICE IN MONTREAL,

No. 17 St. John Street.

**GANANOQUE JUNCTION
CHEESE & BOX FACTORY,
WM. CHAPMAN, Proprietor,
MANUFACTURER OF
CHEESE AND CHEESE BOXES.**

DEALER IN
Annatto, Rennets, Bandage, Salt,
Scale Board, &c.

GANANOQUE JUNCTION, ONT.

Packing Box Manufactory.

JOHN WOOD & SONS.

Cor. Front and Erin Streets,
TORONTO.

BOX and PACKING CASE MANUFACTURERS.

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

ALL ORDERS PROMPTLY ATTENDED TO.

Peterborough Ont., Advertisements.

PETERBOROUGH WOOLLEN MILL.

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

Peterborough Biscuit Works,

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

THE AUBURN WOOLLEN COMPANY,

(Limited.)
Manufacturers of Tweeds.
PETERBOROUGH, ONT.

The Wm. Hamilton Manfg. Co.

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

R. MOWRY,
Peterboro, Ont.,

Manufacturer of
THRESHING MACHINES, HORSE POWERS,
and Sawing Machines.

All work warranted. Repairing of all kinds promptly attended to at moderate rates.

JOHN. T. CRAIG,

Carriage and Sleigh Maker, Horse Shoeing, &c.
ALL WORK GUARANTEED.
ELIZABETH ST., ASHURNHAM,
OPPOSITE PETERBORO, ONT.

McANDREW & NOBLE,

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

ALEXANDER GIBSON,

IMPROVED STYLES OF HORSE-SHOEING.
Spring Steel Shoes & Steel Caulks, Home Manufacture.
Lame and Interfering Horses a Specialty.
Mill Picks Sharpened.

Near Peter Hamilton's Foundry,
George Street, Peterborough, Ont.

**FOR LIVERY RIG, TRY
CONNORS BROS.,**

TIP-TOP LIVERY,
George Street, South of the Market Square,
PETERBOROUGH, Ont.



J. H. WALKER,

DESIGNER AND
ENGRAVER ON WOOD

REMOVED TO
FORESTRY CHAMBERS,
Old Post Office Building
Enter by 132 St. James St.
or by 116 St. Francois
Xavier Street, Montreal.
Fine Art Engraving,
Portraits, &c.

ESTABLISHED 1850.

CANADA LEAD & SAW WORKS

JAMES ROBERTSON, General Metal Merchant and Manufacturer,
Office 20 Wellington St., Montreal, P.O. Box 1800.
Lead Pipes, Shot, Putty, White Lead, also Gang, Circular and Cross Cut Saws of all kinds. (Prices furnished on application.) Branches: Toronto, James Robertson & Co.; St. John, N.B., James Robertson.

Montreal Advertisements.

Blotting Paper.

First Prize Dominion Exhibition 1880.

JOHN CRILLY & CO.,

MANUFACTURERS OF
Blotting Paper, Flour Sack Paper,
Music Paper, Fine Manilla Paper,
Colored and Brown & Grey Wrapping
White Printing Paper,
Paper, Roofing Felt and Match
Flour Sack Paper Bags, &c., &c. Paper.
Special Sizes and Weights made to order
389 ST. PAUL ST., MONTREAL.

DOMINION PAPER CO.

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

DOMINION EXHIBITION, 1884.

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

ROLLAND PAPER CO.,

MILLS AT ST. JEROME, P.Q.
Bronze Medals for Writing, Caps to Posts
Book and Job, News and Bristol Board.
Silver Medal for Colored Papers.
Gold Medal for best collection.
Special sizes and weights made to order.
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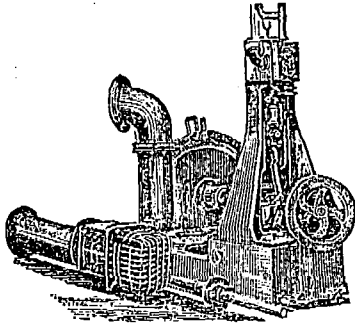
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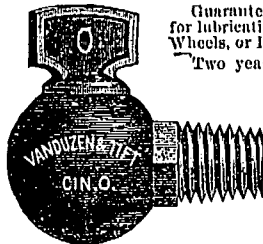
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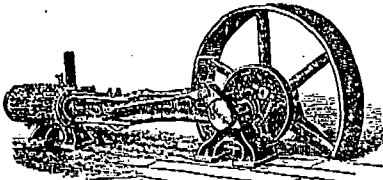
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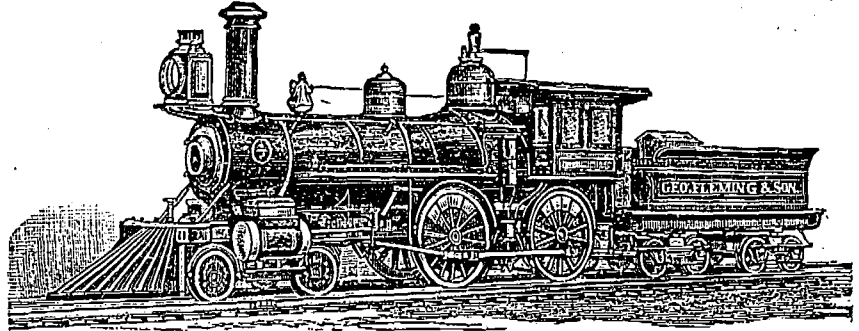


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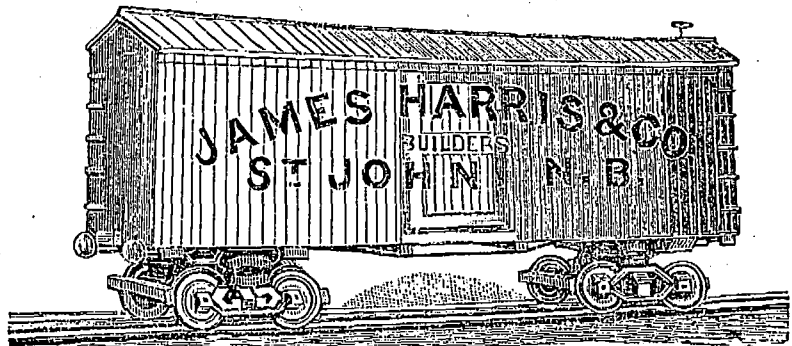
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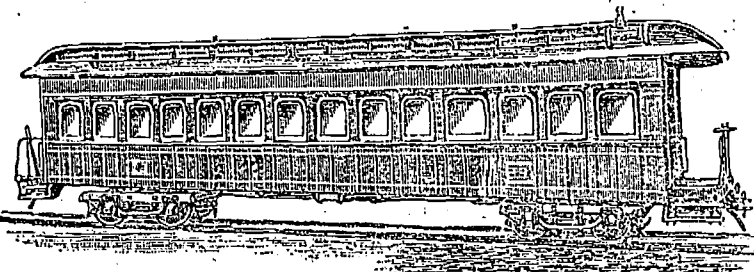
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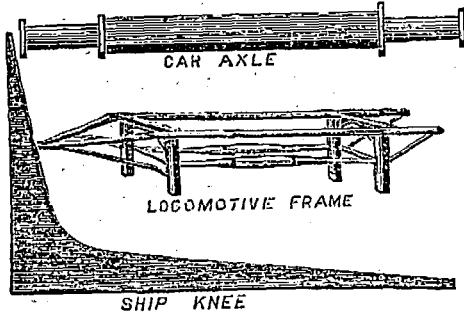
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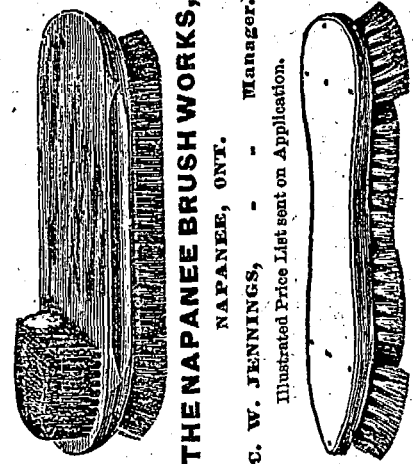
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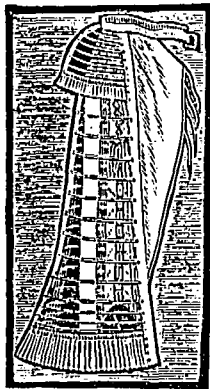
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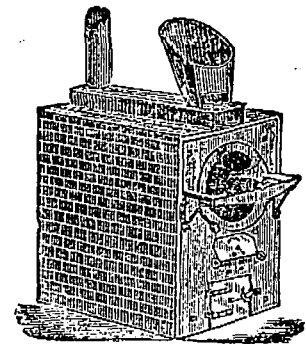
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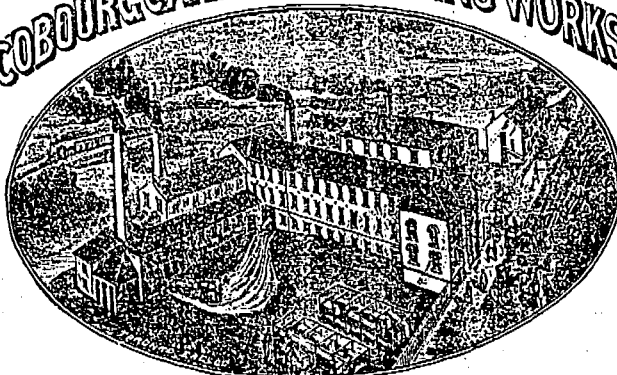


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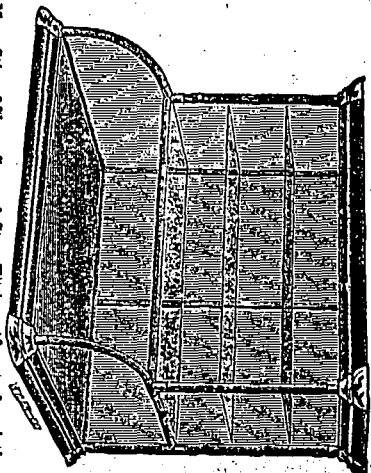
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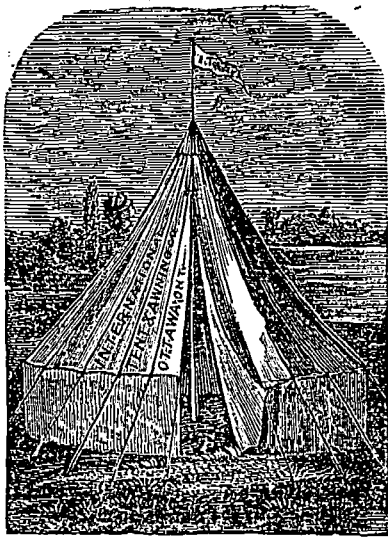
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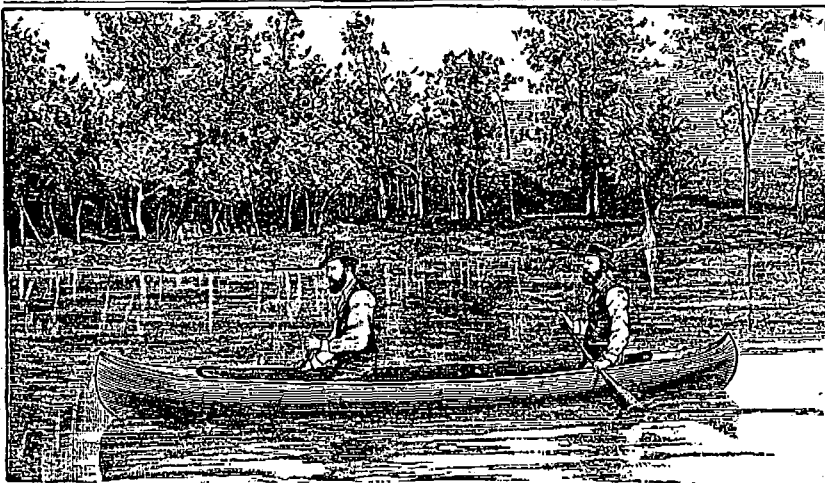
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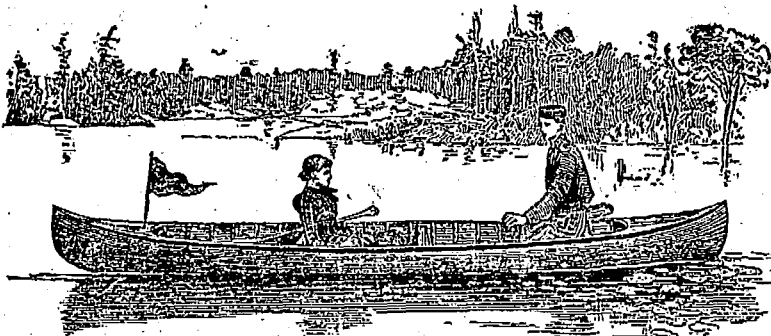
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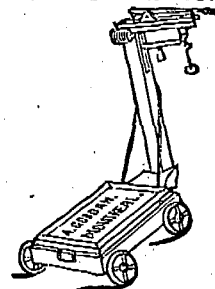
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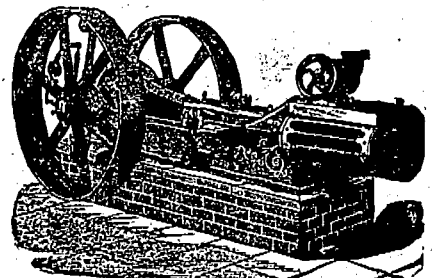


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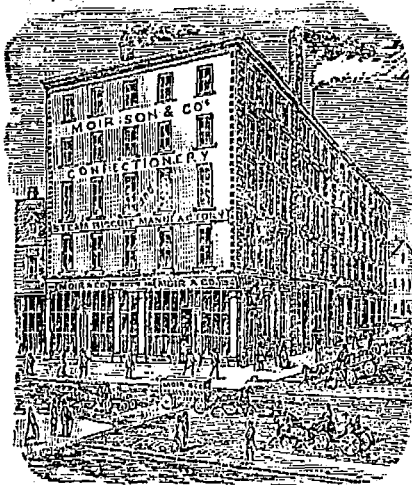
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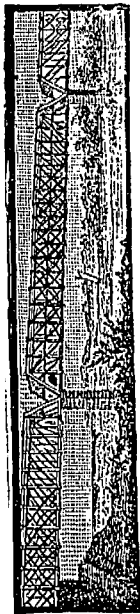
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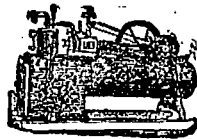
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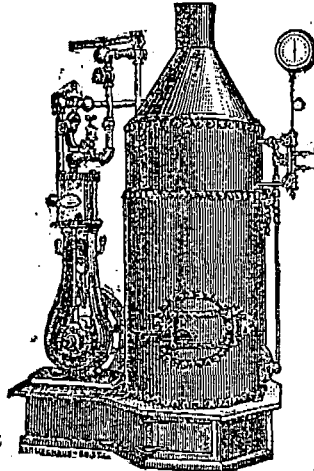
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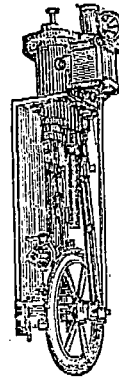
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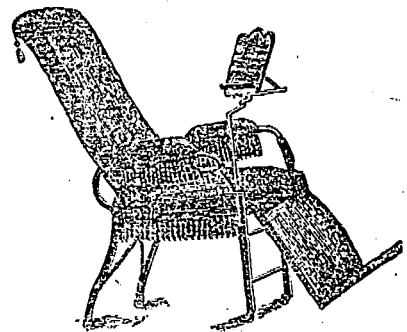
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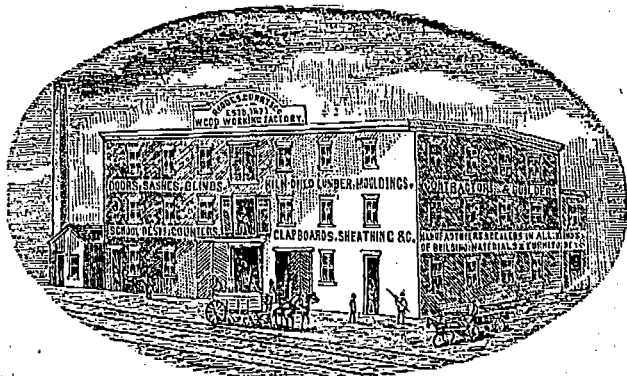
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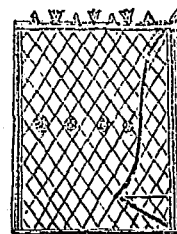
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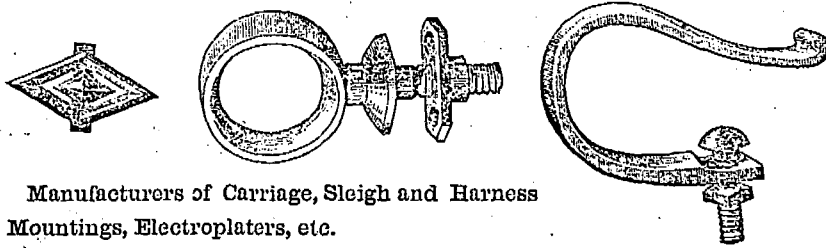
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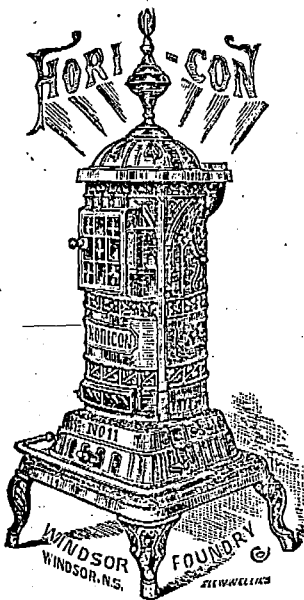
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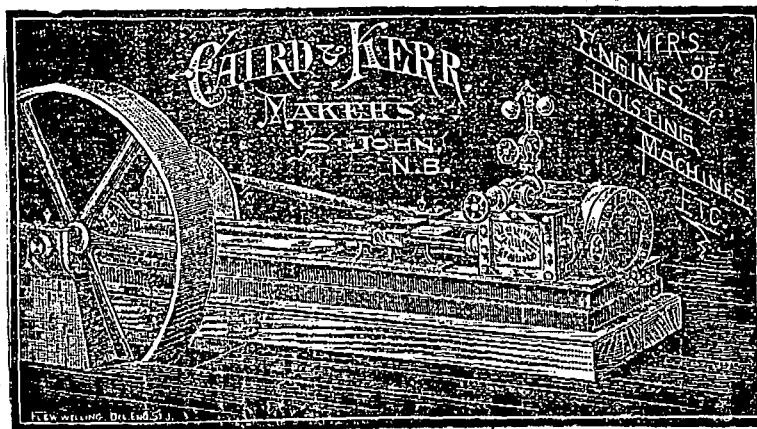
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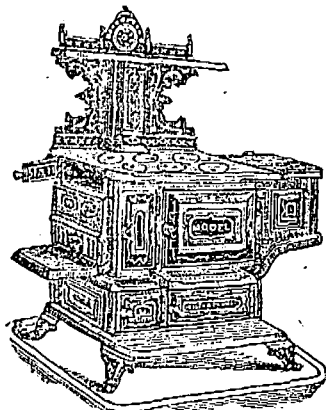
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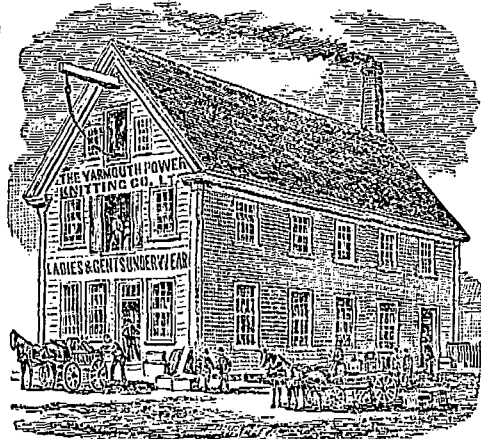
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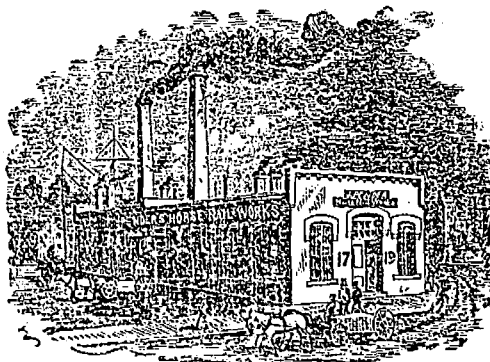
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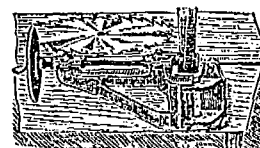
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NOTICE is hereby given that a dividend of five per cent. upon the capital stock of this institution has been this day declared for the current half-year, and that the same will be payable at the banking house, in this City, on and after Monday, the 2nd day of November next.

The transfer books will be closed from the 16th to the 31st of October next, both days inclusive.

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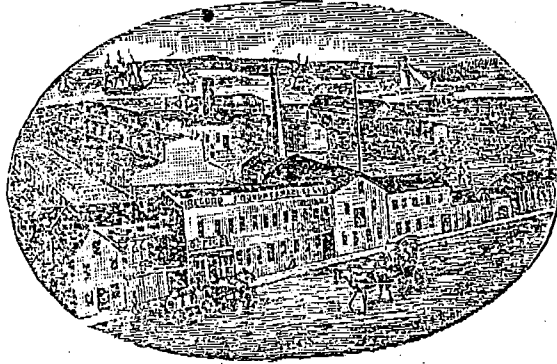
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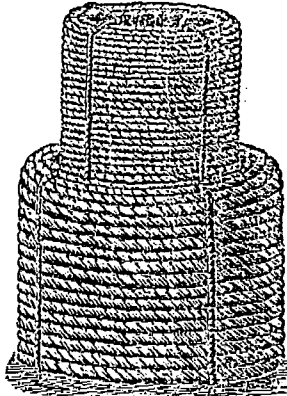


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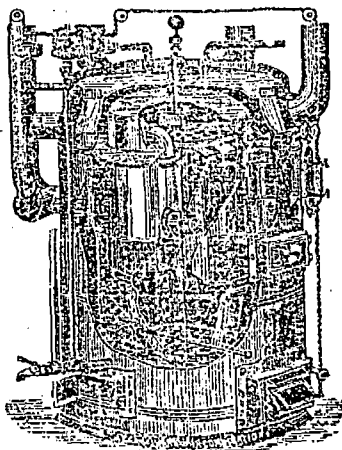
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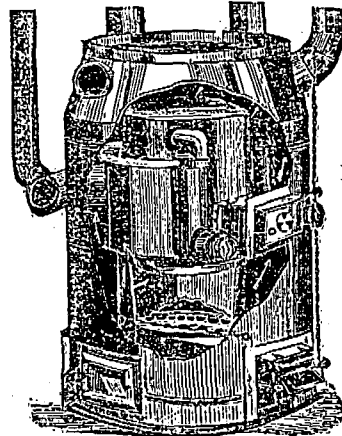
Asbestos Steam Rope Packing, Asbestos Prepared Loose Fibre, Asbestos Wick or Valve Packing, Asbestos Mill Board Packing, Asbestos Journal Packing, Asbestos Crude, Ground and Powdered, Asbestos Flooring Felt, Asbestos Pipe and Boiler Covering, Asbestos Cement Covering, Asbestos Gaskets, Asbestos Retort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

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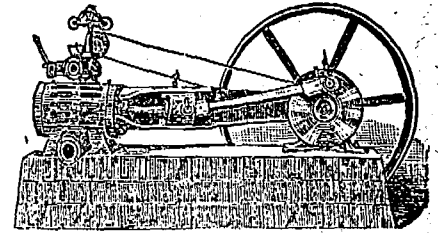


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The steadily increasing demand which exists for these goods, is the best guarantee of their merit, and fully indorses the public testimonials which have been awarded them at all Canadian Exhibitions.

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COTTONADES, WOVEN DUCKS, DYED DUCKS,

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

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Bleached Shirtings, Grey Sheetings, Tickings, White, Grey & Colored Blankets, Fine and Medium Tweeds, Knitted Goods, Plain and Fancy Flannel, Low Tweeds, Etottes, &c.,
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Percales, Batistes, Pocketings, Wigans, Window Holland, Cheese & Butter Cloths, Foulards, Satteens, Permanent Linings, Beetled Twills.

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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.

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Specialty in Fine Colors, Leads & Varnishes.

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

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Stormont Cotton Co.,

Denims, Tickings, Cottonades, Fancy Wove Shirtings & Apron Checks.

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Ball Knitting Cotton, Hosiery Yarns, Cotton Yarns (White and Colored), Twist Yarns (Bleached and Colored), Beam Warps all kinds, Cottonades and Denims.

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Batts put up in Cases or Bales in any weight to suit the trade.

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Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and Machine Sewing.

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ESTABLISHED 1820. THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD at the Centennial Exhibition for Excellence in Color, Quality & Finish. Wholesale Trade supplied by
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Received Gold Medal THE Grand Prix Paris Exhibition, 1878.



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

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(ESTABLISHED 1848)
WHOLESALE GROCERS AND LIQUOR MERCHANTS
Hamilton, Ont.



TURNER, ROSE & Co.,
Wholesale Grocers and Tea Merchants
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WHOLESALE GROCERS!
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COUNTRY MERCHANTS,
Ask Travellers Visiting You for Samples of

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Several Thousand Patterns to Select from.
The **MAGOG TEXTILE and Print Company,**
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Reinhardt Man'g Co. Manufacturers
and Jewellers' Supplies, Plush Goods, Brush, Comb, Mirror and Odour Cases, and Cases of every description. Orders solicited.
509 LA GAUCHETIERE ST., HEAD OF COTE ST., MONTREAL

Commercial Summary.

It is said Sherbrooke capitalists are forming a company to build a first-class hotel.

Mr. PIERCE, of Martinville, Que., is erecting a factory for the manufacture of bobbins and shuttles.

A proposition is on foot to start the manufacture of wood pulp, pails, plates, etc., at Sherbrooke, Que.

The stock of W. Stephenson, hardware, Winnipeg, recently referred to, has been sold for 58½c on the dollar.

Jas. HARRIS & Co., St. John, N.B., have received an additional order of 200 flat cars for the New Brunswick Railway.

On the 21st inst. a car load of refined sugar was shipped from Dartmouth, N.S., to Victoria, B.C., via all Canadian rails.

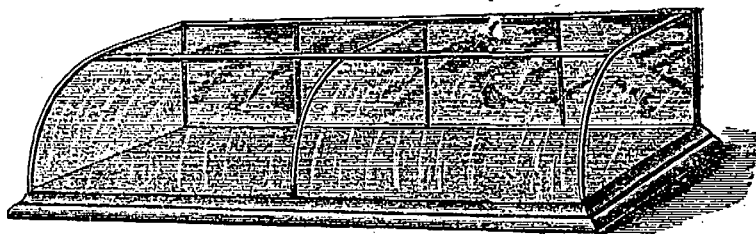
The City Council of Three Rivers have voted \$35,000 to a Yorkshire capitalist for the erection of a glass factory there.

It is said a cattle dealer of Allan's Corners, Que., has fled across the border, owing considerable sums to farmers in the locality.

A QUARTERLY dividend of 2 per cent has been declared by the Pullman Palace Car Co. They cleared \$1,548,000 in the last year.

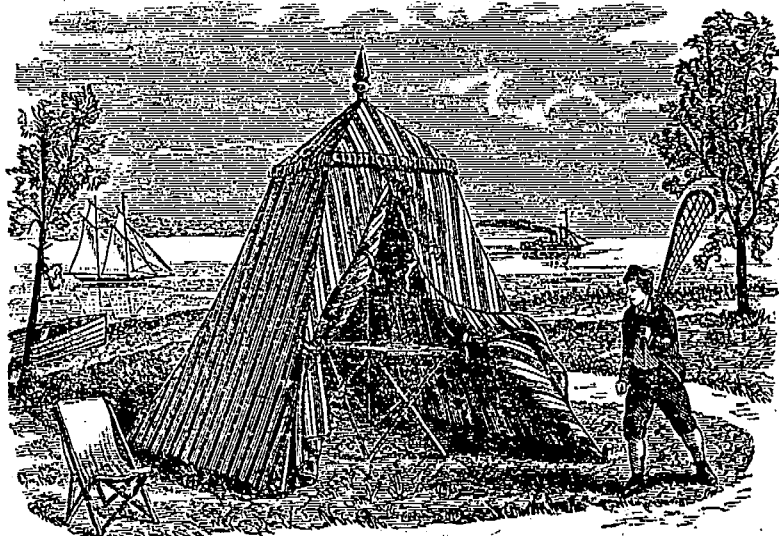
The *Great Eastern*, the largest steamship in the world, was sold in London, Eng., Wednesday last, at public auction, for £26,200.

A PITTSBURGH capitalist proposes to force natural gas through pipes from the gas fields east of Pittsburg to New York and Philadelphia.



Dominion Show Case Manuf'g Co.

J. P. WAGNER, C. SCHACK, H. G. LAURITZ, W. MAHR.
SILVER MEDAL Toronto Exhibition, '84- **FIRST PRIZE** Provincial Fair, Ottawa, '84
Show Cases of every description in Nickel, Silver, Walnut, Ebonized, etc.
Hardwood Store Fittings, Metal Sash Lays, etc. Send for Catalogue and Price List.
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NATIONAL MANUFACTURING COMPANY,

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

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

Tens, Flags, Awnings, Camp Furniture, Tarpaulins and Oil-Clothing, Decorated Window Shades and Cornice Poles.

Send Stamp for Illustrated and Descriptive Catalogue.
Special Inducements to the Trade, Lumpsummen, Contractors and large buyers.

FIRST ARRIVALS.

NEW LABRADOR HERRINGS.

MUNN'S BRAND.

Now landing ex. Str. "Vanguard" and ex. Schr. "Volante."

PRIME QUALITY.

ALSO FOR SALE:

Steam Refined Seal Oil, A. Newfoundland Cod Oil, now Cod Liver Oil, Newfoundland dry Cod Fish, Newfoundland Salmon in tierces and barrels.

Stewart Munn & Co.,

NO. 22 ST. JOHN STREET,
MONTREAL.PRATT'S PATENT GASOLINE,
PREPARED

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

—ALSO—

PRATT'S DEODORIZED NAPTHAS

For Manufacturers, Dyers and Druggist trade.
Get our quotations.

C. PEVERLEY,

OFFICE: 1782 NOTRE DAME ST., MONTREAL

EDWARD EVANS,
(Late of Montreal.)

ACCOUNTANT,

74 King Street West,
TORONTO.

Efforts are being made by the people of Lachute, Que., to secure a bank agency.—According to *La Presse*, Juliette is preparing for a woolen factory.

A CHARTER has been issued to a company called the 'Temiscouata Railway' Company, to build a railway from Riviere Ouelle or Riviere du Loup to Edmonton, N.B.

MR. JAS. CROSSEN, Cobourg, Ont., is making large additions to his carpenter and cabinet shops. This is rendered necessary for the turning out of sleeping cars.

LAWRENCE Brainerd, the Vermont bank defaulter who was kidnapped across the line by American detectives, and who subsequently escaped, has returned to Winnipeg.

ARRANGEMENTS are on foot for purchasing the estate of the old Moncton Lock Company and running it under new auspices.—Gold has been discovered near Caledonia, N.S.

THE sheriff has declared a dividend of 29½c in the dollar in favor of the creditors of M. W. Manville, London, Ont. There is still some encumbered real estate to be disposed of.

THE GRAND JURY at Toronto has brought in a "True Bill" against Wm. Kyle, accused of forgery at the instance of the Merchants Bank; and he now stands fully committed for trial.

THE following banks have declared dividends for the half year: Montreal, 5; Hamilton, 4; Merchants, 3½; Ontario, 3; Ville Marie, 3½; Dominion, 5; Ottawa, 3½; and Toronto 4 per cent.

BRUCHAMP & BÉTOURNEY, dry goods dealers, St. Catherine Street East, this city, have assigned after a trial together of three years and a half. The liabilities are about \$25,000. A statement of assets is not yet made out.

Leading Wholesale Trade of Montreal.

GREENE & SONS
COMPANY,
MONTREAL.

WHOLESALE

FURS,

HATS,

ROBES,

GLOVES,

MOCCASINS,

&c.

MEN'S

FURNISHINGS.

A Well Assorted Stock in

ALL LINES.

WAREHOUSE:

517, 519, 521, 523 and 525

St. Paul Street, MONTREAL.

A boot and shoe manufacturer of St. Roch's, Quebec, has taken out a patent in the United States for a heel-making machine, which, under the sole control of a young boy, is capable of heeling 3,000 pairs of boots daily.

THE first shipments of marble have recently been made from the quarries at Port Arthur, Ont. The product presents a rich appearance, even in the rough state, and there seems every reason to believe that it can be marked and polished to perfection.

THE India rubber and rubber goods market of Boston has been quiet, and if there is any change at all, it is a shade easier, round lots of Para being obtained at 54c. The attention of the trade is mainly concentrated upon the alleged revenue regularities of Brazil.

THE Prince Edward Island railway is 200 miles in length and the road bed, which is laid with steel rails, is in good condition after the ballast of last summer. In the workshops 120 men are employed. Within a few years 300 cars have been added to the equipment.

CHAS. H. SYMONS, referred to recently, who was out on bail on charges of larceny and embezzlement from his employer, P. Burns, has skipped. Judge Galt ordered his bail to be estreated, and instructed the sheriff to seize his furniture. His bail bonds amounted to \$1,300.

E. EAGLE, who moved from Ancaster to Lynden, Ont., about a year ago and began in the furniture and undertaking line, has already fallen into trouble, owing doubtless to the low rate of mortality in that healthy district. Liabilities small. An assignment has been made.

TESSIER & Connelly, grocers, St. Catherine Street, city, have assigned to J. D. Adams & Co., for the benefit of their creditors generally. Liabilities, \$6,500, and assets \$4,200. As they

began but a year ago last April there is some probability of an inquiry into the causes of the deficiency.

FLETCHER THOMPSON, grocer, Sherbrooke, Que., is compromising at 50 cents in the dollar in 3, 6 and 9 months, secured. Liabilities between \$5,000 and \$6,000; assets nominally as much. The business was started about 2½ years ago by Thompson & Ferguson, who dissolved about a year later.

INCORPORATION will be applied for by "The Bowmanville Agriculture and Carriage Works Company," with headquarters at Bowmanville, Ont., and capital of \$10,000, in shares of \$50 each; and "The Georgian Bay Island Resort Company," with headquarters at Toronto, and capital of \$25,000, in shares of \$25 each.

TWO YEARS ago Donald D. McAlpine owned 150 acres of land, in Lobo, Ont., which he sold, and bought out the general store business of T. S. Edwards in the village of that name a few months afterwards, his capital being some \$3,000 to \$4,000, all told. He has been falling behind of late, and at length made an assignment.

ON the 19th inst. the sheriff seized on the effects of Mrs. Mary D. Switzer, keeping a small general store at Canfield, Ont.—Donald Denoon, waggon maker, Lucknow, is reported to be in difficulties and unable to meet the claims of his creditors.—A Paris, Ont., tailor, W. H. Richards, is also unable to meet his small liabilities.

HENRY BAUMGARTEN came from the United States to Montreal a year or two since, and announced himself as a manufacturer of glue, ink, &c. His capital was more limited than his volubility, and he gradually found himself falling behind. He assigned on the 22d, owing

Leading Retail Houses of Montreal.

JOHN HENDERSON & CO.

Hatters and Furriers,

1677 NOTRE DAME ST., MONTREAL.

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

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

Leading Retail Houses of Montreal.

FINE FURS and ROBES.

Two First Prize Medals at the Centennial, one Gold and one Bronze.

**LANTHIER & CO.,
HATTERS AND FURRIERS,**

1663 Notre Dame Street,

MONTREAL.

Russian Skins of the Best Quality, personally selected. Marten, Hudson Bay Sables, Ermines, &c. Snow Shoes and Moccasins in great variety.

Leading Wholesale Trade of Montreal.

M'ARTHUR, 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 235, 255 and 277 Commissioners Street, MONTREAL.

Leading Wholesale Trade of Montreal.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUCCISTS.

OFFER FOR SALE

Cod Liver Oil, Newfld.,

Cod Liver Oil, Norwegian,

Coriander Seeds, Cream of Tartar.

603 CRAIG STREET,

MONTREAL.

Leading Wholesale Trade of Montreal.

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacrament Streets,

MONTREAL

THE ADAMS TOBACCO CO.

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

- | | |
|--------------------------|-----------------------|
| Bright Chewing. | Fancy Chewing. |
| "Gold Coin." | "Spun Roll." |
| "Little Sargeant." | "Crown Jewel." |
| "Got It." | Smoking. |
| Black Chewing. | "Dudew." |
| Black Bird, 12s. in | Double Thick, 6s. |
| Cuddles and 1/2 Boxes. | Viola Solace, 12s. |
| "Black Hawk," 3s. | |
| "Little Giant" P.P. 12s. | All goods warranted. |

TEES, WILSON & CO.

(Successors to James Jack & Co.,)

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

nearly \$4,000, of which a part probably is to the city papers. Assets about \$1,500

The extension obtained by Messrs. Leask & Rose, a respectable firm of general dealers in Brandon, Man., about two years ago, has evidently been insufficient to enable them to tide over the dull times. They have been making no headway of late, and a couple of judgments having been recorded against them lately, they assigned for the benefit of their creditors generally.

At a recent meeting of the Toronto Board of Trade a committee was appointed to confer with the transportation companies, with a view of obtaining reduced rates for members of the board, their employes and their baggage. This is an outcome of the meeting between the representatives of the Commercial Travellers Associations and the leading railways, referred to last week.

Last month the Cumberland Coal and Railway Company of Nova Scotia paid out in wages and expenses \$27,000; formerly \$18,000 was considered a large amount.—No less than 36,000 tons of coal were shipped from the Spring

Hill mines during September, which is the largest quantity for any month since the mine was opened; 841 men and boys are employed at present.

A. C. ATRINSON of Newcastle, N.B., carriage maker, has assigned in trust. He began there early in 1877, but appears to have been more or less hard-pressed for some time past. Liabilities small.—Patterson Foster, of Ogilvie's Wharf, near Harborville, N.S., general storekeeper, recently assigned, owing partly to a judgment for \$300 entered against him a few weeks before.

The disposition among farmers to hold their butter until far into the fall, when it has lost its flavor and the season is too far advanced for the bulk of it to be exported to old country markets, has decided many storekeepers in Ontario not to receive butter on account after October 1st in each year, but only to take it for goods sold over the counter at the time of delivering the butter.

CHAS. POTVIN, of Roberval, Que., general storekeeper, is offering to compromise at 50 cts.

in the dollar, \$300 in three months, \$300 in six months, half the balance in June, 1886, and the remaining half in November, 1886. The liabilities are \$2,300 and the assets \$1,600 nominally. Mr. Potvin was a son of Vulcan, but in 1879 threw down the sledge-hammer and took up the yard-stick.

MR. JOHN WATKINS of this city left the coal business about a year ago, and began in groceries, hardware, &c. He recently found that his assets had dwindled away out of all solvent proportion to his liabilities, the former being about \$1,600, the latter some \$5,000, and called his creditors together. After earnestly discussing the situation those present agreed to accept twenty-five cents in the dollar in full of all demands.

THE SUSPENSION is reported of Blumhart and Riverin, grocers, Quebec. Mr. Blumhart died a few weeks, and his death has doubtless precipitated the present trouble. The liabilities are stated at \$22,000 and the assets nominally \$20,000. An offer is made of 50 cents in the dollar, payable in 3, 6, 9, and 12 months, without security, but the creditors hold out for 60 cents, which, at last accounts, it was supposed would be agreed to.

MR. E. W. BEUTHNER, of the well-known wholesale embroidery house of Beuthner Bros., this city, who has just returned from a trip of over two months in Europe, gives an amusing account of the cross-examination to which persons suspected of being originally from the Vaterland are subjected when returning from that country, unless provided with the necessary passports, etc. A knowledge of the language on such occasions is not desirable.

FISH! FISH! FISH!

COD, MACKEREL, HERRING,

Wholesale only,

HATFIELD, KINNEY & CO.,
YARMOUTH, N.S.

BROWN, BALFOUR & CO.,
OF HAMILTON,
IN STORE,
NEW SEASON JAPAN TEAS,
KARSON & PAKLIN'S,
AND
Young Hysons.
NEW FRUIT.
ALL KINDS OF FISH.
RAW AND REFINED SUGARS.

The suspension of the Marshall Seamless Boot and Shoe Co., started at Hagersville, Ont. about a year ago, is the result chiefly of the death of Mr. A. W. Thompson, the financial manager, who was recently killed by being run over by the railway cars. The widow has placed the affairs of the concern in the hands of Mr. F. H. Lambe of Hamilton, and it is supposed the estate will pay in full.—E. K. Francis, a photographer of Glencoe, Ont., is reported to have left the precincts.

A pulp and paper mill is to be erected in Chatham, N.B., for Mr. John A. Fisher, of Dundas, Ont., the contract has already been awarded. The mill, which it is said, will be one of the largest in the Lower Provinces, is to be completed next summer. The buildings, three in number, will form the letter H, the dimensions being 254 x 49 feet, 268 x 69 feet, and 84 x 114 feet, the first two to be two stories and the latter three. They will be of brick with foundations of freestone masonry.

The SS. *Grassbrooke* has been floated out of dry-dock at St. John's, Nfld., in good condition.—The wreck of the *Hanoverian*, as she lies at Portugal Cove, has been bought at public auction by Sir A. Shea, of St. John's, Nfld., for the sum of £205.—Seven miles of the Carbon-car, Nfld., railway are completed. Work ceased on the road owing to the fact that the owners of the land through which it is to pass before it reaches the town are absent at Labrador. Operations will be resumed early in the spring.

Auguste Corv, storekeeper, St. Flavie, Que., has assigned to H. A. Bedard, Quebec. He had been slow for some time. Liabilities will not exceed \$2,000 to \$3,000.—Elzear Tessier, storekeeper, St. Isidore, has also assigned to Mr.

PORTER & SAVAGE

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

BEUTHNER BROTHERS,
MANUFACTURERS' AGENTS & LEADING
IMPORTERS IN THE DOMINION OF

Embroideries & Hosiery

750 to 754 Craig St., MONTREAL.

Bedard. He threw up his situation as clerk and began for himself last spring with a few hundred dollars capital.—J. L. E. Merleau, storekeeper, Fort Coulonge, Que., has assigned to John D. Hains of this city, after a brief career.—J. G. Muerman, watchmaker, Arnprior, Ont., unable to keep time with his creditors, has assigned. Liabilities very small.

TWENTY tons of hops were shipped in one day this week from Picton, Ont., for the English markets.—From Sept. 16th to Oct. 20th, over 9,000 barrels of oysters were shipped from Summerside to Pt. du Chene and Quebec, and those engaged in the business are of opinion that the total fall shipment will amount to at least 20,000 barrels, which along with spring shipments, must bring the value up close to \$50,000 for the year.—Gaspé enjoys a reputation for sterility which it does not appear to deserve, a splendid collection of vegetables grown there being now on view at the rooms of the Quebec Board of Trade.

A SPECIAL despatch to the *Globe*, dated 23d Oct., from London, says: The Imperial postoffice authorities are now advertising for tenders for the conveyance of mails from Coal Harbour, British Columbia, to the island of Koung Kong, and from Hong Kong to Coal Harbour. The advertisement calls for a fortnightly service, and it is to be made by way of Yokohama on both the outward and return journeys. The present contracts for the con-

IMPORTANT

Use the only Reliable Disinfectant
"MATERS," CARBOLIC ACID!

The Public Analyst for Montreal Certifies as follows, Sept. 8, 1885:
THIS IS TO CERTIFY that I have analyzed an original bottle of "MATERS" CARBOLIC ACID, and find the same to be a solution of Carbolic Acid, equal to 80 per cent. of Solid Crystal Carbolic Acid, and free from all injury. It, therefore, ranks equal to any Imported Acid No. 5 standard, and is well adapted for disinfectant and antiseptic purposes.

(Signed), J. BAKER EDWARDS, Ph. D., D.C.L., Public Analyst, Montreal.
Dr. Coverton, Chairman Medical Board of Health for Ontario, writes:

"You may sell 'MATERS' CARBOLIC ACID as a RELIABLE disinfectant."
EVERYONE knows Carbolic Acid is the best disinfectant, therefore, why be led away by articles of unknown composition with fancy names. Ask your Chemist for a 25c or 50c bottle of MATERS' CARBOLIC ACID, it is patronized by the Montreal Board of Health.
Sold by all Druggists, who can easily procure it, if out of stock, from the sole proprietors.

EVANS, SONS & MASON, Limited,
Western Branch: Toronto. Wholesale Druggists, Montreal.

EDMUND EAVES,

IMPORTER OF

Watches and Jewellery

WATCH TOOLS and MATERIALS,

1683 NOTRE DAME STREET,
MONTREAL.

Headquarters for Toilet Soap.

The undersigned have one of the Largest and Best assortments of

TOILET SOAPS,

including Carbolic, Carbolic Glycerine, Tar and Sulphur Soaps on hand.

SOLE AGENTS: Enoch Morgan's Sapollo.

EMIL POLIWK & CO.,

394, 396, 398 and 400 ST. PAUL ST., MONTREAL
Correspondence solicited.

veyance of the British mails to China terminate on the 31st January, 1888. Tenders in response to the present offers may be sent in up to the 31st March, 1886. This is regarded here as an important recognition of the Canadian Pacific route."

AN evidence of the growing importance of the egg trade is furnished by a dealer in Woodstock, Ont., published in the *Sentinel Review*. This dealer has this season shipped to the United States 7,850 bris, a total of 549,500 dozen, and to various parts of Canada he has sent 30,000 dozen. The average price paid was 14c per dozen, which makes the total value of his shipments amount to over \$80,000. He paid out for teaming \$4,000, for help in shops \$2,000, or packing \$800, and for barrels \$1,400. The trade is a peculiarly risky one, but during the present season has been fairly profitable.

THE *London Free Press* is of opinion that brush making could be made a profitable industry in Canada. A few years ago the importation of brushes into the United States was large, but the exports from there now are valued at \$170,000 annually, this in face of an import duty on bristles of 15 per cent. In Canada the raw material, bristles, pays no duty, and thus every encouragement is given for the develop-

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

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

Extra Swedes Iron Tacks, Upholsters' Tacks, B.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob 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' Putty, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.

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

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

Be sure to see Them!

WHAT?

A. S. VAIL & CO.'S
OVERCOATS.

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

SPLENDID VALUE.

WELL CUT. WELL MADE.

A 1 SELLING GARMENTS.

A. S. VAIL & CO.,

WHOLESALE

Manufacturers of Ready Made Clothing,

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

ment of what would likely prove a profitable home and foreign industry." A glance over our advertising columns will show that we have some brush factories in the Dominion, and these are not all.

LARGE quantities of apples have been shipped from Goderich, Ont., this season. One steamer recently loaded up with 2,300 brls and another took 1,000, having 1,000 more on the wharf. T. J. Lidwell, of Pelee Island, Ont., has this season shipped eleven tons of grapes, 5,000 lbs. of them going to London, and 6,000 lbs. to St Thomas.—The potato crop in Cape Breton is said to be unusually abundant, the yield in some districts being four times greater than last year. Potatoes, offered in large quantities at 25 cents per bushel, are refused on the ground that they could be imported from P. E. Island at a cheaper rate. Potatoes are selling in the island, it is said, at 10 cents per bushel.

Leading Wholesale Trade of Montreal.

DISINFECTANTS

CHLORIDE OF LIME,

In Casks, Barrels, Kegs, & 1 lb., ½ lb., ¼ lb. boxes.

CARBOLIC POWDER,

In Bulk and in Tins.

CARBOLIC ACID,

In Bulk and in Bottles.

SULPHATE OF IRON,

Barrels, Kegs, Parcels.

CAMPHOR.

In Rings and Blocks, English and American.

QUOTATIONS FURNISHED ON APPLICATION.

Lyman, Sons & Co., Montreal.

GLUE,

Sand-Paper,

Neatsfoot Oil,

BLACKING.

Peter R. Lamb & Co.,

MANUFACTURERS,

TORONTO, - CANADA.

Sr John Globe:—A meeting of the creditors of Mr. Charles G. Turnbull was recently held at which Mr. Turnbull submitted a statement of his affairs. He places his liabilities at \$32,000, and his assets, represented by shipping property, at \$28,000. In the present depressed condition of shipping this estimate was considered too high by \$10,000. Two of the leading creditors offered to arrange with the others on a basis of 25 per cent, provided they were allowed control of the estate. Action was deferred, pending a fuller meeting. Mr. Turnbull's embarrassment, which all who know him will sincerely regret, was brought about entirely by the depressed condition of shipping. He owns, in ten or more large vessels, which he has been running at a loss for some time.

The negotiations for the amalgamation of the coal mining companies in Pictou county, Nova Scotia, inaugurated by Sir George Elliott have, as foreshadowed last week, resulted successfully, and prices are already slightly higher. It is rumored that Mr. Clendenning of New York will be made president of the syndicate,

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 Eper-

nay, Champagnes.

Renaudin Bollinger & Co., Ay, Champagnes.

Seigert & Sons, Trinidad, Genuine Angostura Bitters

Wheeler & Co., Belfast Ginger Ales, &c. (Expor-

Bottlers.)

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

Roig, Fosset & Co., Barcelona and Tarragona Spanish

Ports.

Eichenauer & Co., Bordeaux, Clarets and Sauterries

H. Sichel & Sons, Mayence Rhine Wines.

George R. & Co., Dublin, Celebrated Old Irish

Whiskies.

James Watson & Co., Dundee, Fine Old Scotch

Whiskies.

E. J. F. Brands, Schiedam Gins.,

BATTY'S PICKLES.

C. H. BINKS & CO.,
MONTREAL.

H. VINEBERG,

Wholesale Clothier,
752 Craig St., Montreal.

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

FISH, HYMAN & CO.,

Importers of, and exclusive dealers in

FINE HAVANA CIGARS.

Sole Proprietors of the celebrated Havana Brands: La Rosa de F. H. Y. Ca., Huggonotte, de F. H. Y. Ca., Tacón de F. H. Y. Ca., La Rosa Antillana, Flor de Domingo Garcia, and numerous other well-known brands.

463 & 465 St. Paul Street, Montreal.

P. O. Box 686.

Mr. H. C. S. Poole, of the Acadia Coal Company, general manager, and Mr. R. Simpson of the Intercolonial Company, mining engineer, but such details have yet to be officially announced. The Halifax Herald says that the total amount invested in the four Pictou mines is estimated at over \$3,000,000. The Vale and Drummond were owned principally, if not solely, by Montreal parties; the Albion by Sir George Elliott and Halifax parties; and the Acadia by the estate of Sir Hugh Allan, and Cyrus W. Field, Mr. Sausford and other New Yorkers. It is currently reported that among the members of the new syndicate, the estate of Sir Hugh Allan, and Cyrus W. Field, and Sir George Elliott are each interested to the extent of a quarter million dollars.

CANADA LIFE ASSURANCE CO.

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

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

New business accepted year ending 30th April.

1885.....	\$4,858,997
1884.....	\$4,408,029
1883.....	\$4,778,734
1882.....	\$4,397,166
1881.....	\$4,410,666
1880.....	\$4,222,833

BEING A YEARLY AVERAGE OF UPWARDS OF 4½ MILLIONS.

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

A. G. RAMSAY, Managing Director.

THE STANDARD LIFE ASSURANCE CO.

OF EDINBURGH, SCOTLAND.—Established 1825.

Head Office in Canada, - - - - MONTREAL.

SUBSISTING ASSURANCES	- -	\$100,000,000.
INVESTED FUNDS,	- - - -	31,470,000.
ANNUAL REVENUE,	- - - -	4,300,000.
BONUSES DISTRIBUTED,	- - - -	17,000,000.

SPECIAL NOTICE.—Assurers joining before close of the books 15th Nov.) will rank for one full year's Profits, which are to be divided this year.

W. M. RAMSAY, Manager.

We always carry complete lines in all departments
and show one of the finest general
stocks pertaining to the
Trade in Canada.

THE CARPET WAREHOUSE,
ESTABLISHED 1859.

JAMES BAYLIS & SON,
1833 & 1835 Notre Dame Street, MONTREAL. RETAIL.

All goods
cut and fitted to plan
and work done on the premises
under personal supervision.
Mail Orders specially desired. Samples sent on approval.

COVERINGS,
PORTIERES,
POLES.

WHOLESALE. 1833 & 1835 Notre Dame Street, MONTREAL. RETAIL.

NEW GOODS!

CLOSE PRICES!

CARPETS,
OIL CLOTHS,
CURTAINS.

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

REMINGTON TYPE-WRITER.



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

The only Machine
which will suc-

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

J. O'FLAHERTY,
AGENT FOR CANADA.
459 ST. PAUL STREET, MONTREAL.

PHENIX Fire Assurance Co., London.

Established in 1762. Canadian Branch Established
in 1801.

Losses paid, since the establishment
of the Company, have exceeded..... \$70,000,000
Balance held in hand, for pay-
ment of Fire Losses only, exceeds.. 3,000,000
LIABILITY OF SHAREHOLDERS UNLIMITED.
Deposit with the Hon. Govt.,
for the security of Policy Holders in
Canada, Upwards of..... \$140,000

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

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

ROBERT W. TYRE, - - - - Manager.

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

GUARDIAN Fire and Life Assurance Co. OF ENGLAND.

ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

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

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

R. C. WILSON,
Merchant Tailor,

256 St. James Street.

Fine English Goods.

Fall Importations are now com-
plete.

LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

The Canadian Journal of Commerce.

MONTREAL, OCTOBER 30, 1886.

BANK LIMITATIONS AND BANK RETURNS. III.

In concluding our article on this sub-
ject we desire to make a few practical
suggestions as to the form in which the
return should be made. It may seem
rather fruitless to discuss such details at
present, but the formation of a sound
public opinion on matters where legis-
lation is required is one of the first things
necessary, and opinion can sometimes
be more readily affected by practical
illustration than by argument. We have
not said all that might be said against
our present form, but we trust we said
enough last week to show that the matter
is at least one deserving of consideration.
To be brief, we suggest the following
model, taking the bank statement for last
month:

SEPT. 30TH, 1886.

Liabilities.

Circulation.....	\$31,334,021
Government deposits.....	8,042,93
Other deposits.....	98,710,062
Net balance of Loan and Current accounts with other banks.....	352,074
Other liabilities.....	152,863
Total liabilities.....	\$138,593,151

Assets.	
Specie.....	\$6,826,338
Dominion notes.....	12,591,278
Net foreign balances.....	19,139,967
Net clearing balances.....	7,434,393
Public securities (owned by the bank).....	4,415,675
Loans to the Governments.....	1,976,679
Loans to the public, current.....	153,904,414
do overdue.....	4,319,230
Real estate and mortgages.....	2,248,449
Bank premises.....	3,291,468
Other assets.....	2,819,866
Total assets.....	\$218,967,777

The details here given are, we believe, sufficient for all purposes. The main changes suggested are as follows:

Grouping the deposits under two heads, public and private deposits. Amalgamating the notes and cheques of other banks and balances due to and by other banks in Canada, under one heading, showing the net balance, which will appear among liabilities or assets, as the case may be. There can be little question of the propriety of this, as far as the balances at debit and credit are concerned. The gross figures here are of no importance whatever, even the individual bank would take heed only of the net resulting balance, which is the measure of its liability to pay, or of its right to receive. The inclusion of the "notes and cheques of other banks" may not appear to be so reasonable, but on reflection it will be found that this item is of the same order as the balance due from other banks. Taken by itself it is of very trifling importance in an estimate of the position, its amount depending very much on accident or chance. Besides this, since as a rule the daily exchanges or clearings nearly balance themselves, the cash and cheques held by any bank on any given evening may be regarded as offset by similar holdings of other Banks against it, and so cannot be fairly counted as an "available asset" at all, though usually so classified.

The simplest form for these balances to take would be "net clearing balances," to cover all items held for exchange with other banks, and all balances on the daily exchanges. In a careful abstract of the position of the banks generally the statistician would deduct this item from the circulation and deposits, treating it as if the exchanges and settlements were made after close of business each day instead of on the following morning.

The balances with other banks on loan or current account might properly be treated in the same way, and the foreign balances should certainly be so shown.

It is immaterial whether a bank has its funds in the United States or in Great Britain, or both. It is the net balance due to or by agents and others out of the country that really concerns us, and in estimating the financial position of any particular bank, or of the whole of the banks collectively, it is this figure that we look for. The item of "net foreign balances" would put us in possession of all the information on this point we need, or are entitled to ask.

The classification of assets is more difficult than that of liabilities, but we have followed the same principle. The headings sufficiently explain themselves. It would be advisable to give the heading for "Securities owned by the Bank" a wider meaning, so as to take in Bonds of municipal or other Corporations held as investments. A line in addition for "loans on stocks and bonds repayable on demand" might be useful, but it could so easily be made to cover assets not of that available character that it would be of little value. With regard to loans to municipal and other corporations, no special meaning now attaches to these, especially to the loans made to "other" corporations. The expansion of the joint stock principle in the direction of trading and manufacturing corporations has entirely altered the position of this item; advances to these companies are precisely equivalent to those made to private firms in the same line of business, and the distinction is no longer useful.

Having thrown out the above as a suggestion of what is desirable, we shall be glad if some of our banking readers who have a practical knowledge of the subject will give us their views. We are prepared to find that some of the changes suggested will be found too sweeping, but the principle on which the changes are made should commend itself to practical men.

THE PUBLIC FINANCES.

The statement of the Revenue and expenditure of the Dominion for the 12 months ending 30th June, 1885, appears in the last number of the *Official Gazette* and, as will be seen, it shows a deficit for the year. This is not a comfortable thing, but it has arisen under special circumstances which go far to remove most of the causes for uneasiness which might otherwise exist.

The figures are as follows:

Revenue	\$32,970,465.56
Expenditure	35,327,935.36
Deficit	\$2,357,469.80

Of these expenditures the sum of \$1,700,000 was spent in connection with the suppression of the insurrection in the North-west, a special charge which should not fairly fall on this year. Leaving this out of consideration, the deficit is about \$650,000.

Of the causes which have led to diminished receipts the most noteworthy is the great shrinkage in the value of the commodities imported. This has been more general and more marked than is perhaps commonly known or admitted. From enquiries made of well-informed persons interested in different lines of trade, we would estimate this shrinkage to have been on an average about twenty per cent; but if, in respect of dutiable goods, it does not exceed ten per cent that would account for a great reduction in the customs duties.

In addition to this the factories of the country, especially those manufacturing textile fabrics, were driven by the stress of circumstances to vary their production to the utmost degree, in order to find employment for their machinery. The effect of this in reducing importations must be very considerable, and we shall be surprised if the full figures for the year do not show it to be so. We have also to take into account the depression which we have been passing through, in so far as it has affected consumption. There is no doubt that the people of Canada, as a whole, have practised strict economy for the last 12 or 18 months, and this has reacted through the retail storekeepers and the wholesale merchants on the volume of imports. It would perhaps be more correct to say that prudence and economy set in from the centres first, thanks to the warning signals thrown out by Mr. Smithers in 1883 and 1884, but in any case the saving that has been going on, although working a temporary injury to the public finances, must in the end prove of great benefit to the country.

Therefore, on the whole, we are not disposed to take a gloomy view of the position. That we have entered on an improved and improving state of affairs, as far as general business is concerned, is felt by all who are familiar with the movements of trade, and the effect of this on the public revenue will soon set matters right. With respect to the expenditure in the North west, the current year also must bear a large amount of charges for this service, not less than two or three millions. How this is to be provided for is a question which the Finance Minister must determine before long. We cannot approve of a proposition that has been made to add it to the funded debt, while,

on the other hand, the total amount, including that carried forward from the past year, is more than can reasonably be covered by the taxation of a single year. We have a recent English precedent where a similar case was met by carrying over a floating debt till liquidated by the ordinary revenues. A floating debt is not of course a wise or an economical method in public finance, but, for the amount in question, no great exception could be taken, and it would be much more to the credit of the country to provide for it out of the revenue of the next two years than to go abroad to borrow for it. There is plenty of money to be had in Canada at all times from banks, loan and savings companies, insurance companies, and others, on short obligations of the Government, at low rates, and there is not the slightest need for bringing more money into the country.

TAXATION OF FIRE INSURANCE COMPANIES.

Fifth among the important subjects dealt with by the Canadian Fire Underwriter's Association at its recent meeting in Ottawa was that of Municipal Taxation of Insurance Companies.

Hitherto the rule has been that when a town levied a tax in any shape upon the Fire Insurance Offices the latter retaliated by lowering the taxing municipality a letter in the classification, that is to say reducing a town classed "A" to "B," and so on, thus raising the rates on ordinary hazards from five to ten per cent. This rule was promulgated to enunciate a broad principle, viz., that whereas the rates of the various classes of towns and villages having been calculated upon the basis of fire protection alone, into which the taxation of a company's income did not enter, it was therefore necessary when taxation was enforced to increase the rates to meet the same, or, in other words, to demonstrate the fact that fire insurance is conducted similarly to any other business, and that for an increased expenditure there must be a corresponding increase of income.

We have always maintained the principle to be both sound and just, but the quality of justice, like the "quality of mercy," should not be "strained," which we think is the case regarding this question when the tax is so small as to be nominal, while the increased income to meet such is so out of proportion as to be really exorbitant.

There are two methods which have been adopted by different municipalities

for taxing the fire insurance companies in the Province of Ontario, one being a percentage on the net income—after deducting losses and expenses—and the other a charge upon the gross receipts, without reference to the outlay spent in acquiring the business or losses incurred. The first being only made upon an absolute profit has some show of equity about it and is not onerous, but the last is simply an extortion. This appears to have been the view taken of the matter by the Association, for the old rule which treated the two methods alike has been repealed and a new rule enacted in its place, exempting from increase of rates those towns which only tax the companies upon net income but reiterating the old rule where taxation is upon the gross income.

One of the effects of this new law will be to replace Ottawa in class "A," and we believe there is little doubt that this course will be beneficial to the companies, inasmuch as, though rates thereby will be slightly reduced, more insurance will be carried, and consequently there will be a larger premium income without a corresponding increase of liability.

In connection with this subject, however, we would advise the Association, now that it has a standing committee, on fire appliances, to be careful that every town is rated upon its actual protection and that no town will obtain the benefit of any classification, until the same has been duly examined and proved. Many towns claim to have water-works and other protection which upon being put to the test, are found to be worthless or defective, and it is manifestly a duty the companies owe to themselves to see that they are not allowing for pretended appliances which are either of no effect or only exist in the imaginations of the respective municipalities. By acting thus no town need complain at being debased a letter should it insist on taxing the companies differently to other branches of commerce while the offices will hardly grumble if placed upon an equal footing with other trades.

THE GRAND TRUNK.

We recently published a statement showing the net earnings of the Grand Trunk Railway for the half-year ending 30th June. The full returns are now at hand, and they throw some light on the causes of the reduced earnings.

The decrease in gross earnings compared with the same period in 1884 for passenger and freight traffic is £188,491, about £100,000 of which is in the freight

department. The actual work done in carrying freight was nearly equal to that of last year, the tonnage showing a diminution of only 0.35 per cent. The loss therefore is due to the decreased rates that have prevailed, and these have been the result of the intense competition of the great trunk lines between New York and Chicago. As our readers are aware arrangements have been recently made by the trunk-line managers for better rates, and this must affect beneficially the Grand Trunk system.

The deficiency in passenger traffic is more serious, the shrinkage in the number carried being 4.43 per cent., but there was besides a heavy shrinkage in rates from the same cause as is noted above. The competition of the Canadian Pacific system no doubt will account for the decrease in the number of passengers carried.

Against this comparatively light diminution in the amount of actual work done, the decrease in working expenses of \$87,000, nearly 7½ per cent, indicates very close management and careful economy, and it is to be noted that the saving has not been at the expense of the permanent way or equipment, since the expenditure for maintenance has decreased very little.

The report is necessarily not a very satisfactory one, but it is gratifying to note that the volume of traffic has not substantially decreased, notwithstanding the opening of the Canadian Pacific Railway, and in this there is the germ of much hope for the future. With the more remunerative freight and passenger rates that may now be looked for, and the improvement in general business, of which there are abundant signs, the earnings of the Grand Trunk must increase, although the current half-year may not show this to any marked degree, since the ameliorating influences will have scarcely time to make themselves felt. We sincerely trust it may prove so, for it is of great importance to Canada that the Grand Trunk Railway shall find full and profitable employment.

AMERICAN GOODS ON CANADIAN VESSELS.

A recent decision of the Treasury Department at Washington is likely to affect seriously the interests of Canadian shipowners on the Upper lakes. The practice has prevailed hitherto of permitting grain and other products intended for transshipment to an American port, to be

exported on Canadian bottoms, and re-entred free as goods of American production. As will be seen from the despatch of the Secretary of the Treasury, the issue of certificates at the place of shipment on which the re-entries have been made will no longer be permitted, and it is evidently believed that the absence of this certificate will prevent the free re-entry of the goods. The secretary says:

I have to inform you that the Attorney-General has rendered an opinion, at the request of this Department, on certain points connected with such transportation. The Attorney-General holds that in cases where articles, the growth, product, or manufacture of the United States, ostensibly exported to points in Canada in foreign vessels, but really shipped from one port in the United States to another by a route part water and part rail, through Canadian ports, are not *bona fide* exports, and that the certificates given at your port showing that merchandise so shipped is domestic production, and upon which certificates of free entry of the merchandise is made at the port of arrival after the transit, can not legally be issued. In this opinion I concur, and hereafter you will govern yourself accordingly.

The immediate effect of this decision has been to cut off a large business done by Canadian vessels and railroads in conveying grain from Lake Superior and Lake Michigan ports to Eastern points. The injury to our shipping trade is, no doubt, considerable, but the heavier loss is likely to fall on the dealers who are engaged in shipping grain, who now find themselves at the mercy of American carriers.

THE COST OF LIFE INSURANCE.

We must charitably suppose that Mr. Ridley has forgotten the teachings of his youth, not when George IV. was king, but presumably when Herbert S. Sangster proved himself to be king of arithmeticians in Upper Canada, and whose text books we still take a pleasure in turning to occasionally as to the friends of our early days. Verily "the schoolmaster's abroad," nevertheless we readily comply with the request for further enlightenment.

ST. THOMAS, ONT., Oct. 13th, 1885.

To the Editor of the JOURNAL OF COMMERCE.

DEAR SIR,—I was much interested in your article on the "Cost of Life Insurance" in your issue of the 9th inst., but I am either stupid or there is an error somewhere as I cannot see the explanation of the annual tabular expense notwithstanding your endeavor "to put it more intelligibly to the general reader."

You say that "supposing out of 100,000 members at age 10, 81,090 survive at age 35 and 737 die before attaining age 37, then the probability of dying in the 36th year is $737 \div 81090 = .009089$, i.e., .9089 per cent or 9.089 per \$1000 and if \$1000 were payable at each death at the end of the year, without interest,

the cost of the individual would be \$9.09." Now, sir, I am no assessment dupe, but I fail to see how you strike the percentage by the above description. By what table at age 10 do you reckon? How do you make 81090 divided by 737 = .009089?

Then how is the reserve struck by the old line companies? Will you kindly explain these things to one who is uninitiated but who is a large policy-holder in two or three old line companies? and oblige—Your obedient servant.—W. E. RIDLEY.

One of the prime requisites in a critic is accuracy in his quotations, but this is evidently a matter of comparatively little importance with our correspondent. In the first place he quotes age 35 instead of 36; secondly, 9.089 per \$1000 instead of 9.089 per 1000, and then he asks "how do you make 81090 divided by 737 = .009089?" This last question, as put by him, it must be admitted, is as much a poser to us as to him.

There is one thing our correspondent is to be congratulated upon, and that is that he is "no assessment dupe" but "a large policy holder in two or three old line companies," and in view of this fact it affords us pleasure to enlighten him as far as lies in our power. We shall accordingly now deal with his questions serially, but for the sake of explicitness the passage referred to is in the first place quoted from the original:

"Suppose that out of 100,000 individuals at age 10, with which said table commences, 81,090 survive at age 36 and 737 die before reaching 37, then the probability of dying in the 36th year is $737 \div 81090 = .009089$, i.e., .9089 per cent or 9.089 per 1,000; and if \$1,000 were payable for each death at the end of the year without interest, the cost to each individual at the commencement of the year would manifestly be \$9.09."

The question first in order is—"By what table at age 10 do you reckon?" Answer "American experience" as expressed at the head of centre column of page 706; and in further explanation it may be added that this table does not commence with the numbers born, as some of the older tables do, but with the number of 100,000 alive at age 10, and then shows how many die off and how many survive each successive year. The number out of the original 100,000 at age 10 who reach the age of 36 according to said table is 81,090 and the number who die during the course of the 36th year (from birth) is 737, as stated, which may be verified from any authentic copy of the table. The second in order is, "How do you make 81090 divided by 737 = .009089." Answer not at all; but we make 737 divided by 81090 = .009089 as expressed in the original—for proof of this let our correspondent adopt the usual course for proving a question in division, viz.: by

performing the reverse operation of multiplying the quotient by the divisor which reproduces the dividend, thus $.009089 \times 81090 = 737.027010$. It is almost superfluous to remark that the decimal figures in the result are of no account and arise from the abbreviation of the quotient which, if carried out further, would read .0090886602, etc.

The next question implied in the expression "I fail to see how you strike the percentage" seems almost too ridiculous to answer. If .009089 is the chance of each individual dying it is surely manifest enough that $.009089 \times 100 = .9089$ which gives the percentage, and $.009089 \times 1000 = 9.089$, the number dying per 1000, or \$9.09 as the cost to each individual for the insurance of \$1,000.

The last question is, "Then how is the reserve struck by the old line companies?" Answer, see our issue of 16th inst., page 762, first column, last paragraph, with regard to "reserve" under "single premium" insurances; and second column, same page, with regard to "whole life premium" policies.

Our correspondent, it will be observed, places two alternatives before us—"I am either stupid or there is an error somewhere" We hope we have succeeded in convincing him that there is no error and that he will now rest contented with the other alternative of his own choosing.

CANADIAN PACIFIC RAILWAY.

Before our next issue reaches our readers it is not unlikely that the last spike will be driven on the Canadian Pacific Railway, and that an unbroken line of rails will stretch from Montreal to the Pacific Ocean. Whatever opinion may be entertained as to the propriety of the speed with which the road has been pushed to completion, no one will begrudge to the promoters congratulations on the completion of an enterprise of such importance to Canada. It is not likely that any through traffic will be arranged for until next summer; and indeed the ballasting can scarcely be completed until then:

The arrangements of the Company for its terminal facilities in British Columbia are progressing rapidly. A town site of six miles square has been acquired from the Government of British Columbia, very advantageously situated on English Bay, near Port Moody, where there is an excellent harbor capable of affording shelter to the entire English fleet. Here will be the Western offices of the Company

its shops, wharves and other equipments, and on the shores of the harbor will rise a city that will in time rival, if not surpass, those that have arisen on the Pacific Coast to the southward.

This new "Vancouver City" will be the gateway of much traffic and travel to and from the East. Already indications of a desire to take advantage of the facilities it offers have manifested themselves.

A very important step has been gained in procuring the recognition of the road as a route for the Japanese and Chinese mails from Great Britain. During the past week information has been received that the Imperial Government has issued a notice calling for tenders for transportation of Her Majesty's mails from Coal Harbour (English Bay) to Japan and Hong Kong, the service to commence in the spring of 1888. We learn that a saving of nearly two weeks' time is made as regards the carriage to Japan by this route, and of a few days in mails for Hong Kong. It has also the great advantage that the land transportation is through British territory, and that the ocean navigation at each end of the rail route is through a temperate zone, and, comparatively speaking, free from the risks of delay which attach to the route by the Suez canal.

The diversion of this traffic across Canada is valuable, not only for its direct profit to the company, but in drawing a great current of travel hitherwards and attracting attention to our territory and resources.

We have every reason to believe that the Canadian Pacific will be able to justify the action of the British Government. It is expected that the time occupied in the trip from Montreal to the Pacific coast will be under 96 hours. As the time at present occupied by mails from San Francisco to New York is seven days the gain here is very marked, and we hope some day to see the Australian and New Zealand mails carried by the Canadian route.

The financial position of the road has entirely changed within the last few months, and it is apparent that no difficulty will be found in providing for its completion. There are rumors of an arrangement between the Company and Baring Bros. for an advance sufficient to pay off the claim for which the Government retains possession of a portion of the mortgage bonds issued under authority for the act of last session, and place the whole of the bonds on the market. This statement has not yet been confirmed, but in view of the improved credit of the company such an arrangement is not unlikely, and it would put

the company in excellent shape to complete the equipment of the road and provide the necessary terminal facilities in British Columbia.

AS OTHERS SEE US.

One of the most unpleasant and injurious effects of the present epidemic (outside of the deplorable loss of life) is the suspicion and dread with which our neighbors are coming to regard us, especially our neighbors in the United States. Nor is their attitude to be wondered at when such a visitation as we now have can continue so long, with such fatal results, and yet those most directly interested remain unwilling to accept the safeguard which has been proved and accepted in every civilized community.

But even the antipathy to vaccination has not had the same effect on people outside as the terrible apathy shown to the existence of the disease, and to the dangers of conveying contagion therefrom. The reports of the carelessness of those in contact with the disease may be exaggerated, but there remains a substratum of truth which is quite sufficient to account for the feeling that has been raised.

The latest development from this has been a concerted action to secure, on the part of lumbermen in Michigan and Wisconsin, discrimination against, if not an entire refusal of work to, French Canadians in the woods this winter. Every year thousands have been in the habit of seeking employment in these pineries, crossing over in the fall, and returning in the spring with the savings of their winter's work. The united action of the lumbermen, which will no doubt be spurred on by the objections of American woodsmen to live in the same camps with French Canadians, will go far to deprive many laborers of this province of their usual employment. Nor is the action confined merely to the employers. The State Board of Health of Michigan has laid down rules for compulsory vaccination, disinfection, etc., and has called on all employers of labor to assist in keeping the disease out of the State.

It is no consolation that these disabilities will chiefly operate against men from parts outside of the city, from almost every parish throughout the province. It is all the worse that these men should be punished for the faults and the condition of others.

We have already taken our stand as to the spirit which should animate the two races in fighting this evil, and will there-

fore be suspected of no party feeling when we beg our French contemporaries to drop all useless recrimination and devote themselves to seconding the efforts of the Board of Health. The city and the province are suffering as a whole for the neglect of a few; and, although the ultimate loss may fall on all alike, the immediate suffering and deprivation will assuredly fall on the laboring classes.

This is already making itself felt in local matters, and the action to which we have referred to above will soon make it felt abroad.

THE PUBLIC HEALTH.

It now seems that the two chief cities of Minnesota, Minneapolis and St. Paul, are severely stricken with small-pox, not unlikely planted there by Chicago train hands, as was the case here. The people of these Minnesotan cities will scarcely pretend, after the manner of other places, that it has been conveyed to them from Montreal, with which they have little or no communication.

The fact of the matter is, as stated by the celebrated Dr. Seaton, that "there are few unvaccinated persons who do not at some period or another of their lives sustain an attack of variola" [small-pox], and the cause of the epidemic in that comparatively newly-settled State of the Union will probably be found in the neglect of this wonderful preventive by the population. The remarkable immunity of the English-speaking classes in Montreal, rich and poor alike, and of a large proportion of the French population in certain districts of the city, is attributed by the best authorities to the influence of vaccination; and, when we consider that a large majority of our citizens pursue their daily avocations without danger of infection, the dread which appears to have seized many of our fellow countrymen in Ontario and elsewhere is simply absurd. When there is no danger to our vaccinated citizens from the proximity of the disease, it is surely absurd to imagine that there can be any possibility of its reaching in the other Provinces those of the same nationalities who are almost invariably vaccinated in their infancy. Advantage has been taken of the grievous mortality among those of the French Canadian population who, under the influence of the teachings of a Toronto botanist resident here and a doctor of their own nationality, are still opposed to the humane endeavors of the citizens to save their lives, to alarm purchasers, wholesale and retail, in distant portions of the Dominion; but it is not a little significant

that this alarm prevails chiefly in districts where the greatest business competition is maintained. It works occasionally in this manner. In a village of three or four stores, one of the dealers has, for one reason or another, been refused credit in Montreal, and, feeling himself injured, is not slow to forgive. On the breaking out of the epidemic this man puts up a notice to the effect that customers have no danger in buying his goods, that he does not buy in Montreal. A panic arises, and his neighbors, who usually buy where they can to the best advantage—whether in Toronto, Hamilton, London, Montreal or elsewhere,—are compelled to abandon their former liberty if they would not lose their trade.

The distinction is occasionally carried to a ridiculous extent. It is well-known that our woolen and cotton factories are situated at a greater or less distance from the cities, and that orders can in all cases be filled by the city selling-agent direct from the place of manufacture, while in the case of imported goods there is no more danger. As chlorine and chloride of lime are employed in bleaching white cotton goods, as well as white printing paper, contagion from them is utterly impossible. All the city wholesale hat and fur houses, clothiers, boot and shoe manufacturers, and others where the remotest possibility of infection existed, have taken rigid precautions against the disease. Were there any danger of infection, hundreds of citizens of Montreal who have long retired from business, and many more of both sexes, young and old, possessed of inherited wealth, would long since have left the city until the epidemic is at an end. It is not a little significant, also, that the representatives of outside houses, American, English or Canadian, who find a market in Montreal, do not show the least fear in visiting the city. They simply observe the precaution of getting vaccinated.

We subjoin a few statistical tables, culled from the best authorities, as bearing on the preventive effects of vaccination. During the first half of the century, as shown by the records of the Royal Military Asylum, at Chelsea, England, one out of every three children admitted showed marks of the small-pox; in 1860, under the influence of compulsory vaccination, an examination made among the poor school children of London showed that less than one in forty was found to have any traces, and this, notwithstanding that London is not free from such men as the pair in Montreal, who may be said to be encouraging wholesale murder. By the way—is there no law against such evil-doers?

Are they to be allowed more immunity than wreckers, communists or dynamiters? Is there no law against the dissemination of such poison?

In a long series of years prior to 1852, the annual number of cases in the British army was not more than between six and seven out of every 10,000 men, one-fifth of the men, it was calculated, being protected by previous small-pox, and the other four-fifths by vaccination. "That portion of the troops,"—we quote Dr. Seaton—"which was serving in the United Kingdom, and was quartered chiefly in large towns (from which, to the disgrace of the country, small-pox is seldom absent) suffered in greater proportion, but still the average annual admissions among these were, for a period of ten years (1837-46) only 22 out of every 10,000 men. The returns for the four years 1859-62 show on the average a considerable diminution even in this ratio." Two epidemics and two non-epidemics are included in the table:—

Year.	No. troops in U. K.	Cases of small-pox	Deaths	Per 10,000	
				Cases.	Deaths.
1859	71,715	175	7	24.3	0.07
1860	85,443	140	9	16.8	1.05
1861	86,955	51	4	5.9	0.45
1862	78,173	64	4	8.1	0.51

Showing that in 1862 only about one man in 20,000 died from the disease.

"In civil practice," says Dr. Seaton, "numerical inquiries have sometimes been made as to the protection enjoyed by individuals under the highest degree of exposure to small-pox—members of families in which that disease existed, who were living and sleeping at home, in the same house, even generally in the same room, and sometimes in the same bed, with the infected case. The result of such inquiry was that of 215 unprotected [unvaccinated] members of families so circumstanced 200 contracted the disease and 46 died; while of 91 vaccinated only two took the disease, and these both had it in a modified form."

We quote again from the same author: "But the observations which outweigh all others in value on account of the extreme accuracy and precision with which they have been made are those which Mr. Marson has collected by thirty years' labor at the small-pox hospital (London). In this hospital above 15,000 cases of small-pox have during that time been under his personal care, and all particulars respecting them have been carefully recorded; and it has been found that while the unvaccinated have died at the rate of above 35 per cent, the vaccinated have died at the

rate of only 6½ per cent.....His observations have a merit peculiarly their own. They show conclusively that the degree of modifying power is in the exact ratio of the vaccination and completeness of the vaccination as showed by the cicatrices," or arm-marks, thus:—

Classification of small-pox patients.	Deaths per cent in each class.
1. Unvaccinated	35
2. Slated vaccinated but no cicatrix	23.67
3. Vaccinated—	
a Having one vaccine mark	7.73
b Having two vaccine marks	4.70
c Having three vaccine marks	1.95
d Having four vaccine marks	0.85
a Having well-marked cicatrices	2.52
b Having badly-marked cicatrices	6.82
4. Having previously had small-pox	19

So that while the average of vaccinated persons, if they should ever contract small-pox, have about one-sixth of the chance of having it fatally, which is run by those who have not been vaccinated at all; some of them, from bad vaccination, incur in fact one-third of that risk, while, on the other hand, persons thoroughly well vaccinated incur less than one-seventieth part of it.*

A remarkable illustration of the protective power of vaccination is given in the same essay by Dr. Seaton. Of 170 children in the ragged industrial school at Hull, England, 33 had no vaccination marks [cicatrices], and 30 of these had marks of small-pox, most of them being greatly disfigured by it. Of the 137 having marks of vaccination only one had marks of small-pox, and these were very slight. Attention had previously been drawn to the unsatisfactory character of the vaccine marks on the one boy's arm.

The present system of registering births in England was begun in 1837. It is understood that application is now being made to Hon. Mr. Taillon to establish compulsory registration in the Province of Quebec, beginning immediately, without waiting for the formality of a Bill before the next session of the Legislature. Little is said in the work of twenty years ago, which we have been quoting, concerning re-vaccination. It is chiefly recommended in cases where there is any reason to doubt that the original vaccination fell short of being really first-class, as indicated by the cicatrix which should be circular, somewhat depressed and indented. But revaccination is at present more strongly recommended by the best physicians.

The systematic efforts of the authorities to arrest the further spread of the disease, now that ample hospital accommodation has been provided, must soon be productive of good. Meantime there

* The late Sir Francis Huxley had never been vaccinated; for some years after the period of his birth, 1807, vaccination was the exception rather than the rule.

are not wanting instances of retailers countermanding orders for goods, and as these are chiefly the more independent class of merchants, Montreal manufacturers cannot escape a considerable falling-off in their trade. The ill-wind must blow somebody good, and there are reasons for believing that it has not come a moment too soon to avert from not a few houses the consequences of Northwestern investments during the later boom, consequences which have seriously threatened them for some time past. We have, however, the recent experience of Marseilles to prove that, as soon as the obstacles are moved, trade will again more largely flow into its natural channels, and produce, for a time at least, a revival that may amply repay us for the drawbacks of the present period of trial. The following extract from the Report of the Medical Officer of Health in San Francisco California, for the year ending June 30th, 1881, relating to the outbreak of small-pox in that city, will not be without interest in this connection:

This great town has a population of 233,700; and although nearly one-tenth of this consists of Chinese, yet the town is, on the whole, remarkably healthy; the general death-rate per 1,000 being only 18.27, and that of the nine-tenths constituting the non-Chinese population being only 17.2. The Chinese, as is well known, occupy a particular quarter, into which very few outsiders ever penetrate, and here they crowd together in filth and squalor. The results making themselves obvious in a death-rate 21.2, although they are almost all adults. Vaccination was by no means general even among the American population, until, taught by the fatal experience of the small-pox epidemics of 1876 and 1877, the Board of Education made vaccination compulsory on every child then in the public schools, and upon all who should hereafter seek admission to them. Thus no fewer than 31,029 children were vaccinated in the first instance; and out of 60,000 children who have since entered the schools, nearly all have been efficiently vaccinated, mostly with *heifer lymph*. A large number of adults were also alarmed into the same precautionary measure. On the other hand, vaccination has not been enforced on the Chinese population; and thus the Chinese quarter, from which small-pox has never been absent, becomes a pestilential centre to the rest of the community; the men going forth as artisans or laundrymen into the best parts of the town, sending forth shippers or other articles manufactured in the very rooms in which members of their fraternity are dying of small-pox, or in other ways conveying or transmitting infection into the midst of the general population of the city. In the summer and early autumn of 1880 there were not more than the usual small number of small-pox cases in the town; but in the first five days of November no fewer than 65 cases were reported, the number rising to 147 by the end of that month, while 140 fresh cases occurred in December; after which the number rapidly declined until in June, 1881, only 11 fresh cases occurred, as a rule, among a more respectable class of people, and were confined to no particular locality; and the panic among the unvaccinated residuum of the citizens made them rush for vaccination with such eagerness (there being no Anti-Vaccination League there) that it was impossible for the first two or three weeks to supply the demand for good vaccine lymph. As soon, however, as vaccination

could be effectively carried out, and the patients properly quarantined, the fresh cases became very few; and the protection that had been afforded to the younger population was made evident by the fact that only ten or twelve cases occurred out of the 94,000 children vaccinated in the five preceding years; "but for which salutary regulation," says the reporter "we should have been estimating our cases to-day by thousands instead of hundreds." In the course of the five preceding years he had himself, altogether had the charge of 80,000 vaccinations, performed either direct from the heifer (Bew-agency) stock, or from human source very slightly removed from it; and he says, "I have yet to see a case of variola or varioloid after a successful vaccination with bovine virus."

Commenting on this extract in a recent article in the *Nineteenth Century*, Dr. W. B. Carpenter, F.R.S., well known as the author of a standard work on human physiology, says that this case clearly shows (1) the effect of what may be called a smoldering fire of small-pox in keeping up a source of infection, which may break out into renewed conflagration when materials exist for it; (2) the non-limitation of small-pox infection to any class, in society; (3) the preventive power of efficient vaccination, as shown alike in the immunity of the previously-vaccinated juvenile population, and in the speedy check put upon the epidemic spread of the disease among the elders.

THE OUTLOOK ABROAD.

There is apparently a slight improvement in the value of money in London this week, although no definite increase in rates has taken place. But at the last reports by mail the Bank reserve was down to 3½ per cent, with deposits at an abnormally high point, resulting from the mass of idle money which had accumulated in bankers' hands. A year ago, as the *Economist* points out, the position of the Bank was stronger than it is now, while the rate then was 3 per cent. Besides this the future is now unsettled. What the outcome of the Eastern trouble may be it would be hard to say. There are still hopes of a peaceful solution, but the reverse is almost equally probable. Meantime the pressure to find employment for idle money has kept rates at the lowest point recently touched. The influence of the heavy supplies entirely counterbalances the effect of the Eastern trouble and the low bank reserve.

Business continues dull, with little exception; and in some lines the temptation to clear out stocks in anticipation of a dull winter has led to lower prices.

In the lines in which we are most interested the position may be summed up: timber in good demand at fair prices; grain in better demand and moving more freely. Cheese higher in price, but with no improvement in the demand, and with comparatively little going into consumption; butter in very fair demand for the better qualities at good prices. The cattle trade has almost entirely lost what little life it had, supplies being excessive, and prices exceptionally low.

The position in New York has not materially changed during the week just passed. The bank reserves have, it is true, been largely reduced, the decrease in the funds held by the Associated Banks in excess of the legal reserve being over \$5,500,000, since the previous week's return. This leaves the excess still \$31,000,000 a sum which will scarcely be absorbed for some months to come. On 1st August last the amount held in excess of reserve was \$64,000,000. Rates for money have responded slightly to this movement, call loans being quoted at 2 to 2½ per cent. There is, however, a very general belief that rates will remain easy during the remainder of the year.

The market for Sterling Exchange has not reached the point that is looked for at this season of the year, and, unless a demand at better prices springs up for American bread-stuffs, or speculators on this side let prices go, it is quite possible that rates will not touch the specie point for the present. With so many bankers over-sold in expectation of the turn, and the diminished exports of cotton and grain, the market is in an exceptional position.

In general business, the moderate improvement hitherto reported is fairly maintained. Authorities differ very materially as to what revival has actually taken place, but from the best information we can gather from all sources we think there is a revival of considerable value. The total amount of the clearings at the various financial centres is usually regarded as a good test of the activity of business and, judged by this standard, the increase is very considerable. In New York some of this may be attributable to speculation, but there is a substantial increase at outside points as well. The improvement of railroad earnings is also in the same direction. To some extent this may of course be attributed to the recent agreement come to by the trunk lines, and, as far as comparison is made with October of last year, to the effect of the Presidential contest in decreasing business last fall. Nevertheless, on the authority of the returns compiled by the *N. Y. Chronicle* it is evident that there is a real improvement, over and above all special favoring circumstances.

The transactions on the Stock Exchange are again assuming large dimensions, indicating a return of confidence in business. The low values of securities which have prevailed so long, coupled with merely nominal rates for money, were powerless to attract speculators until the tide of returning prosperity bogged confidence. The recent improvement in this respect may be taken as the strongest evidence that those who have been long holding aloof from the Stock Exchange are convinced that better times have set in.

The enormous crop of corn mentioned recently is affecting the cattle trade somewhat. Instead of shipping, parties are arranging to stall-feed during the winter for spring shipment, the low price of corn making such a course more profitable than pushing cattle forward at present unremunerative rates in Great Britain.

The *Economist* has issued its usual semi-annual statement of the Joint Stock Bank for the

United Kingdom. The total capital of these is now £69,372,500, with an average market value of 167 premium. The earnings for the half year have been much lessened, yet the average market value of bank stocks is 3 per cent higher than in May last; a result of the mass of money seeking investment. The deposits of these banks in June, 1885, amounted to £455,000,000. Were those of Canadian banks in the same proportion to Capital, they would have \$360,000,000 instead of the \$106,000,000 they actually hold. On the other side of the account the English banks show a similar movement to that which we have noted here, a decrease in the loans and advances and an increase in investments, i.e. in holdings of consols, and other bonds and stocks. The quiescence of trade and speculation account for this movement there as well as here. But it is noteworthy how large an amount the banks in Great Britain hold in stocks in bonds etc; not less than three-fourths of their entire capital is so invested.

The amounts given do not include any of the private banks, whose figures, if published, would enormously swell the statement. The *Economist* estimates the total deposits in all banks in the United Kingdom at £570,000,000.

CARSLEY vs. BRADSTREET.

In one of their "change lists" some time in June, 1884, the branch of the Bradstreet Co. Commercial Agency in this city printed the name of S. Carsley, the well-known Montreal dry goods merchant, with the significant notice, "Call at office." A few days afterward Mr. Carsley, for his retail business and as a member of the wholesale dry goods firm of Carsley & Co., instituted an action against the Bradstreet Company for \$100,000, i. e., \$50,000 for each house. The case came up for trial recently, when it was elicited in evidence that on calling for explanation of the notice, certain subscribers of the "Agency" were informed that Mr. Carsley had obtained an extension in England on liabilities of \$300,000. The most important evidence was that given by Mr. Jeffrey Penfold, local manager of the Bank of British North America, who admitted that the Bank had been influenced to delay certain advances to the complainant owing to the report, which, on cabling to England, proved to be unfounded. Several witnesses for the prosecution admitted that the words "call at office" were understood to be a danger signal.

The Bradstreet Co. pleaded that their information and "change lists" were privileged, and were intended for subscribers only; that immediately on learning its falsity they contradicted the report; that the information was derived from an English manufacturers' agent in Toronto, and that the rumor had been current before it appeared in the "change list." However indispensable the Commercial Agency system may be as an adjunct of modern business, it is to be regretted that such a report should have been published without reliable proof of its correctness, especially in view of Mr. Carsley's well-known attitude towards the system; on the other hand, the Agency system, like everything else human, is not supposed to

be gifted with infallibility; indeed the wonder is, considering the often perfunctory nature of the work, owing largely to the low price of subscription, that more frequent errors do not take place. The case is taken under advisement by the judge. Whatever the decision, it will likely go to appeal.

THE SNOW SHOE CAFE.—The Rev. W. H. H. Murray, better known all over this continent as "Adirondack" Murray, is a man of varied resources. His career of prosperity as a popular preacher in Boston several years ago, during which his mountain sketches also contributed to add to his fame far and near, was brought to an abrupt termination by a "buck-board" enterprise into which he entered, and which ended disastrously for all concerned. He left Boston and was lost sight of by the world for some time. He was at length discovered in Texas engaged in farming of a primitive kind. About a year ago, the winter sports in Montreal directed his attention hitherward; he came, he saw, he was conquered. His social qualities and ability as a prandial speaker drew him into notice; but the pot must boil, and the whilom popular clergyman and writer made another eccentric move. He opened a restaurant in the east end and called it the "Snow-Shoe Cafe." He managed to eke out a precarious living, but competition was too keen. Last summer he conceived the idea of a series of lectures upon Canadian affairs. These were recently delivered in Montreal to moderate audiences, but he is said to have realized some \$400 from them. A few weeks ago he left for a lecturing tour in the Maritime Provinces whence he hoped to return with enough dress to ease him of pressing troubles, but the elections in Antigonish and St. John appear to have so monopolized public attention that he found his lectures would not draw, and with a sigh—

"Let us go hence, my songs,
She will not hear,"—

he again turned his eyes southward. There, he says, the people shunned both him and his lectures, believing, prejudicially, that nothing good could come out of Montreal just now. The following legend may be read on the closed door of the Snow-Shoe Cafe:

"Closed for the present, owing to the epidemic and the consequent effect upon business. Further information may be had by applying to Mr. R. S. Weir, St. James street."

The liabilities of the estate will scarcely reach \$500; the landlord has issued a seizure for rent.—*Eheu, fugaces, etc.*

A SCARE.—A wealthy city manufacturer whose present robust health seems to promise him the full allotment of years, as yet far distant, became the unwitting cause of much alarm in his neighborhood one day last week. He ordered a small writing desk for use at his residence, but the day being rainy, the desk-makers, who are also well-known as undertakers, sent it in a covered vehicle, not much unlike the vans exclusively employed for the removal of small-pox patients to the hospital. Some persons passing at the time concluded at once that it was a case of the dread disease. The report ran like wild-fire, and in a day or two it was

reported throughout the city that "they have small-pox in—Park." The worthy manufacturer had already the pleasure of reading his own obituary in a city paper a few years ago on the occasion of the death of an aged relative in his house. People outside Montreal can readily infer that a case of small-pox in the business and principal residence portion of the city would excite nearly as much wonder as it would in any large city of the Dominion. The matter received some confirmation from a notice stuck up in front of the house—"Keep off the grass,"—which some persons probably reported as a small-pox placard.

Owing to the rumors of some time past the public will not be surprised at the announcement that Sir Leonard Tilley has resigned his position in the Cabinet, compelled thereto by the state of his health, which it was hoped his recent visit to England had fairly restored. The popularity which Sir Leonard has enjoyed as a public man expresses merely a sense and appreciation of the honorable motives which invariably guided him in the performance of his duties as Minister of Finance during a very trying period of our history. His successor has not yet been named.

"FOUND WANTING"—The *Hamilton Spectator* of Friday last says:—

"An Ottawa Grit organ propounds this conundrum."

The Montreal Journal of Commerce admits that the 4lb white loaf of bread costs 18 cents here in Canada; but only 12½ cents in England, although made largely from Canadian flour! Will some protectionist explain the cause?

"Certainly," says the *Spectator*. "With much pleasure. The cause is that the 4 lb white loaf of bread is sold here in Canada for 10 cents."

Will our worthy Hamilton contemporary try those scales again, and report? It cannot be that the Montreal baker is able to get for bread nearly double the price charged by his Hamilton brother. Montreal family grocers buy the 4lb white loaf for 16 cents and sell it to their customers for 18 cents. The baker charges his private customers 18 cents delivered. The *Spectator* has evidently been trying it on a 2lb loaf, which makes the case still worse.

PRICES AND GOLD SUPPLY.—In concluding our article on this subject recently we mentioned the effect of accumulated wealth in increasing the prices of commodities, since it increases the means spent in consumption. We should have added, to avoid misconception, that accumulated capital, being largely employed in adding to and improving the means of production, or distribution, such as the building of mills and machinery, railroads and steamboats, etc., is always aiding those enterprises which tend to cheapen production and diminish prices. The savings of the world being mainly invested year by year in these channels, may therefore be counted amongst the causes mentioned by Mr. Malthus which lower prices by increasing the power of production. In criticizing Mr. Malthus's statistics concerning Canada we did not overlook the fact that he shows a decline during the period covered by our quotations; quite right, but his decline was far short of the reality.

Financial.

THURSDAY EVENING, Oct. 29th, 1885.

The condition of the money market here can again only be reported as unchanged. There are more funds offering than the market will readily absorb, but it is to be noted that the case is very largely in respect of the moneys which banks hold in reserve, and which are therefore not available for ordinary discounting business, but for loans at call or short notice. The outflow of circulation is still going on very largely, and a fair amount of grain and other produce is marketed. In New York rates show unmistakable signs of stiffening, call loans having been sought for in the last day or two at 3 and even 4 per cent, while commercial bills are not done under 4 to 5 per cent. If this continues, of which there is every prospect, our own markets will feel the effects, especially in respect to loans on stocks and bonds. Were it not for the silver trouble much of the money now offered here on call would be transferred to New York without doubt. The English news to-day indicates a stiffening in rates there also; best bankers' bills being charged 1 1/2 per cent. There were strong expectations of a rise in the bank rate, but the day passed without any action on the part of the bank. The indications generally are that the present low rates for floating money, here and abroad, are precarious. The local rates may be quoted: Call loans 3 to 4 per cent, discounts 6 to 7. Sterling closed easier here and in New York; bankers 60 days' sight 8 1/2 to 8 3/4, and demand 9 to 9 1/4; counter rates were 8 1/2 and 9 1/4 to 9 3/4; cables, 9 1/4 to 9 3/4; New York funds 1-32 discount to par; counter 1/4 to 1/2 prem. The posted rates in New York were 4.84 and 4.86; actual, 4.83 and 4.85; cables 4.85 1/2 to 1/2. The street rate for money in London was called at 1 1/2. The local stock market since our last issue has been generally strong and fairly active. Bank of Montreal to-day sold at 205 1/2 and at 20 1/2 and 20 1/2 ex-dividend; Merchants at 119 and 119 1/2, with one transaction at 118 1/2; Commerce at 131, 131 1/2 and 131 1/2; Toronto at 190 and 189 1/2; and Ontario at 105 1/2. Among miscellaneous stocks, Passengers was most active to-day, selling at 124 down to 122 1/2 and recovering to 123. Telegraph sold in a small way at 128 1/2 and 128 1/2. Canada Pacific was placed at 50 and at 49 1/2. A lot of 100 Richelieu was taken at 60. Canada Cotton sold at 65, 64 1/2 and at 64 1/2. The Corporation abattoir bonds were held at 99. The following were the total sales and highest and lowest prices of leading stocks for the week:—

Banks.	Shares.	Highest price.	Lowest price.
Commerce.....	1003	131 1/2	.....
Merchants.....	545	119 1/2	116 1/2
Molsons.....	345	121 1/2	120
Montreal.....	681	206 1/2	203
Montreal Ex. Div.....	563	201 1/2	198
Ontario.....	150	109 1/2	109 1/2
Peoples.....	5	73	73
Toronto.....	135	190	187 1/2
Union.....	15	50	50
Miscellaneous.			
Can. Pac. Ry.....	425	51	49
Can. Cotton Co.....	213	65	59 1/2
Can. Cotton Bonds	\$3,000	100	100
Champlain Bonds.....	\$3,000	90	90
Dundas Cotton.....	51	65	57 1/2
Gas.....	1,672	194 1/2	192 1/2
Mon. Tel. Co.....	1,455	130	127
N. W. Land.....	50	42	42
Passenger.....	6427	124	116 1/2
R. & O. Nav. Co. ..	301	60 1/2	59

MONTREAL WHOLESALE MARKETS.

Oct. 29th, 1885.

There has been no important change in trade circles. Business generally is quiet, and this is in great part owing to the retail demand for textile fabrics and some other lines of manufactured goods having been delayed by the recent mild and wet weather. The last regular steamers to the Lower Ports having cleared for the season this week some little stir was caused among houses trading in that direction. It might perhaps be stated that business is dull in more places than in Montreal. Recent visitors to Toronto and other western cities report trade as rather flat in that direction. This is, in a measure, to be accounted for by the state of the weather during a part of September and the beginning of October, which prevented farmers from finishing their fall ploughing and seeding as early as usual, thus keeping them from the market towns until later in the season. The present low prices of grain, with the remote probability of a European war and consequent higher prices, is also having its effect.

ASHES.—Receipts have been moderate; sales of First Pots at \$3.75 to \$3.80. Seconds \$3.25 to \$3.30. Market closing quiet. Pearls nominal, none have been received this month, and no sales have been reported. Receipts since 1st January, 4,565 brls. Pots, 316 brls. Pearls. Deliveries 4,911 Pots, 400 brls. Pearls. Stock in store at noon on Thursday, 1,110 brls. Pots, 123 brls. Pearls.

CANNED GOODS.—The market is steady to firm. Evaporated apples 7 1/2 to 8 1/2. Lobsters firm at \$6 per case; we learn of a sale of a carload at this price, fine quality; mackerel, good, \$3 to \$3.25; common, \$2.85; sardines, fine \$10.50 to \$11; common, \$9.50; salmon, per dozen \$1.25 to \$1.30; spiced salmon \$3; sunn huddies \$1.25; Hoegg roast beef \$1.95 per 2-lb tin; tomatoes, \$1.15 to \$1.20; pie peaches, \$1.50; corn, \$1.20 to 1.30, the latter for Portland packing; peas, \$1.25; new strawberries per dozen, \$3; raspberries, \$1.75.

COAL AND WOOD.—A fair business is being done in American anthracite at former prices, which are firm; freights continue to advance. As usual at the close of the season, prices of steam coal are firm, and there is not a great deal to sell. Scotch steam is higher at \$4 to \$4.25. Prices are as follows:—American anthracite in ordinary distributing lots, stove, \$6.25 to \$6.50; chestnut, \$6 to \$6.25; egg and furnace, \$5.75 to \$6. Cape Breton, \$3.25 to \$3.50; Pictou, \$3.75; Scotch Steam, \$4 to \$4.25; Welsh anthracite, \$1.90. Cordwood—Yard prices per long cord (cartage 50c extra) are as follows:—Maple, \$6; birch, \$5.50; beech, \$5; tamarac, \$4.50; hemlock, \$4. Wharf prices about 50c lower.

DAIRY PRODUCE AND PROVISIONS.—The butter market has shown no important change since our last and the export trade is still at a standstill. It is difficult to realize outside quotations for shipping lots, but small jobbing lots are bringing slightly better figures than quoted. In cheese the feeling is less bullish. The exports this week will reach over 50,000 boxes; receipts yesterday were 7,117 boxes. The cable has been quoting 50s. The proprietors of a cheese combination who recently took action against farmers for milk skimming have won their case, and the prosecution is not only an important one for manufacturers but also for honest farmers. It is important that the reputation of Canadian dairy products should be maintained in foreign markets and this can only be done by

following honest methods. At London, Ont., 18,415 boxes of cheese, mostly September and balance of season, were under offer; no sales. At Utica, N. Y., this week, cheese sales were as follows: 600 boxes at 9 1/2c; 3,800 at 9 1/2c; 500 at 9 3/4c; 880 at 9 7-8c; 675 at 10; 350 at 10 1/2c; 375 at 10 1/2c, with 525 consigned. The market was 1/2c lower than last week and dull. Little Falls.—Sales were: 60 boxes at 9c, 930 at 9 1/2c, 330 at 9 1/2c, 3,000 a 10c, 960 at 10 1/2c, 117 at 10 3-8c, 796 commission and 840 firm dairy at 9c to 10 1/2c, also 130 packages firm dairy butter at 19c to 22c, and 125 packages creamery at 24c. Market moderately active. Provisions.—The local market was quiet and unchanged. Fresh eggs sold at 19c to 20c; Canadian new-laid in New York, 22c.

DRUGS AND CHEMICALS.—Heavy chemicals have ruled quiet and about steady. The trade in drugs has been fair, pending the close of navigation. The advance in quinine is maintained and a further rise is expected. Essential oils are firm. Ergot has advanced, owing to the Eastern complications. Gum Arabic seems likely to be dearer, and so does castor oil. Dye stuffs.—Cutch, 7 1/2c to 8c; sumac, \$90 to \$100 per ton for prime brands; extract of logwood, 7 1/2c; chip logwood, 1 1/2 to 2c; archil 27c to 30c per lb. for concentrated.

DRY GOODS.—The first few days following our last reference were decidedly quiet, but as the week wore on a little more activity prevailed, the change to colder weather stirring up business. Remittances from travellers are few and far between, and the sorting trade will be below the average. Remittances are complained of by some, but others are satisfied with the way due bills are met. A recent review of the New York domestic goods market says:—As usual at this stage of the season staple cotton goods have begun to accumulate in first hands, but stocks are by no means redundant in view of the large demand expected in the not far distant future. Stocks of dress goods, printed calicoes and ginghams are much smaller than at the corresponding time in recent years, and the supply of woollens, wool hosiery, knit underwear and fancy knit woollens is inadequate to meet the current demand. There is, consequently, every reason to believe in the stability of the general market. It is, of course, probable that some lines of goods will be closed out by the mill agents at relatively low figures before the end of the year, but stocks are so well in hand as a rule that such instances must be exceptional, and there is no likelihood whatever that the services of the auctioneers will be required this season for the disposal of accumulations.

FISH & OILS.—Three or four cargoes of herrings have arrived since our last, and there have been sales of round lots of Labradorers at \$3.25. Halves are quoted at \$2.10 to \$2.15. There are said to be few Cape Bretons under offer, and we quote nominally \$3.50. Green cod ranges from \$4 to \$4.50 and dry from \$3 to \$3.25. Generally speaking there is a better enquiry for fish, and prices are tending up. Newfoundland cod oil is scarce with some enquiry. It would be difficult to realize more than 55c for a large lot, in view of the supply of Halifax oil in the market, but a party wishing to purchase a jobbing lot would probably be asked 57 1/2. Little is coming here because of better markets in England. Halifax cod oil may be quoted at 48c to 49c, and steam refined pale seal 49c to 50c; other prices unchanged.

FLOUR AND GRAIN.—The flour market during the past few days has been easier, and the concessions made by holders led to a more active demand. Manitoba strong bakers sold in car loads at \$5. Late sales were, 125 brls. superior, \$4.40; 375 do, \$4.40; 125 Patent, \$4.50; 125 Extra \$4.35; 250 spring extra, \$4.20; and

120 Canada strong bakers, \$4.45. The local grain trade has shown little life, the principal business being in prices at 73c to 74c. Canadian barley has sold to some extent in New York at steady prices. Messrs. Gayford, Downey & Co.'s Oswego circular of a late date says: Comparative receipts of barley to date are: 1885, 1,043,100 bus.; 1883, 728,300 bus.; 1882, 543,100 bus.; 1881, 1,484,000 bus. Receipts of barley continue liberal; to-day 120,000 bushels. Sales have been made since our last letter of 6,000 bus. No. 2 at 74c, 10,000 bus. by sample at 73c, 8,000 bus. do. at 73c, 10,000 bus. at 77c, 5,000 bus. at 75c, 10,000 bus. at 88c, 10,000 bus. at 86c, 24,000 bus. ex. 2 at 80c. The enquiry has been active, but advance in canal freights has somewhat lessened transactions. The receipts being comprised mainly of low grades, the supply is rather in excess of the demand, and the large offering of No. 2 appears to be more than the market can stand without lowering prices. Prices at the close may be quoted at 92c for 1 bright, 88c for No. 1, 80c for ex. 2, and No. 2 weak at 74c. Canadian peas are cabled lower at 5s 7d. The imports into Great Britain last week show an increase of 12,500 quarters wheat and an increase of 20,000 brls flour, compared with the previous week. The sales of English wheat were 71,308 quarters at 31s 6d, against 66,044 at 32s 4d same period last year. Rain has checked fall-sowing in England. The Chicago speculative markets have been influenced by foreign news regarding the situation in the East. After a strong upward turn wheat closes, irregular and active.

FREIGHTS.—There are now few vessels available, all the outside steamers here having been "fixed" for the other side, on their last trip. Grain freights to direct ports are held at 3s. Cattle freights are nominal at 45s to 50s: little stock is coming forward and the ships are not taking upper deck loads in any event, owing to the impossibility of obtaining insurance upon stock carried on the upper decks at this season. Phosphates may be quoted at 8s 6d to 10s as to port. Deals to London, Liverpool and Glasgow, 62s 6d to 55s. Butter and cheese to direct ports 25s per gross ton. Flour in sacks 11s 6d to 12s 6d per ton to Liverpool, London and Glasgow. Advice from Liverpool state that the Canadian lines from that port insist upon the 2s 6d advance.

GREEN FRUITS, ETC.—In apples a fair business has been done at about previous prices; fall have sold at \$1.50 and winter fruit at \$2 to \$2.50. Now that the all-rail route to Winnipeg is in operation a considerable quantity of Ontario fruit is expected to find a market there. Almeria grapes at \$5 to \$6 per keg; Concord grapes 4c to 5c; Delaware and Rogers 4c to 8c. Malaga lemons \$3 to \$3.50 per half chest, \$6.50 to \$7 per chest. Oranges \$8.50 to \$9 per brl.; boxes \$4 to \$4.50; Cocoa nuts \$5.50 per 100. **Vegetables.**—Spanish onions \$4 per case; Canadian in brls, \$2 to \$2.25. Sweet potatoes easier at \$3.50 per brl. Quebec turnips 50c per bag.

GROCERIES.—Fair shipments are being made in various directions by water; business in general moderate. In teas the movement has been about equal to last week, and no important changes are advised by cable. The following are Liverpool market quotations by last mail: Common to good Congou, 6d to 6½d, fair to medium, 6½d to 9½d per lb.; common pekling, 7½d to 8d fair to medium, 8½d to 10½d; fine to finest, 1s 0½d to 1s 3d per lb.; common new makes, 7½d to 7½d per lb.; Souchong, 7½d to 1s 2½d per lb.; Oolong, 8½d to 10½d; Scented Caper, 9½d to 10½d; Orange Pekoo, 10d to 1s

2½ per lb; Greens—common to fair, Y. Myson 6d to 8d, good to fine, 11d to 1s 3d per lb.; Moyune Gunpowder 9d to 1s 2½d for boxes, and 7d to 1½d per lb. for half chests; Imperial, 10½d to 1s 0½d per lb. **Sugars** have been dull and easy with only moderate transactions. Granulated has sold at 6½c in lots and, yellows at 5c and 5½c as to quality and size of parcel, as high as 6c is quoted in a jobbing way. Last mail advices from Liverpool reported a fairly active demand with an advance of 3d to 6d per cwt. Beet was quiet, and closed at 15s to 4½d per cwt. for October shipment and 15s 7½d for November—December shipment. **Spices.**—Black and white pepper and pimento have advanced about 2c per lb, and cloves are also dearer. **Fruit.**—The fruit on the Esplanade, recently arrived, was chiefly prunes. The Avlona is expected at the close of the present week. The consignors of fruit by this steamer, in view of the firm markets here and elsewhere, have decided not to have an auction ex ship, as was stated last week. Valencias are worth 8½c in lots, and currants old and new 5c to 5 5-8c. Malaga figs 5c to 6c; Eleme ditto in one pound boxes 1½c to 1½c; SS. Tarragona almonds 13c to 14c; Filberts 5½c to 8c; Brazils, new, 10½c to 11c; S. Almonds in boxes and bales 20c to 25c. A cable just from Denia quoted ordinary Valencias at 28s 3d. f.o.b. and scarce. Advice by mail from Patras, just to hand, are as follows:—Since our last report further rain has fallen in Zante, doing considerable damage in some localities, and scarcely any in others, the showers having been partial; only 800 tons had been secured in the Islands before rain fell, remainder was half on dry grounds and half on plants. Both as regards quality and quantity the crop is likely to prove defective. Cephalonia and Santa-Maura have secured their crops in fine sound condition; price fixed for former about 17s f.o.b. barrels. Very loud complaints of falling-off in quantity reach us from all parts, some districts will, it is said, produce only 50 per cent of last year's crop and in no place will falling off be under 15 per cent; this has become apparent as fruit has been got in, and we have no hesitation in saying that the total will fall considerably below last year. The last mail advices from Liverpool state that no fresh supplies of Valencia raisins had been received, and there is consequently nothing offering under 40s, less 7s per cwt., for "fine off stock," and 42s to 45s, less 7s, for "selected." Denia prices are firm at 25s to 26s per 4½ boxes f.o.b. there. Eleme—Sellers are very firm at our last quotation, viz.:—22s and 22s 9d f.o.b. Smyrna, or 25s and 25s 9d per cwt., cost and freight to Canada, for 56 lb. cases and 28 lb boxes respectively. A few on the London market still offering at 31s to 35s; less 7s per cwt. Sultanas—Small arrivals have induced buyers to be more anxious to operate, but holders now want an advance, say 34s to 35s, less 7s for ordinary to fair. To arrive, price is 20s per cwt. f.o.b. Smyrna. Figs are firmly held, 45s for ordinary, 48s to 55s for fair to good, and 60s to 80s, less 7s per cwt. for fine. Currants steady on spot at 24s 6d to 26s, less 7s per cwt. for provincial. Markets at Patras reported excited, and holders keeping back supplies. Sicily almonds dearer, 65s 6d c. and f. to Liverpool, or 66s 6d c. and f. to Montreal now wanted. —**Molasses** quiet at 28½c to 29½c for Barbadoes and 22½c to 23c for Trinidad. Syrup is held at 23c to 50c per gallon. A despatch from Halifax says:—A portion of the fruit cargo of the steamer Avlona was auctioned as follows: Loose Valencias, 8 3-8c to 8 5-8c per lb for boxes; Valencia layer, 11½c to 12c for boxes and half boxes, and 13c for quarter boxes; London layers, \$2.95 to \$3.10 per box; Malaga oranges, \$2.25 per box; figs in 25 lb frails, 4½c per lb; almonds, shelled, 27c and 30c per lb; almonds, whole, 12½c per lb; lemons, \$4 per box. As we go to press the market for Valencias is strong, a large consignment having been withdrawn; up to 9c is quoted but some holders are disposed to accept 8½c ex-Avlona for a round lot.

HAY, STRAW & FEED.—There has been a moderate demand, and the market has ruled steady. Dealers expect to be fairly busy for about a month, or until cattle shipments cease; after that, hay will be a drug unless exports can be made to the States at a profit, which is not the case just now. Choice timothy is quoted at \$11, and inferior at \$8 per 100 bundles. Straw unchanged at \$5 to \$6 as to quality. Best timothy in bales is quoted at \$15 per ton, and secondary quality at \$14. Straw per ton, pressed, \$8 to \$9. Shorts, best, \$21; ordinary \$18. Moulie, \$22, \$20 and \$18. Bran \$16 per ton. Buckwheat, 50c. per bushel.

HIDES AND TALLOW.—The local market for hides has continued steady at former prices. In the West, prices have been firmer, Texas hides having made a further advance of ½c, bringing them up to 12c, the highest price of the year. Good rough tallow is worth 3½c and we quote 3½c to 3½c as to quality. The range for rendered as to quality and size of lot is 5½c to 6½c. Domestic wet salted hides continue very firm at Boston. Sales are of necessity small. Western tanners are fully as anxious for buff hides as are Eastern tanners. It is reported that 5000 hides were sold in Chicago to a Chicago tanner at 10½c. The outlook is for a strong market for the present. Southern green salted hides have sold in Boston as high as 9½c.

IRON AND HARDWARE.—As regards pig-iron, prices in England remain unchanged, but the higher freights to this side have caused an advance in our local market, and prices are now firm at quotations. The larger buyers, however, have fully contracted for their requirements so, that the firm state of the market has not resulted in any great increase of business. In view of the approaching close of navigation present prices will be firmly maintained for some time to come, in all probability. There have been large arrivals of pig-iron during the week but mostly to fill contracts made during the summer, very little has gone into yard as yet. In other lines no change of importance has occurred. A fair business has been done in nails and other lines of hardware manufactured here, but no changes have occurred. A meeting of manufacturers will be held early next month. Barbed wire has been in fair demand at 6c to 6½c for galvanized and 5c to 5½c for painted. Canada blasting powder is selling at \$3 to \$3.50 and FF. to FFF at \$4.75 to \$5. Late mail advices from Liverpool state that the slight excitement reported in finished iron in September has died away. Prices all round, however, are firmly maintained, and many of the mills, Cleveland excepted, are tolerably well supplied with work, and others under current rates are summarily declined. Any attempt to establish an advance has proved ineffectual, with the exception of sheet iron and galvanized corrugated sheets, which are 2s 6d and 5s dearer, with a heavy demand. Pig-iron in some cases, has lost 6d to 9d per ton of the late advance, but many producers are out of the market in consequence of the heavy sales made in September, and the holders of warrants, both in Scotland and Cleveland, hold to their scrip rather than part with it at current rates. The combination among tin plate makers has proved beneficial. According to present arrangements, 354 mills out of 367 are stopping one week in every month up to the 31st December and from that date to 30th June the stoppage will be one week in every six weeks. There is now every prospect of the demand out-running the supply, and it is safe to say, judging from present appearances, that during the next nine months sellers rather than buyers will be masters of the situation. Manufacturers will now find it more to their advantage to run on

tin plates than Canada plates, and unless prices of the latter advance in proportion we look to lessened production next season: besides which, one or two makers have suffered so severely by the disastrous over-production of this year, that we are not likely to witness a repetition. Exports of iron and steel for September again show an increase of 3 per cent, amounting altogether to 319,671 tons, which is gratifying after our having had to record constant shortages during the past two years, the surplus being principally made up by increased shipments of rails, wire, hoops, sheets and plates. The exports to the Dominion of Canada for September, 1885 and 1884 were:—Pig-iron 7,276 and 9,027 tons respectively; railway material, 9,538 and 3,696; bar rods, etc., 4,800 and 4,196; hoops, sheets and plates 1,845 and 2,392; tin plates, 1,234 and 1,378 tons. Freight for this month only:—Liverpool to Montreal for puddled bars, tin and Canada plates 10s net; finished iron 10s and 10 per cent primage. Hamilton, Toronto, etc., 7s 6d per ton more, Halifax 12s 6d, St. John 17s 6d and primage. Glasgow to Montreal 12s 6d, and 1s 4d per ton Clyde dues and primage. Newport and Cardiff to Montreal 12s 6d to 14s. Winter rates via Halifax and Portland not yet fixed. New York 7s 6d, New Orleans 10s; San Francisco 15s to 20s and 10 per cent primage. Cable despatches of late date quote warrants 41s 8d; Middleborough No. 3 foundry, G. M. B., 32s; spot tin in London £91 5s; three months futures £91 5s. Market quiet, G. O. B. Chili bars, £33-15s; best selected copper £45; soft Spanish lead £11 2s 6d.

LEATHER, BOOTS AND SHOES.—As usual towards the close of the month business has been quiet. There is a fair demand for slaughter, which is firm and scarce. Good slaughter is readily taken up: the outside quotation, namely 27c. Generally speaking, the market may be called steady but stocks are full in most lines. Prices are too low for tanners to make a profit at the present price of hides, and there is some fear as to the result. The sales of leather are scarcely equal in amount to those of last October. Manufacturers who have sent their travellers out for the boot and shoe sorting trip state that orders are by no means plentiful. As already stated, some houses delayed travellers until very recently for various reasons. At Boston, there is some talk of an advance on the part of boot and shoe manufacturers. They are claiming an advance of from 2½ to 5c per pair on some lines, particularly grain leather goods. Slipper manufacturers are also insisting that the increased cost of cheap kid makes an advance necessary. We do not learn of any advance being paid as yet, says an exchange, but we shall hear more rather than less of this subject in the near future.

LIVE STOCK.—Recent cable advices give gloomy reports of the British markets. Prime Canadian steers could not be sold above 10c, as against 11c the previous week; this is the lowest price touched. The wind-up of the season will be a disastrous one for shippers. One shipper recently stated here that he dropped \$2 per head on a recent consignment. Best sheep in Liverpool are unchanged at 13c. The total exports of cattle this season to date were 58,035 head—an increase of 4,495 head compared with 1884, an increase of 10,210 compared with 1883, an increase of 31,097 compared with 1882, an increase of 21,758 compared with 1881, an increase of 20,091 compared with 1880, an increase of 37,167 compared with 1879, and an increase of 44,082 compared with 1878. The total exports of sheep this season to date were 37,402 head, a decrease of 15,347 compared with 1884, a decrease of 43,308 compared with 1883, a decrease of 20,589 compared with 1882, a decrease of 14,910 compared with 1881, a decrease of 31,317 compared with 1880, a decrease of 23,502 compared with 1879, and an increase of 12,078 compared with 1878. The

market for export cattle has been quiet and to effect sales lower prices had to be accepted most of the business was at 4c to 4½c per lb. live weight. Last year at this date cattle were at 4½c to 5½c. Sheep 3c per lb., live weight, Butchers' cattle weaker at 2c to 3½c per lb., Live hogs firm at 5c per lb. Lambs \$2 to \$2.25 each, and calves \$1 to \$8 each.

NAVAL STORES.—Business is dull, and prospects for the spring trade are considered so poor that importations this fall will be unusually light. Turpentine is firm at 53c to 57c. Rosins quiet at \$2.25 to \$5. Pine tar \$3.75 to \$4. Pitch in some demand at \$2.60 to \$2.75. Oakum 6½ to 8c as to quality.

PAINTS, GLASS, ETC.—In these lines business is moderate, and prices are as quoted elsewhere. Fire bricks per M, are worth \$25 to \$27.50 as to brand and quantity. Our inside prices of lead apply to fair-sized lots.

WOOL.—There has not been much business in foreign wools this week, but prices as quoted are firmly adhered to. Canadian wools are firm and comparatively scarce. The shipment of 10,000 lbs to the States recently made is likely to be followed by additional shipments. The following were the "foreign sales" of wool at Boston last week:—25,000 lbs Australian and New Zealand at 37c; 25,000 lbs. Australian and New Zealand at 34c; 2,000 lbs. Australian at 40c; 10,000 lbs Canada lamb at 27c to 30c; 50,000 lbs foreign carpet on p.t.; 3500 lbs Aleppo wool on p.t.; 25,000 lbs camels' hair noils at 30c. Total, 140,500 pounds.—A cablegram from Melbourne, Australia, reads as follows:—Season later than last year. Sales have opened moderately brisk. Large attendance of buyers. Foreign buyers operating cautiously, 20 to 25 per cent below last season's rates. 5,000 bales offered, 30 per cent bought in. This decline is on the average of the market of a year since. Choice clips suitable for America would probably be worth more nearly last year's rates. But little wool of this class is usually offered at the first sales. Other cablegrams report the choicest wools as selling at 10½d to 10¾d against 12d last year.

JOSEPH E. SEAGRAM.

DISTILLER,

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

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Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT & "OLD TIMES" WHISKEY.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Oct. 29, 1885.

Trade has been rather quiet in wholesale circles this week. There has been no large movement in any special branch of business, and prices generally show very little change as compared with a week ago. A fair sorting-up

CARSLEY & CO.

93 St. Peter Street,
MONTREAL,

WHOLESALE IMPORTERS OF

BRITISH & FOREIGN

DRY GOODS.

STAPLE
DEPARTMENT.

WINDOW } White, Green,
HOLLANDS } Buff, Cardinal,
and Fancy Stripes
in all Widths.

From 16½ inches to 54 inches.

SPECIAL.

Narrow Widths for French
Windows always in stock.

A Nice Lot of

CARRIAGE RUGS,

Good Patterns.

We are now offering

Special Value in Table and
Piano Covers,

EMBROIDERED.

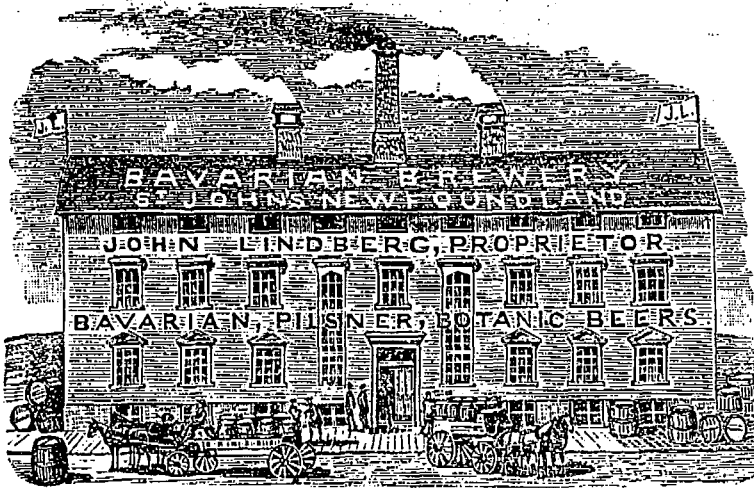
Crimson, Maroon, Grenat, Scarlet,
Light Bronze, Dark Bronze,
Green, Peacock.

CARSLEY & CO.

93 St. Peter Street,
MONTREAL.

AND

18 Bartholomew Close,
LONDON, England.



Bavarian Brewing Company,

JOHN LINDBERG,
MANAGING DIRECTOR.

ST. JOHN'S, Newfoundland.

MANUFACTURERS OF THE

CELEBRATED BAVARIAN, PILSNER

—AND—

BOTANIC BEERS.

CANADIAN ORDERS SOLICITED.

THE LOGAN TANNING COMPANY, Limited.

WM. ESSON, A. C. MACDONALD,
President. Managing Director.

JOHN LOGAN, Supt.

PICTOU, N.S.

—TANNERS OF SOLE LEATHER ONLY.—

The Largest Tannery in the Dominion.

demand exists for general merchandise, and the feeling continues hopeful. Payments are expected to be much better on the 4th prox., in view of the larger movement of grain. The money-market is quiet and rates unchanged. Call loans on stocks are quoted at $4\frac{1}{2}$ per cent, to 6 per cent, and at 4 per cent on debentures. There is a fair amount of commercial paper offering; the best is discounted at 6 to $6\frac{1}{2}$ per cent, and ordinary at 7 to $7\frac{1}{2}$. Sterling Exchange steady; 60-day bills are quoted at 108 $\frac{1}{2}$ to 108 $\frac{3}{4}$ between banks, and demand bills at 109 $\frac{1}{2}$

to 109 1-8 between banks. The stock market has been more active, and has shown a great deal of strength. There have been sales the past few days of Montreal at 205, Ontario at 109, Toronto at 188 $\frac{1}{2}$ to 189, Merchants at 117 $\frac{1}{2}$ to 118. Commerce at 128 $\frac{1}{2}$ to 131, Federal at 97 $\frac{1}{2}$ to 101, Standard at 117 and 117 $\frac{1}{2}$, Molsons at 121, Canada Permanent Loan at 205 $\frac{1}{2}$ to 208, London and Canadian at 144 to 145 $\frac{1}{2}$, and Hamilton Provident at 128 $\frac{1}{2}$. Following are prices bid to-day as compared with those of last Thursday:

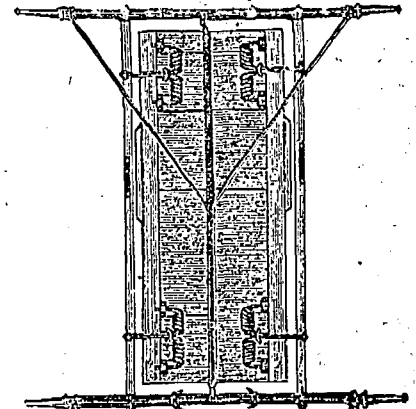
TO BANK MEN.

A NEW WORK ON BANKING
Just Received.

A lot of "Rue's Country Banker," by the Author of "Bullion's Letters to a Bank Manager."

WM. DRYSDALE & CO.,
Booksellers,
MONTREAL.

CANADA CARRIAGE PARTS COMPANY,
MANUFACTURERS OF
Carriage and Sleigh Woodwork and
Ironed Gears,
ST. THOMAS, ONT.



THE THOMAS GEAR—BEST IN THE WORLD.

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Oct. 22	O. 29		Oct. 22	Oct. 29
Montreal...	204 $\frac{1}{2}$	204	Can. Per.....	205 $\frac{1}{2}$	209
Toronto ..	188	188 $\frac{1}{2}$	Freehold.....	107 $\frac{1}{2}$	108 $\frac{1}{2}$
Ontario...	109	109 $\frac{1}{2}$	Western Can..	101	105
Merchant	116	118 $\frac{1}{2}$	Bldg. & Loan	100 $\frac{1}{2}$	107 $\frac{1}{2}$
Commerce	127 $\frac{1}{2}$	130	Farmers' Loan	.....	.....
Dominion	211 $\frac{1}{2}$	201 $\frac{1}{2}$	Land & Can'dn	142 $\frac{1}{2}$	146
Hamilton	125	125 $\frac{1}{2}$	Landed Credit..	123	124
Stand'd...	117	117 $\frac{1}{2}$	National Inv't..	.....	.....
Federal...	96	101 $\frac{1}{2}$	Ontario Loan...	124	124
Imper'l...	125	125	Hamilton Prov.	127 $\frac{1}{2}$	127 $\frac{1}{2}$
Molsons...	.....	.....	Imperial Sav...	111 $\frac{1}{2}$	111 $\frac{1}{2}$

NORTHEY & COMPANY,

TORONTO, ONT

Cheap.

Cheaper than any Pump built

Compact.

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

Simple.

Only two moving parts in Engine.

Durable.

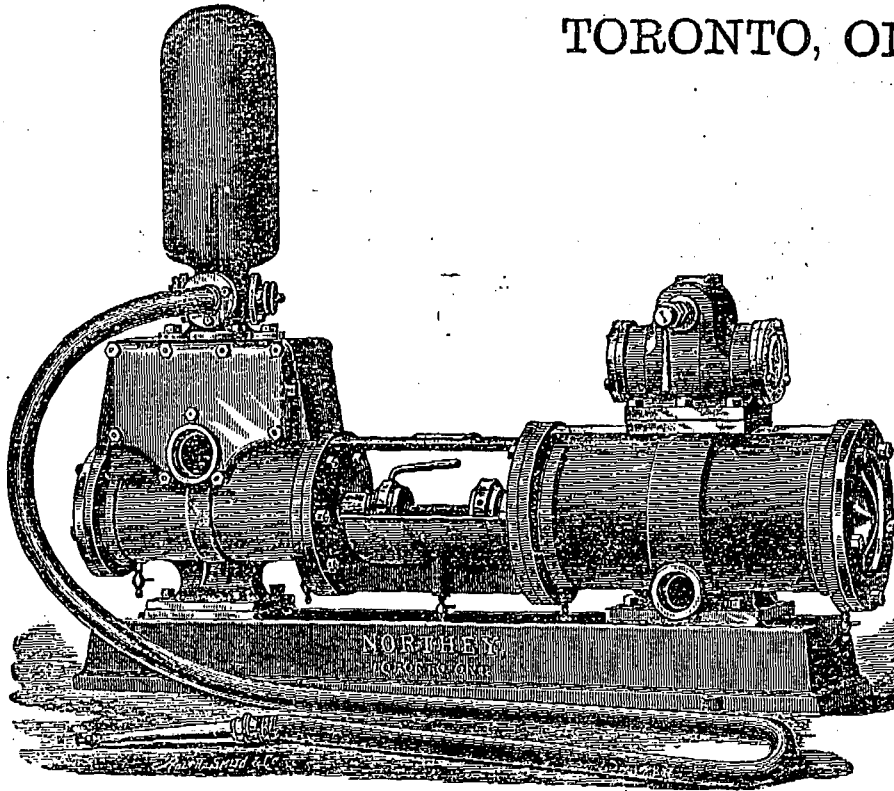
Guaranteed the most durable Pump made; impossible to break down.

If you want a

PUMP

for any purpose,

Write to us.



Send for Circular and state your requirements.

BUTTER.—The market has ruled firm, especially for choice qualities. These are scarce and sell at 16c to 17c. There is a good supply of medium and inferior tub, which sell at 12c to 14c, and 10c respectively. Very little export demand, as prices are comparatively high. Eggs continue very scarce and prices are still higher at 20c per dozen in case lots. Cheese is also firm, small lots now jobbing at 10c.

COAL OIL.—No changes are reported in prices this week. There is a moderate demand, with sales of Canadian refined at 16½c for single barrels and at 16c for five to ten barrel lots. Carbon safety at 19c. American oils unchanged at 23c for prime and at 26c for water white. Crude higher at 80c to 82 per barrel in Petroleum, and refined unchanged at 11c per gallon in car lots.

COAL AND WOOD.—There is a good trade in coal, and prices are 5c higher. Store and nut sell at \$6.00 a ton, egg and grate at \$5.75, and the best soft at \$6. Wood unchanged at \$4.50 for best hard, \$3.50 for second quality, and \$1 for best pine.

DRUGS.—Business is reported satisfactory, and prices in many cases are very firm. Turpentine 58c to 60c a gallon; alcohol at \$3.27 per gallon; castor oil at 10c to 12c; opium at \$3.75 to \$3.90; glycerine, 17c to 20c; quinine, \$1.15 to \$1.20; morphia, \$1.90 to \$2.00; bicarbonate of potash, 18c; potass iodide, \$4.40 per lb; tartaric acid, 55c

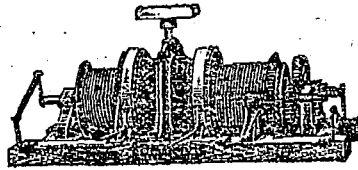
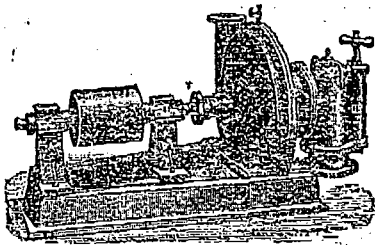
to 60c; cream of tartar, 33c to 35c; linseed, raw, 66c; do, boiled, 68c; best Dutch madder, 12½c to 14c; cochineal, 40c to 45c; camphor, 35c to 45c. Oil of peppermint \$4.50 to \$4.75.

FLOUR AND GRAIN.—The flour trade has been very dull, and unsatisfactory the past week. There is little or no demand, as prices are too high for export and local dealers pretty well supplied. Prices are nominal. Superior extras can be had at \$4, extras at \$3.90, and spring extras at \$3.85, but no sales reported. The stock in store is 250 barrels, the same as last week, as compared with 500 barrels at the corresponding period of last year. *Wheat* is also very quiet, and prices in most instances are nominal. Receipts are moderate and the demand limited. There is little disposition however, to press sales. No. 1 fall is quoted at 89c; No. 2 at 87c. No. 3 at 85c, No. 2 spring at 88c, and No. 3 spring at 85c to 86c. The stock in store is 167,724 bushels as against 135,057 bushels at the corresponding period of last year and 42,137 bushels in 1883. *Barley* has been fairly active; prices of the high grades have been maintained, but the lower grades close easier. Sales of No. 1 were made the latter part of last week at 82c, No. 2 at 74c to 75c, No. 3 extra at 68c, and No. 3 at 58c to 59c. The closing prices are 82c for No. 1, 74c for No. 2, 67c for No. 3 extra and 57c for No. 3. The stock in store is now 243,378 bushels, as compared with 259,805 bushels a year ago, and 130,

148 bushels in 1883. *Oats* have been quiet and prices steady, there being sales of new at 32½c, and old at 34½c on track. No stock in store. *Peas* quiet and firm at 61c to 62c for No. 2. Stock in store 30,525 bushels as against 11,924 bushels at the corresponding period of last year. *Rye* is nominal at 61c, with no stock in store. *Oatmeal* is quiet but firm; car lots are quoted at \$3.90 to \$4, and small lots sell at \$4.25 to \$4.50. *Bran* quiet; a car sold the other day at \$11.50, but for shipment it can be had at equal to \$10.50.

GROCERIES.—There is a fair trade doing, and prices are firm. An advance of ½c in currants is noted, and raisins are very firm. There is a little better demand for sugars, with Canadian refined quoted at 5½c to 6c, and granulated at 7½c to 7½c. There is no Porto Rico, and Barbadoes are scarce. Teas are in moderate demand at steady prices. The prospect is considered good.

HARDWARE.—Business is moderately active, and prices firm. The advance in tin plates and charcoal in Britain will likely be felt here as soon as stocks go down a little. Merchants generally are well satisfied with the movement. We quote nails, 10dly to 60dly, \$2.60; Canada plates \$2.75 to \$2.80; Tin plates, I. C. Coke \$4.00 to \$4.25; I. C. Charcoal, \$1.50 to \$1.75; IXX do, \$7.50 to \$7.75.



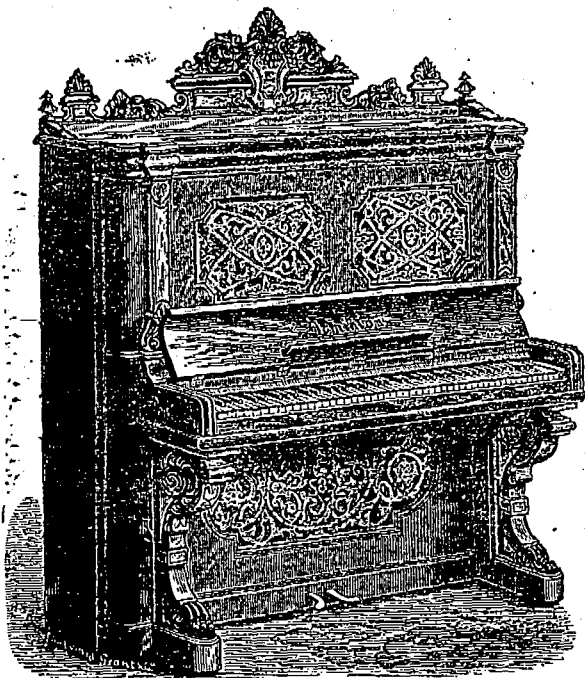
M. BEATTY & SONS

WELLAND, ONT., MANUFACTURERS OF

Dredges, Derricks, Hoisting Engines & Horse Power Hoisters,

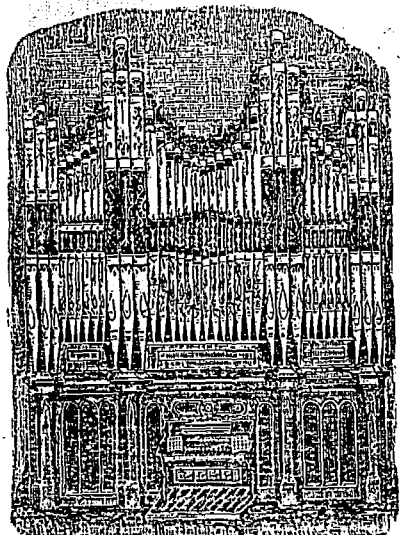
CENTRIFUGAL PUMPS, and other Contractors' Plant. Also WRECKING PUMPS.

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The LEADING Canadian Pianos and Organs are those made by the
DOMINION ORGAN AND PIANO CO.
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**CHURCH
 ORGANS.**



The best Pipe Organ in the market. Send for specifications and prices to

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 City Road, ST. JOHN, N. B.

These Organs are in use at Halifax, N. S., St. John, N. B., Moncton, N. B., Woodstock, N. B., Dorchester, N. B., Middleton, N. B.

HIDES AND SKINS.—Green hides are 3c higher this week, dealers now paying 8 1/2c to 9c; small lots of cured sell at 9 1/2c to 9 3/4c, the latter for No. 1 steers. *Sheepskins* are in limited supply and prices firm at 70c to 80c for the best and at 60c to 65c for ordinary. *Calfskins* are dull, and prices nominal at 11c to 13c. *Tallow* quiet; rough is quoted at 3c, and rendered at 5 1/2c to 6 1/2c.

LIVE STOCK.—The receipts of cattle the past few days have been large and prices are easier. The demand is limited, owing to lower prices in Britain, and the shipping by way of Montreal closes very unsatisfactory. Very few choice steers offer, and the best would not bring over 4 1/2c. Medium sold at 4c and inferior at 3 3/4c. Butchers cattle dull and easy; the best sold at 3 3/4c, and inferior at 2 1/2c. *Sheep* are in limited demand and prices steady at 3c to 3 1/2c for the best and at 2 1/2c for inferior. *Lambs* in good supply, and prices steady at \$2.00 to \$3 a head. *Calves* dull; the offerings are light, and demand just fair. *Hogs* unchanged; heavy fat are dull at 4c to 4 1/2c, and light at 4 1/2c to 4 3/4c.

PROVISIONS.—There is a very limited business, and prices are not materially changed. Cured meats are in small stock, and are unchanged; long clear jobs at 6 3/4c to 7c, and Cumberland cut at 6 1/2c to 6 3/4c. *Hams* steady at 11 1/2c to 12c for smoked and 12c to 12 1/2c for canvassed; pickled are quoted at 10 1/2c. *Lard*, steady, at 9c to 9 1/2c for tub and pails. *Pork* steady; the only business is in small lots at \$12.00. *Hops*, very quiet and prices unchanged, at 7c to 9c for new. *White Beans* dull and firm at \$1.25 to \$1.30 for very choice. *Potatoes*—are offering more freely and prices easier; cars are reported at 50c to 55c per bag, and small lots at 75c to 80c.

Wool.—There is a quiet trade, and prices rule firm. Very little fleece offers, and dealers ask 21c to 22c for selections. Ordinary fleece is quoted at 17c. Sales of supers were made at 23c, and extras at 26 1/2c.

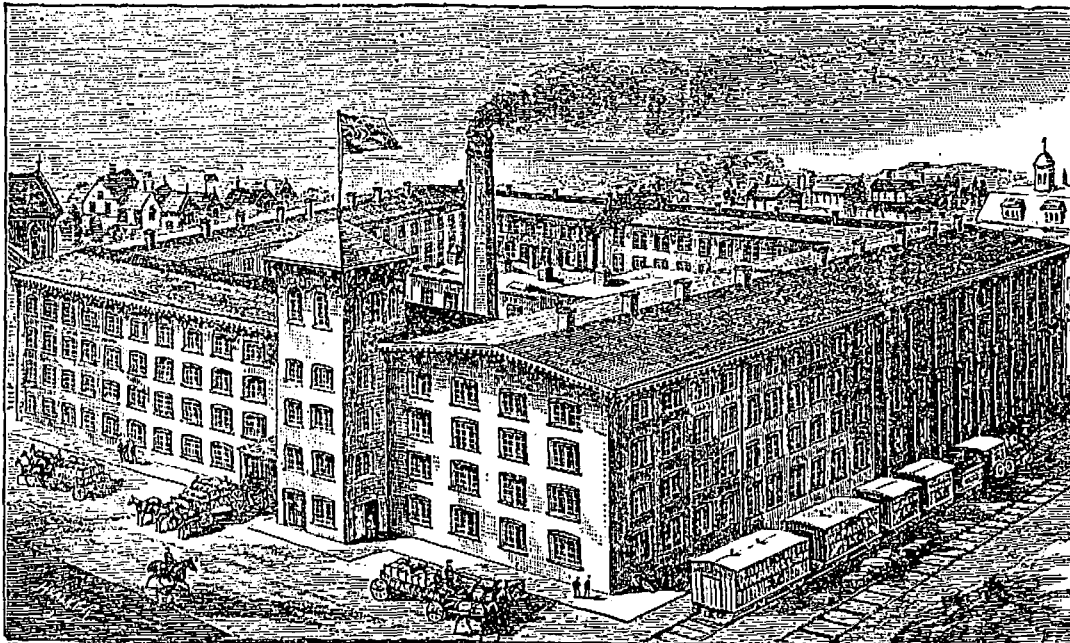
AMERICAN MARKETS.

Boston, Oct. 29.—*Flour*, demand moderate; to effect sales concessions have to be made. *Superfine*, quoted \$3.25 to \$3.75; extras \$4 to \$4.40, including choice bakers' \$4.40 to \$4.65. Sales of patent spring at \$5.50 to \$6, and patent winter \$5.50 to \$5.85. *Cornmeal* quoted \$2.35 to \$2.40. *Oatmeal* at \$4.50 to \$4.75 fine; \$5 to \$5.25 cut. *Hay*, dull, choice selling \$18 to \$20, low grades \$15 to \$17. *Butter*, rules strong, demand good, extra creamery quoted 27c, choice 23c to 25c, good to choice 20c to 22c. *Cheese*, steady; sales of extra at 10 1/2c to 11c, choice 9 1/2c to 10 1/2c, common to good 8c to 9c. *Canada Peas* quiet at 85c to \$1.

SPECIAL NOTICES.

The business of *Jas. Park & Sons*, Toronto, Ont., was started in 1861. They are well known as pork packers and curers of the celebrated Glasgow beef hams, but handle all kinds of pork products and manufacture on a large scale, pork, h-logna and ham, chicken and tongue sausages. The business extends all over Canada and they do a large city retail trade besides. From 35 to 40 hands are constantly employed and on an average the volume of their trade runs up, so it is said, to \$20,000 or \$35,000 monthly. Messrs. Park & Sons import and handle the various kinds of foreign canned meats, and make a speciality of importing from England sheep casings for the sausage trade.

**COTTON SPINNERS, BLEACHERS, DYERS AND MANUFACTURERS,
WM. PARKS & SON, Ltd., ST. JOHN, N.B.**



COTTON
YARNS,

White and Colored
and Bleached, Single
and Doubled.

CARPET WARPS

Beam Warps,

Hosiery Yarns,

Balled Knitting Cotton,

SHIRTINGS,

COTTONADES,

GREY—*

—COTTONS.

THE ONLY **WATER TWIST** YARN MADE IN CANADA.

AGENTS:

DUNCAN BELL, Montreal.

WM. HEWETT, Toronto.

BEDARD, GIRARD & CIE, Quebec.

BANQUE VILLE MARIE.

NOTICE is hereby given that a Dividend of **THREE AND ONE-HALF PER CENT (3 1/2 per cent)** upon the paid-up stock of this Institution has been declared for the current half year, and that the same will be payable at the Head Office in Montreal, on and after

TUESDAY, the 1st day of December Next.

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

By order,

U. GARAND, Cashier.

Montreal, 28th October, 1885.

Canadian Pacific Railway.

OPENING

Canadian All Rail Route

TO WINNIPEG

AND THE

ROCKY MOUNTAINS.

Commencing **MONDAY, 2nd November, 1885**, an Express Train will leave Montreal every week day at 2.00 p.m., for Port Arthur, Winnipeg, and the Canadian Northwest.

The train will consist of First-Class and Colonist Sleepers, Dining Cars, and First-Class Day Cars. They will run through to **WINNIPEG** without change.

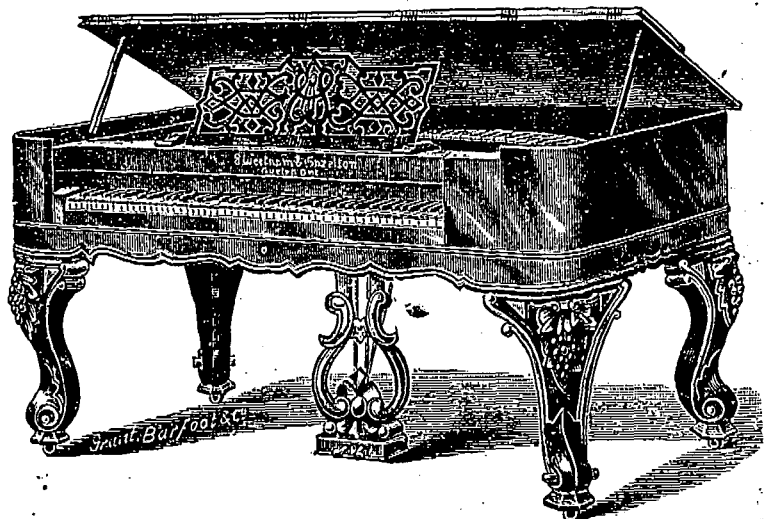
W. C. VAN HORNE,
Vice-President.

D. McNICOLL,
Gen. Pass. Agent.

Stalls at 41 to 47 St Lawrence market, retail branch 161 King Street West, packing and smoking houses 95 Front Street East, Toronto.

"Past, Present, Future." I took it; I take it; I will always take it. What? Why Chase and Sanborn's coffee. Had the noble author of Ohilde Harold an opportunity of drinking it when beginning his last remarkable production he would not have had occasion to pen these

ALWAYS THE BEST.



7 1/2 Octave, Square Piano.

SWEETNAM & HAZELTON, Sole Manufacturers.

WORKS:—GUELPH, Ont.

WILLIS & CO., Sole Agents, Montreal, Que.

lines, found on the back of one of the manuscript sheets of "Don Giovanni":

"I would to Heaven that I were so much clay,
As I am blood, bone, marrow, passion, feeling—
Because at least the *past* were passed away—
And for the *present*.—but I write this reeling,
Having got drunk exceedingly to-day.
So that I seem to stand upon the ceiling
I say—the *future* is a serious matter—
And so—for—'s sake—hock and soda-water."

CENTRAL IRON BRIDGE WORKS

PETERBOROUGH, Ont.

W. H. LAW, Proprietor and Engineer.
Wrought Iron Bridges, Roofing and Turntables,
Girders and General Iron Work.

Insurance.

NEW YORK LIFE INSURANCE COMPANY.

(ESTABLISHED 1845.)

I desire to engage the services of **COMPETENT and RELIABLE MEN**, in localities where this Company is not now represented.

The requirements for an Agent to succeed are integrity, enthusiasm, intelligence, perseverance and popularity.

Apply, giving references, to
DAVID BURKE, Montreal,
General Manager for Canada.

Insurance.

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

ESTABLISHED 1847.

**CANADIAN
Head Office, - Montreal.**

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

APPLICATIONS FOR AGENCIES INVITED.

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

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

Insurance.

**GLASGOW & LONDON
Insurance Company.**

**NORTH AMERICAN BRANCH,
HEAD OFFICE:
Cor. Notre Dame and St. Helen Streets,
MONTREAL.**

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

**MANAGER:
STEWART BROWN.
CHIEF-INSPECTOR:
J. T. VINCENT.**

**INSPECTORS:
G. GELINAS, A. D. C. VAN WART,
MONTREAL AGENTS:
G. DAVELUY, ADOL. ROBILLARD,
O. LECOURS.**

Every description of Fire Insurances effected at lowest rates.

**WESTERN
ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,743,640 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. B. ROUTH & CO., Managers, Montreal Branch,
190 ST. JAMES STREET.**

Confederation Life Asscn.

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

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

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

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

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

Manager for the Province of Quebec, **J. K. MACDONALD,**
H. J. JOHNSTON, Montreal, Managing Director
Manager for New Brunswick, **AUGUSTE ALPHEON**
Major J. MACCORMACK GEANT, St. John, Halifax.

**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.,
157 ST. JAMES ST.
MONTREAL.**

WILLIAM ROBERTSON, General Manager.

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

FIRE INSURANCE EXCLUSIVELY.

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

**Head Office for Canada,
157 ST. JAMES ST.,
MONTREAL.**

WILLIAM ROBERTSON General Manager.

SURETYSHIP.

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

THE GUARANTEE CO.

Of North America.

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

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

Over \$350,000 have been paid in Claims to Employers.

President-SIR ALEXANDER T. GALT, G.C.M.G.
Vice-President-THE HON. JAMES FERRIER
Managing Director-EDWARD RAWLINGS,
Secretary-JAMES GRANT.

Bankers-THE BANK OF MONTREAL.

HEAD OFFICE:

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

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

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.

MANUFACTURERS OF

Boots and Shoes, Wholesale,

CORNER OF

Orlag and St. Francois Xavier Streets.

MONTREAL.

JAMES MCCREADY & CO.,

WHOLESALE

BOOT AND SHOE

MANUFACTURERS.

ST. PETER & YUVILLE STREETS, MONTREAL

SHAW BROS. & CASSILS, TANNERS,

And dealers in

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

ROBT. MCCREADY & CO. WHOLESALE

BOOT & SHOE MANUFACTURER,

OFFICE AND WAREHOUSE,

21 and 23 ST. PETER STREET, MONTREAL.

STOCKS AND BONDS.

Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Rest., Div. last 6 Ms., Dates of Dividends, Per Cent Prices Oct. 20, Cash Value per Sh. Includes various bank and stock entries.

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 Aind, Paris; Fourcault, Frison & Co., Belgique. Warehouse, 37, 39 & 41 Recollet St., Factory, INSPECTOR STREET, MONTREAL.

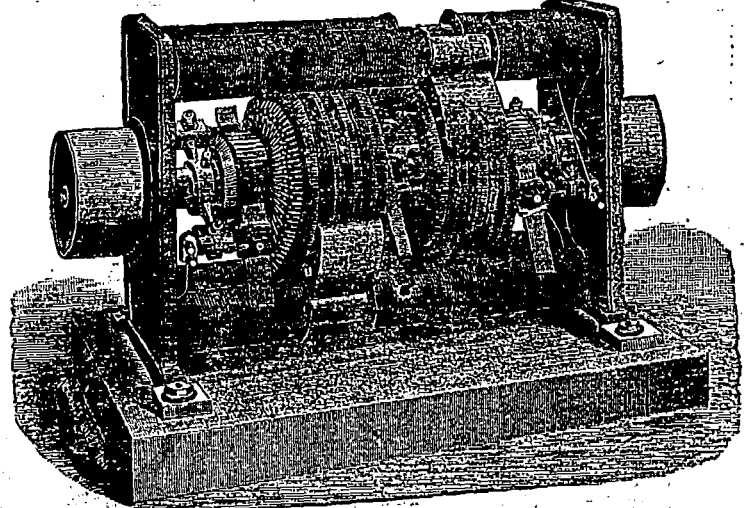
The ROYAL BLACK LEAD AND SUNEAM STOVE POLISH, are the best Stove Polishes now in use. TELLIER, ROTHWELL & CO., Sole Makers, 25 ST. PETER ST., MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY OCT. 29, 1885.

Name of Article.	Wholesale.	Name of Article.	Wholesale	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Dairy Produce							
Creasmery, fine to choice..	0 21 0 23	Flour		Barbedoes.....per lb.	\$ 0 00	W. W. XXX.....	\$ 0 30
Township, choice.....	0 18 0 20	Patent Superior.....	4 45	Yellow Refined.....	0 05	W. W. XX.....	0 25
Do fair to good.....	0 15 0 18 1/2	Patents Choice.....	4 50	Iaris Lump.....	0 08	W. W. X.....	0 20
Brookville, choice.....	0 14 0 19	Superior Extra.....	4 35	Granulateu.....	0 06 1/2	Pure Malt.....	0 45
Morrisburg, choice.....	0 14 0 19	Extra Superfine.....	4 25	Syrups, Extra.....per lb.	0 03 1/2	Cider X.....	0 20
Western Dairy.....	0 12 0 15	Canada Strong Bakers.....	4 40	Good.....	0 03	XXX.....	0 80
Cheese, September.....	0 09 1/2 0 10	Do American.....	4 80	Fair.....	0 01 1/2	Matches: Common.....	2 75
August.....	0 08 1/2 0 09	Do Manitoba.....	5 00	Molasses (Barbados) tm.g.....	0 28 1/2	Parlor.....	2 25
Poor to Medium.....	0 05 0 07 1/2			Trinidad.....	0 22 1/2	Eddie No. 1.....	3 75
Drugs & Chemicals.							
Acid Carbolic Cryst. Medic.....	0 00			Antigna.....	0 00	Telegraph.....	3 25
do No. 3.....	0 38			Fruit Loose Muscate.....	0 00	Hardware.	
aloes Cape.....	0 16			Sultanas.....	0 06 1/2	Tin: Block, L & F per lb.	0 00
Alum.....	1 75			Seedless.....	0 00	do Straits.....	0 00
Borax xls.....	1 00			Valencia.....	0 08 1/2	Strip.....	0 00
Bleaching Powder.....	2 00			Currants, now.....	0 05	Copper: Ingot.....	0 13 1/2
Blue Vitriol.....	0 05			Prunes.....	0 04	Sheet.....	0 19
Brimstone.....	2 60			Figs Malaga.....	0 05	Cut Nails, Net Cash:	
Brom. Potass.....	0 50			Eleme 1 lb bxs.....	0 11 1/2	Hot Cut Am. or Can. Pat'n	
Camphor Eng. Ret.....	0 40			S. Almonas bxt & bbls.....	0 20	3 in. and above "	2 40
Am. Ret.....	0 35			S. S. Tarraron.....	0 13	2 1/2 & 2 1/2 ins. "	2 05
Castor Oil.....	0 09			Walnut, English.....	0 06	2 & 2 1/2 ins. "	2 90
Caustic Soda.....	1 12 1/2 1 25			Greenoble, new "	0 12	1 1/2 & 1 1/2 ins. Am. "	3 15
Oitic Acid.....	0 60			Brasils, new.....	0 05 1/2	1 1/2 ins. "	3 00
Copperas per 100 lbs.....	0 95			Natty's Nabob Pickles, doz	2 70	1 1/2 & 1 1/2 Cold Cut, Can. "	2 90
Cream Tartar.....	0 35			Mixed do.....	2 80	1 1/2 ins. "	3 40
Epsom Salt.....	1 25			Nabob Sauce, pt.	3 40	Casing, Doz, Shook:	
Extract Logwood, best.....	0 09			Spices: Cassia.....per lb	0 69	1 1/2 in. p100 lb. keg.	4 40
ordinary.....	0 07 1/2 0 08 1/2			Mace.....per lb	0 80	1 1/2 in. to 1 3/4 "	3 05
Glycerine.....	0 15 1/2 0 20			Cloves.....	0 14	2 in. to 2 1/2 "	8 40
Gum Arabic, per lb.....	0 40			Nutmegs.....	0 45	2 1/2 in. to 2 p. 100 lb. keg	8 15
TraJ.....	0 45			Jamella Ginger, Bl.	0 20	3 in. to 4 1/2 "	2 90
Indigo Madras.....	0 70			Jamaica " Unbl. "	0 13	Cut Spikes, all sizes.....	
Morpha.....	1 70			African.....	0 11	2 65	
Madder, best.....	0 12 1/2 0 13 1/2			Pimento.....	0 36 1/2	Finishing Nails:	
ordinary.....	0 08			Popper, Black.....	0 17 1/2	1 in. to 1 1/2 in. p. 100 lb. kg	5 05
Opium.....	3 75			White.....	0 25	1 1/2 in. to 1 3/4 in. "	4 15
Oxalic Acid.....	0 11			Mustard, 4 lb. per Jar.	0 25	2 in. and up " "	3 30
Phosphorus.....	0 65			1 lb. " "	0 25	Tobacco Box Nails:	
Potash Bichromate.....	0 08			Rice.....p. 100 lb.	3 35	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 45
Potass Iodide.....	4 25			Patna.....	0 00	1 1/2 " 2 "	2 85
Quinine.....	1 15			Sago.....per lb	0 00	2 " 3 "	3 05
Soda Ash.....	1 50			Tapioca, Pearl.	0 05	Clinch and Heavy Clinch:	
Soda Bicarb.....	2 25			Flake.....	0 05	3 in. and up.....	8 20
Sul Soda.....	1 00			Gelatine, Favorite,	1 00	3 in. and up.....	8 20
Strychnine.....	1 20			(Pottwka's) 1 lb can.	0 90	Flat & Sharp pres'd N'ls:	0 00
Tartaric Acid.....	0 55			Do do 1 qt pk	1 80	1 and 1 1/2 in. per 100 lb....	8 85
FISH.							
Labrador Herrings, No. 1	3 25			Do do 1/2 "gs.	1 80	1 1/2 " 1 1/2 " "	5 85
" No. 2	0 00			Do (Cox's) 4's	1 10	2 " 2 " "	0 00
Halves.....	2 10			Do do 6's	1 60	3 in. and up.....	4 85
Cape Breton Herrings.....	3 50			Vernicoll.....	0 07 1/2	25 per cent. discount.....	4 15
Mackerel No. 1.....	0 00			Mucroni.....	0 07 1/2	Not 30 ds or 4 mos note with	3 90
" 2.....	5 00			Italian.....	0 00	int. These terms apply to	3 65
" 3.....	3 50			Starch: Boxes 28 to 42 lbs.	0 06 1/2	all the above nails.	0 00
Green Cod, Large.....	4 00			No. 1 White.....	0 05	Horse Nails: P. & F. Bright.	0 00
" No. 1.....	4 23			Canada Laundry.....	0 06 1/2	" No. 7.....	0 21
Dry.....	3 00			No. 1 Blue.....	0 08	" No. 8.....	0 23
Salmon, No. 1.....	10 50			Silver Gloss.....	0 08	" No. 9.....	0 22
" 2.....	0 00			Satin.....	0 07	" M " Brand 40 to 5 & 5 pc dis	
Brit. Col. "	8 50			Canada Com.....	0 08 1/2	" C " Brand 40 to 5 & 2 1/2 pc dis	
NOTE.—Cargo lots at lower prices.							

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.
 Terms for Cut casing, box and shook, finishing and Tobacco Box, Barrel Clinch and Pressed Nails, Net cash within 30 days; or four months Note adding interest from the date of delivery at seven per cent. Discount on Boks: Carriage and Tires, 75 to 80 and 10; Machine 70 to 75 per cent. Terms, four months or 5 p.c. off or cash in 30 days.

THE BALL ELECTRIC LIGHT COMPANY Limited) OF CANADA.



Manufacturers of Electrical Apparatus for lighting streets, squares, docks, railway yards, depots, warehouses, industrial establishments, hotels, summer resorts, steamboats and all places where perfect illumination is desired by arc or incandescent systems.
 75 ADELAIDE STREET WEST, TORONTO, CANADA.

WM. NOTMAN & SON,
 PHOTOGRAPHERS TO THE QUEEN.
PORTRAITS & VIEWS,
 MEDALS AT LONDON,
 PARIS AND PHILADELPHIA.
 17 BLEURY STREET, MONTREAL.

Perth, Ont., Advertisements.
M. STANLEY,
 PERTH, - - - ONT.
 Manufacturer of the
MODEL BUGGY
PLATFORM SPRING WAGGON,
OMNIBUS, HEARSE,
 Fine Carriages, Sleighs, &c., &c.
 Write for Prices before Purchasing.
ALL WORK WARRANTED.

MONTREAL WHOLESALE PRICES CURRENT. - THURSDAY OCT. 29, 1885.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Horse Shoes	\$ 0 5 35	Shot per 100 lbs	4 75 5 00	Splits, Heavy	\$ 0 21 0 25	Unted Glass	5 c. 5 c.
Tornus, 4 mos. or 5 p.c. or 30 days.	3 70 0 60	Lead Pipe	4 90 0 00	" Small	0 18 0 21	Unted Inches, 14 to 25	1 75 0 00
Axes ss. & ds. - 25 to 30 dls	11 00 13 00	Zinc Sheet, lb	4 60 4 75	Leather Board, Canada	0 08 0 12	Unted Inches, 26 to 40	1 85 0 00
Galvanized Iron		Power; Canada Blasting	3 00 3 50	Enamelled Cow, per ft.	0 15 0 16	" 41 " 50	2 20 4 00
Morewoods Lion, No. 28	0 06 3 07	F. F. to F. F. P.	4 75 5 00	Pebble Grain	0 11 0 15	" 51 " 60	0 00 4 20
Pig Iron: Steiner No. 1	18 00 18 50	Barbed Wire, per lb	0 06 0 07	B. Calf	0 11 0 16	" 61 " 70	0 00 5 00
Coltness	0 00 18 50	" Galvanized	0 05 0 06	Brush (Cow) Kid	0 12 0 15	" 71 " 80	0 00 6 00
Calder	18 00 18 50	" Painted	0 05 0 06	Buff.	0 12 0 15	" 81 " 90	0 00 7 00
Langlois	18 00 18 50	Hides and Skins.		Russotts, Light	0 35 0 40	" 91 " 95	0 00 8 50
Summerlee	17 50 18 00	Montreal Green Hides		" Heavy	0 30 0 35	" 95 " 100	0 00 11 00
Gartsherrie	17 50 18 00	No. 1, p. 100 lbs.	0 00 9 00	" No. 2	0 20 0 25	Paints, &c	
Caruthro	17 00 18 00	" No. 2	0 00 8 00	" Salliers	7 50 9 00	White Lead, pure 25 to 100 lb kgs.	5 50 6 00
Exhibition	16 50 17 50	" No. 3	0 00 7 00	Int. Fr. Calif.	0 80 0 65	" No. 1	5 00 5 50
Govan	16 50 17 50	Tanners pay \$1 more for cut and inspected.		Meats, Eggs, &c.		" No. 2	4 50 5 00
Hemattle	20 00 22 00	Hamilton, No. 1 imp.	0 00 0 50	Mess Pork, short cut	13 00 13 50	" No. 3	4 10 4 50
Bar Iron, - per 100 lbs.		Toronto, " 1	0 00 0 50	" Western	12 50 12 75	White Lead, dry	4 75 5 00
Ord. Crown	1 65 1 70	" 2	0 00 0 50	Hams, City Cured	0 11 0 12	Rod Lead	4 00 4 50
Best Rolled	1 90 2 00	Chicago Buff.	0 20 0 25	Lard, in palls	0 84 0 91	Venetian Red, Eng'g	1 50 1 75
Siemens	2 11 2 15	" Steers	9 00 11 5	Bacon, per lb.	0 10 0 11	Yel. Ochre, French	1 60 2 50
Swedes	4 00 4 25	" Calfskins	0 13 0 13	Eggs	0 19 0 20	Whiting London Washed	0 55 0 65
Sheet Iron to No. 20	2 25 2 50	" Bulls	7 75 8 00	Tallow, Rendered	0 05 0 06	" Paris	1 10 1 25
Boiler Plates	2 50 2 75	Dry No'r West	0 15 0 16	" Rough	0 03 0 03	Portland Cement, brl.	2 65 3 00
Boiler " Lowmoor	0 00 0 06	City Lambskins	0 00 0 00	Potatoes per bag	0 40 0 50	Roman " brl.	2 50 2 70
Hoops and Bands	1 90 2 00	" Calfskins, per lb.	0 12 0 00	Oils		Water Lime, brl.	1 50 1 75
Canada Plates:		Im. Horse Hides, each	3 75 4 00	Cod Oil, Newfoundland	0 55 0 57	Fire Bricks per M.	25 00 27 50
Good Brands	2 40 2 50	Leather (at 6 months)	0 20 0 27	Do Halifax	0 48 0 49	Calced Plaster, p. brl.	1 60 1 70
Iron Wire: 0 to 8 p. 100 lbs	2 40 0 00	No. 1, B. A. Sole	0 23 0 24	Do Gasps	0 50 0 52	Drain Pipes, 4 in. to 12 in. per yard	0 40 1 10
Wro't Iron pipe 70 to 7 1/2 & 5 p.c. dis.		No. 2, B. A. Sole	0 24 0 25	Straw Seal	0 00 0 00	Salt.	
Steel, cast per lb.	0 11 0 12	No. 1 Ordinary Sole	0 22 0 23	S. R. Pale Seal	0 49 0 60	Liverpool per bag Elev'n	0 50 0 52
" Spring 100	3 00 3 25	No. 2	0 22 0 23	Pale Seal	0 00 0 00	Do Twelves	0 47 0 50
" Tire	2 75 3 00	Buffalo Sole, No. 1	0 21 0 22	Cod Liver Oil	0 85 0 80	Canadian, in small bags	3 00 3 75
" Sleigh Shoe	2 25 3 00	" No. 2	0 20 0 20	Lard Oil, Extra	0 75 0 85	Factory filled, per bag	1 10 1 12
Tin Plate:		China " No. 1	0 22 0 25	" No. 1	0 65 0 75	Eureka factory filled do	2 40 0 00
IG Coke	3 75 3 80	" No. 2	0 19 0 21	Linseed Raw	0 00 0 62	Timber, Lumber, &c.	
IG Charcoal	4 25 4 50	Zanzibar, No. 1	0 21 0 23	" Boiled	0 00 0 65	Ash, 1 to 4 in., M	20 00 25 00
IX	Usual	" No. 2	0 19 0 20	" Machinery	0 05 1 10	Birch, 1 to 4 in., M	20 00 25 00
IXX	Trade	Slaughter, No. 1	0 25 0 27	" qt., per case	2 75 3 00	Basswood	12 00 18 00
IXX	Extras.	Harness	0 25 0 32	" pts.	3 50 3 75	Walnut, per M.	60 00 100 00
DX		Upper Heavy	0 32 0 36	" Lucas, Flasks	4 00 4 20	Butternut, per M.	25 00 35 00
DX		Light	0 35 0 35	" Antoin's qts., case 1 doz	6 50 0 00	Cedar, round, lineal foot	00 06 00 10
Russ. Sheet Iron	0 10 0 11	Grained Upper	0 34 0 37	" 2 " pts.	7 25 0 00	Cedar, flat, lineal foot	00 04 00 06
Anchor, per lb	4 75 5 50	Scotch Grain	0 37 0 42	" Turpentine, brls.	0 52 0 65	Cherry, per M.	60 00 80 00
Lion & Crown, Tin'd Sheets	0 06 0 07	Kip Skins, French	0 75 0 95	Coal Oil		Elm, soft, 1st.	15 00 17 00
24 guage		English	0 65 0 75	Car Lots in Store (Can)	0 13 0 00	Elm, Rock	25 00 35 00
Lead: Pig, per 100 lbs	3 50 3 55	Canada, Kip	0 40 0 50	Broken lots	0 15 0 05	Hemlock, M.	9 00 10 00
Sheet	4 00 4 25	Hemlock Light	0 70 0 80	Am. 1' car lots	0 22 0 00	Maple, hard, M.	25 00 35 00
		" Light	0 55 0 65	" broken lots	0 24 0 00	Soft, do	16 00 25 00
		French Call	1 05 1 40	" single brls.	0 25 0 00	Oak, M.	40 00 50 00
		Splits, Light & Medium	0 22 0 30			Pine, clear, M.	35 00 40 00

P. DUNN,
COTE ST. PAUL, P.Q. (Near MONTREAL.)
Manufacturer of WIRE FENCE AND HOOP STAPLES.

GUELPH CARPET WORKS.
J. & A. ARMSTRONG & CO.
MANUFACTURERS OF
WOOL UNION AND DAMASK CARPETS.
OF NEW PATTERNS AND DESIGNS,
GUELPH, Ont.

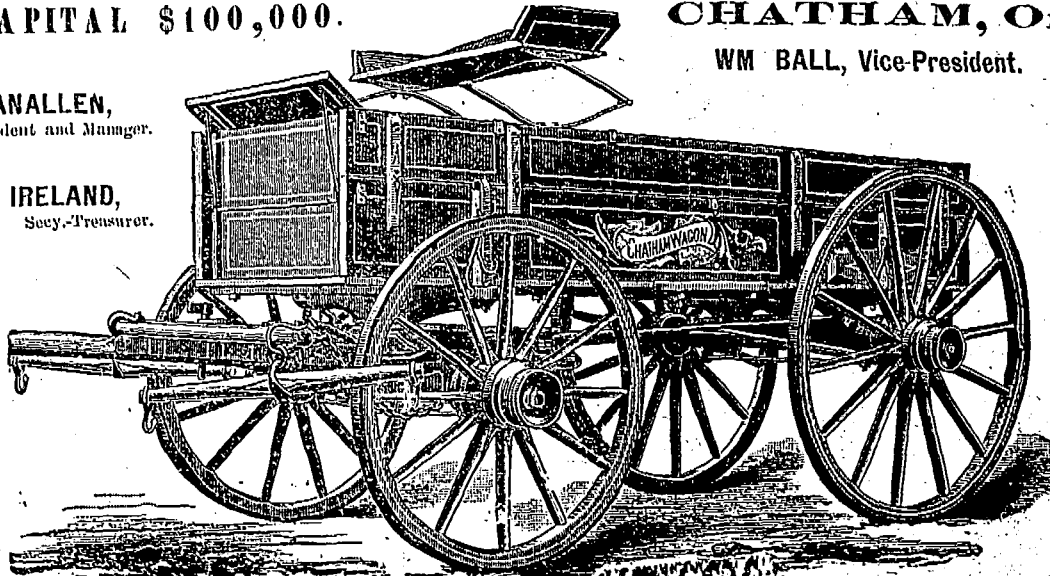
McKECHNIE & BERTRAM,
CANADA TOOL WORKS,
DURDAS, ONT.
Supply complete outfits of Machinery for Railway Machine Shops, Locomotive Builders, Car Builders, Implement Manufacturers, Planing Factories, etc. CONTRACTS taken and fulfilled at shortest notice. Tenders given, and Price Lists and Catalogues furnished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

THE CHATHAM MANUFACTURING COMPANY [LIMITED.]
CAPITAL \$100,000.
CHATHAM, Ont.
WM BALL, Vice-President.

D. R. VANALLEN,
President and Manager.

GEO. E. IRELAND,
Secy. - Treasurer.

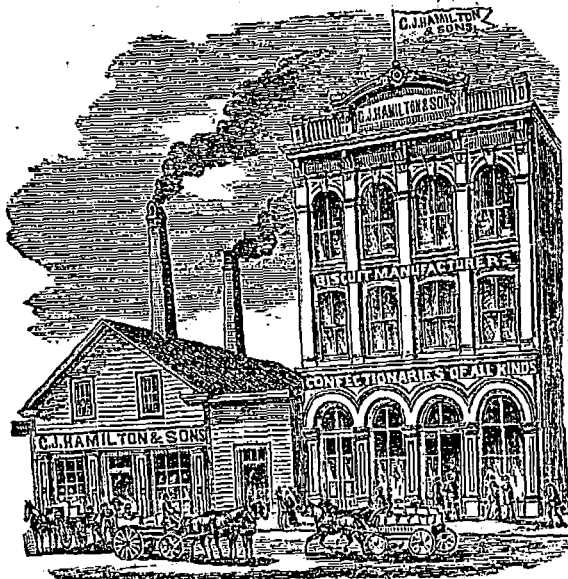
Manufacturers of Wagons,
and Wagon Stock.



Hardwood Lumber, and Ship
Plank.

THE MARITIME BAKERY

G. J. HAMILTON & SONS,
PROPRIETORS.



COR. KEMPT & WATER STREETS,
PICTOU, N.S.

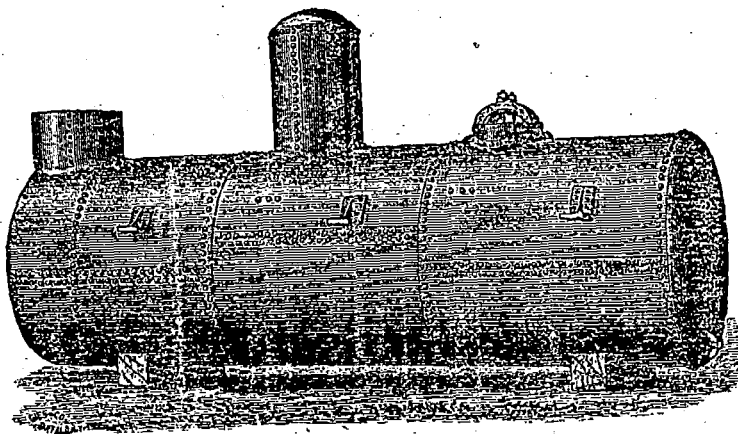
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Plain and Fancy Biscuits and Confectioners.

I. MATHESON & COMPANY,

ENGINEERS AND BOILER MAKERS,

NEW GLASGOW, NOVA SCOTIA.



— MANUFACTURERS OF —

Steel and Iron Stationary and Marine Boilers. Rivet holes drilled in place. Stationary and Portable Engines.

GRAND TRUNK RAILWAY OF CANADA.

OLD MATERIAL FOR SALE.

Tenders are invited for the following old Material:

AT HAMILTON. Estimated Weight.

Wrought Iron, No. 1.....	20 Tons.
" No. 2.....	25 " "
Steel Fir s.....	6 " "
" Turnings.....	5 " "
" Cuttings.....	3 " "
" Laf.....	2 " "
Iron Turnings.....	3 " "
Boilers, 4.....	20 " "
Brass Flues.....	11 " "

Above can be seen on application to Mr. C. K. Downville, Mechanical Superintendent, Hamilton.
Iron Rails..... 400 Tons.
Steel Rails..... 45 " "

Above can be seen on application to Mr. Joseph Hobson, Chief Engineer, Hamilton

AT LONDON. Estimated Weight.

2,00 Cast Iron Wheels, Canadian.	
150 " " American.	
318 Wrought Iron Axles.	
Cast Iron Wheel Borings.....	15 Tons.
Wrought Iron Axle Turnings.....	5 " "
Wrought Iron, No. 1.....	50 " "
Steel Coil Springs.....	5 " "
GI ss.....	7 " "

Above can be seen on application to Mr. E. R. Baines, Storekeeper, London.

AT STRATFORD. Estimated Weight.

Wrought Iron, No. 1.....	16 Tons.
" Turnings.....	3 " "
Cast Iron B. rings.....	1 " "
Steel Tires.....	6 " "
" Turnings.....	3 " "
Brass Flues.....	3 " "

Above can be seen on application to Mr. Robert Beatty, Storekeeper, Stratford.

AT BRANTFORD. Estimated Weight.

Wrought Iron, No. 1.....	30 Tons.
" Turnings.....	14 " "
Steel Springs.....	4 " "
" Turnings.....	14 " "

Above can be seen on application to Mr. Kerr, Foreman Car Department, Brantford.

AT PORTLAND. Estimated Weight.

Wrought Iron, No. 1.....	40 Tons.
Steel Rails (long and short) and Points.....	100 " "
Iron Bolts.....	50 " "
Steel Tires.....	4 " "
Wrought Iron Turnings.....	3 " "
Steel, Leaf and Coil.....	1 " "

Above can be seen on application to Mr. D. F. Corser, Storekeeper, Portland.

AT PETERBOROUGH. Estimated Weight.

Iron Rails, 56 lbs.....	15 Tons.
" 40.....	18 " "
Steel " in pieces.....	40 " "

Above can be seen on application to Mr. J. G. Macklin, Engineer, Peterborough.

AT MONTREAL. Estimated Weight.

Wrought Iron, No. 1.....	250 Tons.
" No. 2.....	15 " "
" Axles.....	15 " "
" Tender Frames, 6.....	9 " "
" Turnings.....	16 " "
Steel Fish Plates.....	3 " "
" Spring Leaf.....	7 " "
" Boiler Plate, Cuttings and Punchings.....	3 " "
" Tools.....	1 " "
" Files.....	1 " "
" Tires.....	14 " "
Fire Boxes, 1.....	14 " "

All the above can be seen and any other information can be obtained on application to MR. JOHN FAYLON, General Storekeeper, Montreal.

Delivery will be made on Company's premises as above, or on Company's cars at any point on Grand Trunk Railway as may be agreed upon. If delivery is required in United States, purchaser to pay duty.

As the above quantities are only estimated, parties tendering are requested to name the maximum quantity which they will be willing to take.

Parties tendering are requested to name the price per ton of 2240 lbs.

Intending purchasers should satisfy themselves of the quality of the scrap, as no classification will be allowed after tenders are accepted.

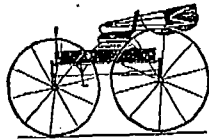
No deductions or allowances will be made for dirt, grease, or for any other reason. The purchaser to pay for the full gross weight, and to accept the Company's weight.

Terms—Cash on delivery. Tenders endorsed "Tender for Scrap" and addressed to the undersigned will be received on or before SATURDAY, 15th November.

JOSEPH HICKSON,
General Manager.

Montreal, Oct. 14th, 1885.

LONDON CARRIAGE FACTORY.
JOHN CAMPBELL,
 PROPRIETOR.



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

Carrriages shipped to all Parts of the World.

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

Factory, King St., West of Market.



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

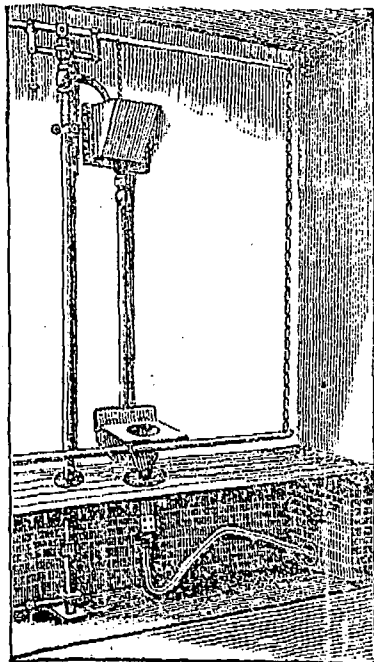
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 Yellow Wares.
 Send for price list.

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Anti-freezing Waterclosets,

FOR OUT OR INDOOR PURPOSES.

Immediately after use the pipes and cistern are emptied automatically to below the line of frost.
BEST IN THE MARKET.

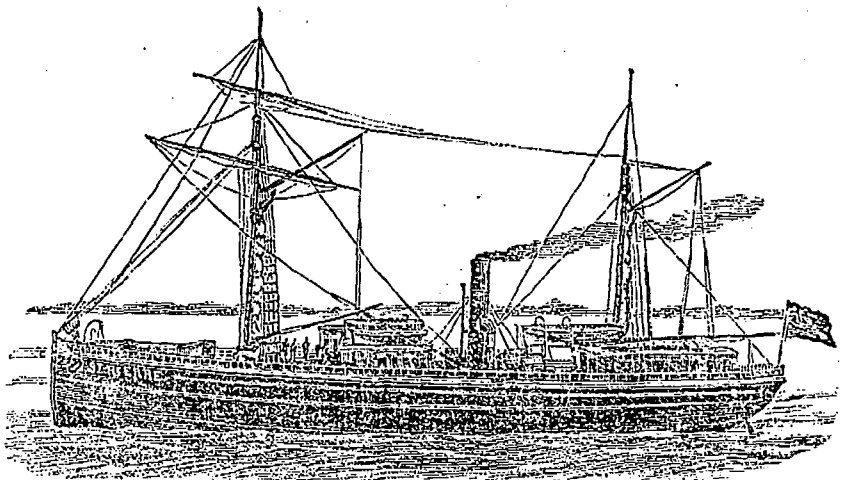


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MACDONALD & CO., HALIFAX, N.S

BURRELL-JOHNSON IRON CO'Y

(LIMITED.)



ENGINEERS AND IRON FOUNDERS,
YARMOUTH, NOVA SCOTIA

— MANUFACTURERS OF —

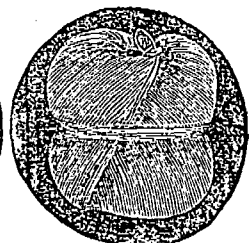
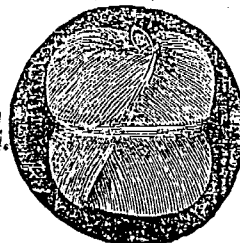
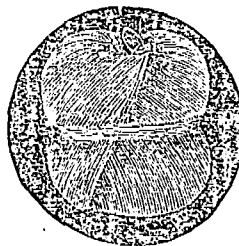
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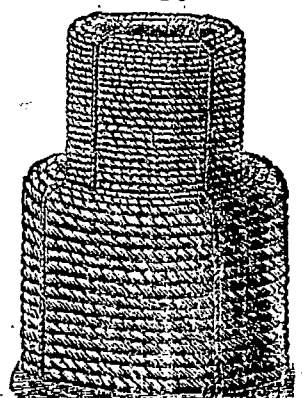
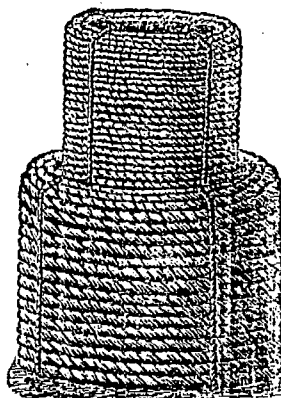
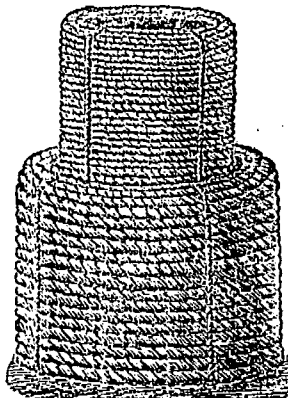
PORTLAND, NEW BRUNSWICK,

THOS. CONNOR & SONS, Proprietors,

Manufacturers of all kinds of Hemp and Manilla Cordage, Binder Twine, etc., etc

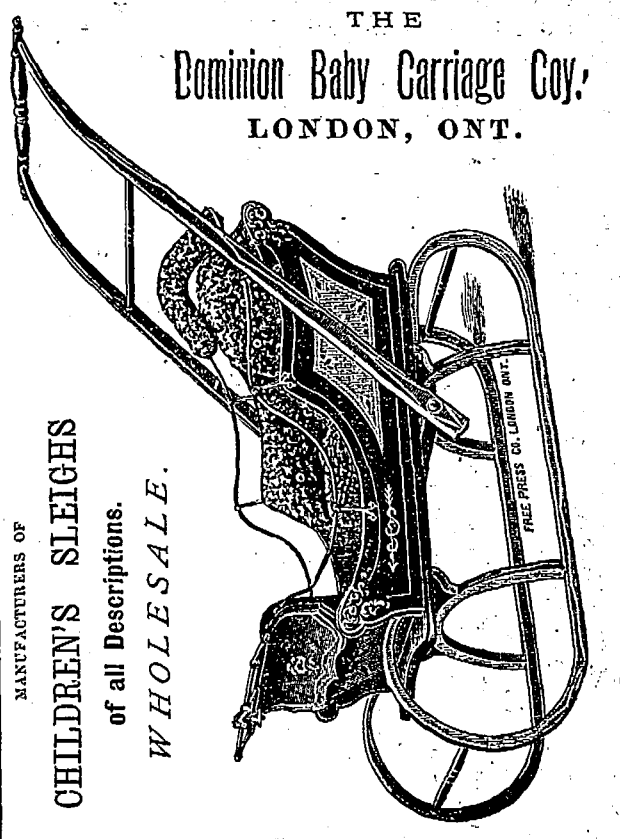


SEND FOR PRICE LISTS.



MONTREAL WHOLESALE PRICES CURRENT.—OCT 29.

Name of Article.	Wholesale rates.		Name of Article.	Wholesale rates.	
	\$ c.	¢		\$	¢
2nd quality, 40.....	22 00	24 00	Lochaber Scotch..... qts	7 1/2	8 00
Shipping Culls.....	14 00	16 00	Jamaica Rum per Imp. gal.	8 1/2	3 50
Mill do.....	7 00	9 00	Holland Gin..... Imp. gal.	2 1/2	2 60
Lath, M.....	1 80	0 00	Green c'see	4 1/2	4 75
Spruce, 1 to 2 in., M.....	10 00	13 00	Red cases.....	7 1/2	9 00
Shingles, 1st qual.....	3 00	0 00	E. F. J. Brand's Hhds.	2	2 60
2nd ".....	2 50	0 00	Schedam Gh., cases.	4	8 75
Tobacco. (In Bond.)			Champagne		
Black, Chewing in boxes ..	0 16	0 19	G. H. Muir's Dry Vazzen'y	26	8 00
" " in caddies	0 19	0 21	Do. Extra Dry...pts. & qts.	29 00	31 00
Mahoganies, Smoking	0 21	0 23	Pommery.....	29 00	31 00
Do Chewing	0 23	0 24	Sollinger.....qts.	26 00	27 50
Bright, Smoking.....	0 22	0 23	Sherries Pemartin.....	1 95	6 00
Fancy Bright Smoking.....	0 30	0 35	" Domecq.....	1 50	7 00
Solace, Common.....	0 16	0 22	Ports T.G. Sandeman.....	2 25	7 00
Solace Fair.....	0 25	0 30	Graham's ditto.....	2 30	6 50
(Duty Paid.)			Claret, cases.....	3 07	8 1/2
Black, chewing boxes 10's	0 35	0 39	Class Clarets of good brands	7 50	19 00
Do Navy, Cads, 3's, 6's,	0 40	0 41	" " " " " " " "	1 16	1 80
& 10's.....			Burgundy		
Mahogany Chewing 6's&8's	0 44	0 48	Still, Case.....	10 00	23 00
Bright, Smoking, 3's & 8's	0 51	0 55	" Sparkling	16	0 17 50
Do Fancy.....	0 58	0 63	Can. Spirits, Imp. gallon	3 16	0 40
American Fancy ch and sm	0 80	0 90	Alcohol.....55 U. P.	3 16	1 00
Wines, Liquors etc.			Pure Spirits.....65 "	2 87	0 90
Ale English.....qts	2 40	3 45	" " " " " " " "	1 49	0 60
" " " " " " " "	1 50	1 65	Family Proof Whiskey....	1 60	55
Domestic.....qts	0 85	1 27	Old Bourbon ".....	1 60	55
" " " " " " " "	0 60	0 75	" Rye ".....	1 51	0 62
Stout: Guinness'.....qts	2 40	2 46	" " " " " " " "	1 51	0 62
" " " " " " " "	1 50	1 65	" " " " " " " "	1 51	0 62
Domestic.....qts	0 00	1 15	" " " " " " " "	1 81	0 75
" " " " " " " "	0 70	0 00	" " " " " " " "	1 91	0 85
Brandy: Hennessy's.....gal	6 00	6 25	" " " " " " " "	2 01	0 95
" " " " " " " "	3 00	12 00	" " " " " " " "	2 09	1 05
Martel.....case	0 09	12 00	20 to 100 cases, net cash.		
Jules Duret & Co.....gal	4 61	5 25	100 to 200 " 2 1/2 p.c. off.		
" " " " " " " "	10 00	16 00	200 cases and over 5 p.c. off.		
Pinet, Caetillon & Co.....gal	4 09	4 25	Wool.		
Jules Bellerie & Co.....qts	8 50	9 00	Fleece.....	0 19	0 21
Pinet, Caetillon & Co.....case	9 25	16 00	Pulled, unassorted.....	0 22	0 23
Cheaper shippers.....gal	3 00	3 25	" Extra Super.....	0 27	0 28
" " " " " " " "	7 05	7 50	" " " " " " " "	0 22	0 23
Irish Whiskey—Roe's case	8 50	9 10	" " " " " " " "	0 20	0 20
Dunville.....case	7 25	7 75	Black.....	0 21	0 21
Stewart Scotch Wh'y.....	5 75	6 50	Natal.....	0 19	0 22
Benade Irish Whiskey.....	8 75	9 25	Cape.....	0 16	0 16 1/2
Scotch Hay, Fairman & Co.	8 75	9 25	Australian.....	0 22	0 25



MANUFACTURERS OF
CHILDREN'S SLEIGHS
of all Descriptions.
WHOLESALE.

Send for Illustrated Catalogue and Trade Discount.

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

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

LINCOLN COLLEGE
Morel, Lower Canada. Modern and Classical School. Home Farm. Masters from Oxford and Cambridge. French carefully attended to. Students most successful in Public Examinations. Apply to HENRY JULIAN LYALL, Principal.

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Designs for Buildings of every description made and Works superintended. Real Estate valued

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BARRISTERS, SOLICITORS, &c.
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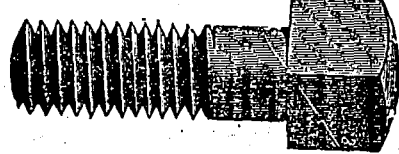
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FOLDING BEDS. WE WILL GIVE YOU a first-class Folding Bed with Woven Wire Spring included, for \$10.35. These Beds hold all the bedding. They are made up in the morning the same as ordinary beds and folded, thus being always ready for use. They only take up 13 inches of room. Price, \$11.00, \$11.50, \$12.50, and up to \$75. **W. F. DOGHERTY & CO.,** 195 Fortification Lane, Montreal.

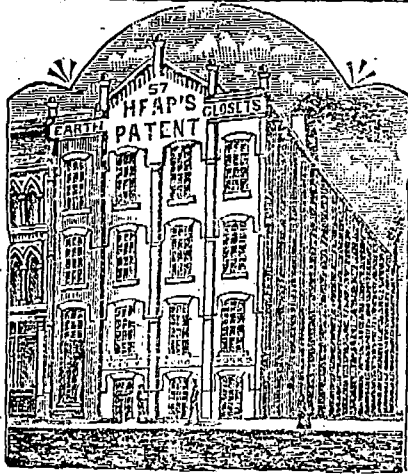
DYEWOODS. Dominion Dyewood and Chemical Co., Importers and Manufacturers of Dyewoods, Dyewood Extracts, Dye Stuffs, Mordants, Chemicals and Acids, Aniline Dyes, Yorkshire Pulling and Scouring Soaps.
J. E. DUNHAM, Manager.
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The Trade Solicited.
Special attention given to Plumbers' Supplies of Ventilation Tops, Pipes, &c.
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Manufacturers of Plain and Fancy
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Manufacturers of all kinds of Carriage and Waggon Axles; also Machine Set and Cap Screws. Send for Price List and Catalogue.
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Dry Earth or Ashes Closets
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The Best in the World — Over 15,000 in use.
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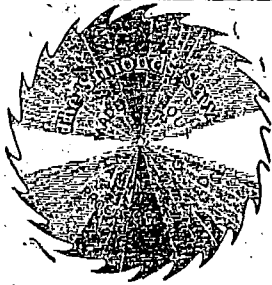
Their use ensures health and cleanliness.

These Closets can be fitted up indoors, or out, being
PERFECTLY INNOXIOUS.

"Heap's Patent" Dry Earth or Ashes Closet Co. (Limited)

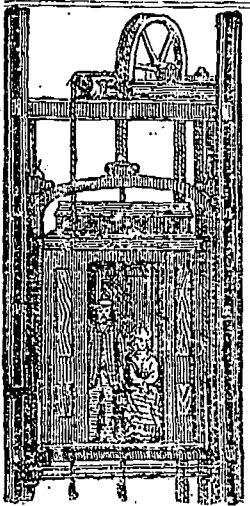
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SILVER STAR CROSS-CUT SAW
 TAKES THE LEAD.
 New this Season
 MANUFACTURED ONLY BY
R. H. SMITH & CO.,
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The above Saws are made of the best steel, thin back, are fast cutting and easy kept in order.
 Send for cut and prices before purchasing.



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Manufacturers of
ELEVATORS,
 HAND, STEAM & HYDRAULIC,

For Light or Heavy Work.
 In Factories, Hotels, Warehouses, &c.
 Estimates Furnished.

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MANUFACTURER

CANADIAN

Air Gas Machine

For Lighting Mills, Factories, Private Residences,
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SEND FOR CIRCULAR AND PRICE LIST.
 145 Wellington St. W., Toronto.

SAMUEL MAY & CO.,

MANUFACTURERS OF

Billiard and Pool Tables

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



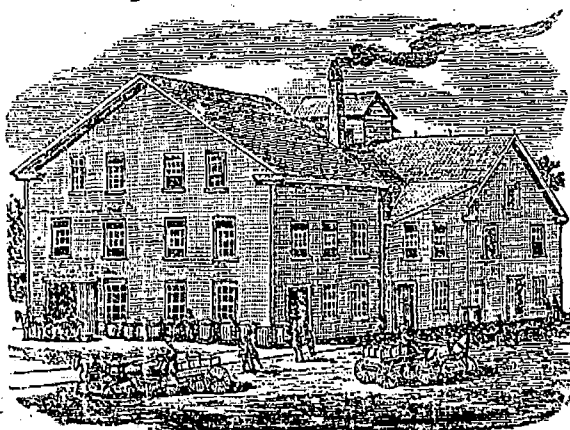
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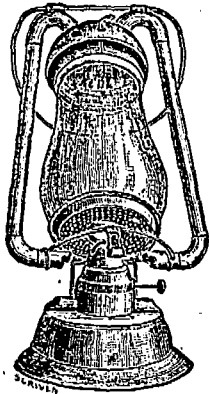
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THE BEST
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For Sale by the Leading Wholesale Trade.



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

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

**CLUB WHISKEY
 OF 1879**

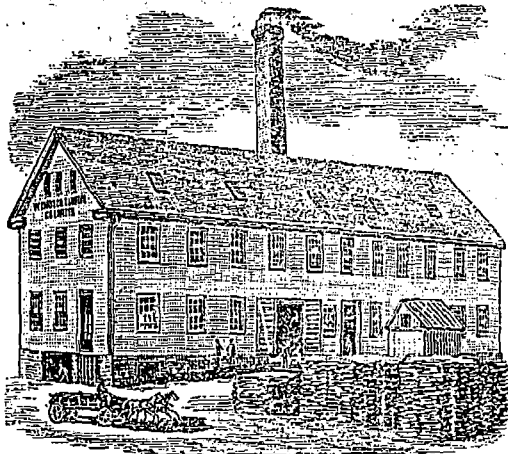
And our Old Rye Whiskey of 1879, 1880, and 1882, which can be had of all dealers. See that every bottle has our name on capsule and cork, and has Excise Certificate over capsule.

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 Commission Merchants in
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 Works - 163 to 159 Eastern Avenue.
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LEATHER MANUF'RS.
 Glazed, Brush, Satin and Wax Calf; Glazed, Pebble and Dongola Goat, and Brush Kid. All colors in Calf, Goat, Sheep and Skivys for Shoe Manufacturers, Bookbinders, Trunk, Bag and Pocketbook Manuf'rs, Hatters, Upholsterers, &c.



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CAPITAL \$25,000, FULLY PAID

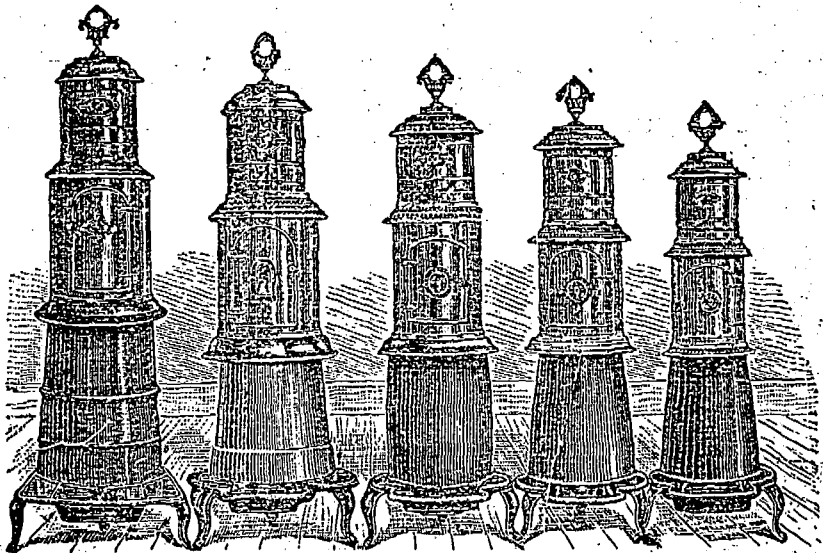
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F. AYLWARD,
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WINDSOR, N.S.

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 WOODSTOCK, N.B.

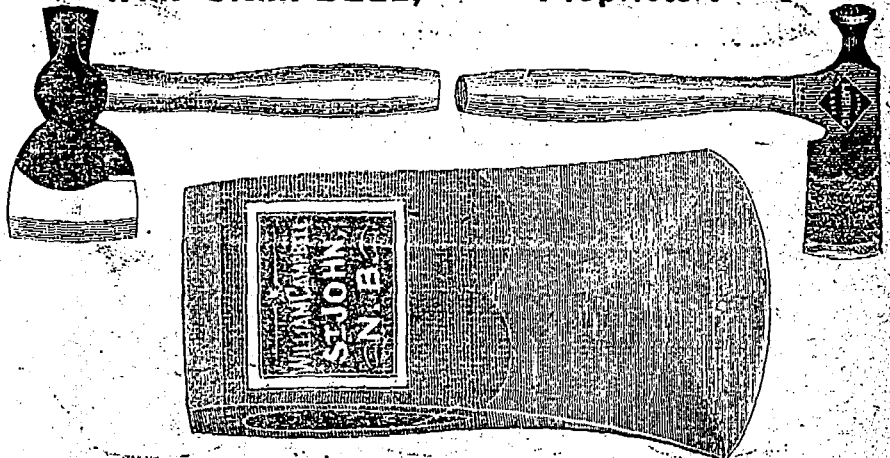


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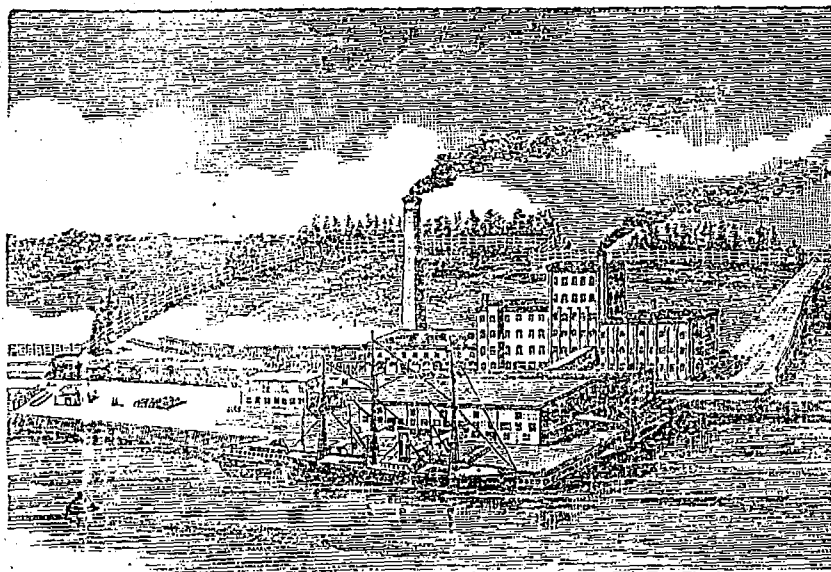
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ST. JOHN, N. B.

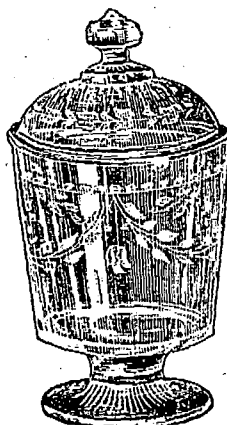
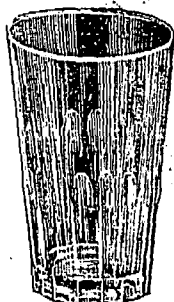
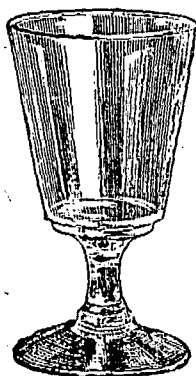
WM. CAMPBELL, - Proprietor.



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HALIFAX, N. S.**



WE HEREBY INFORM THE PUBLIC THAT OUR
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 Neither Glucose, Muriate of Tin, Muriatic Acid, nor any other Foreign, Deleterious
 or Fraudulent Substance whatever is, or ever has been, mixed with them. Our
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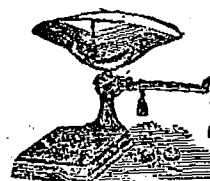
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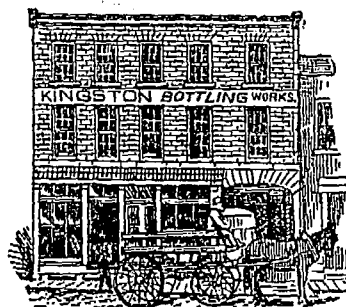
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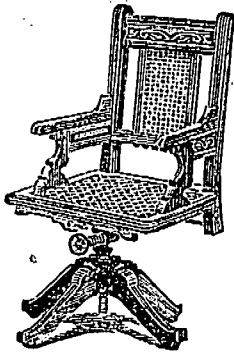
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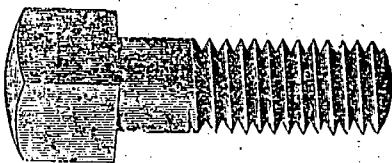
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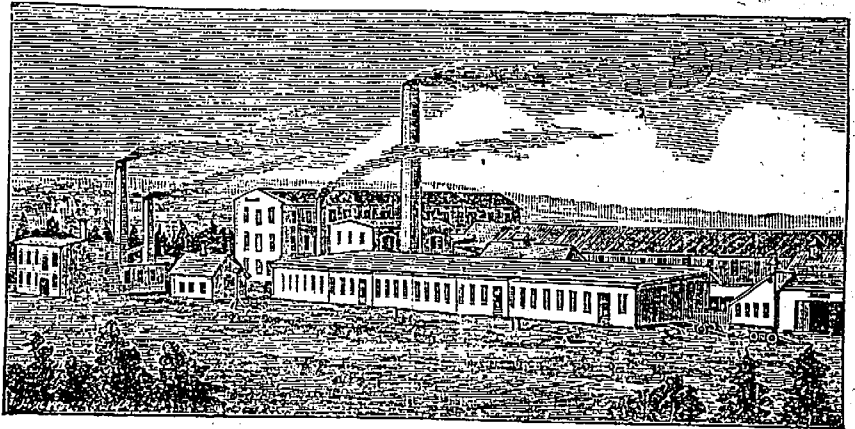
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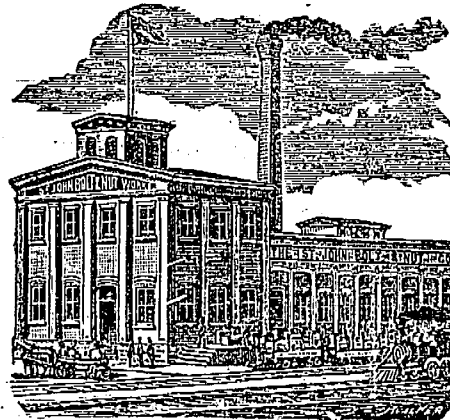
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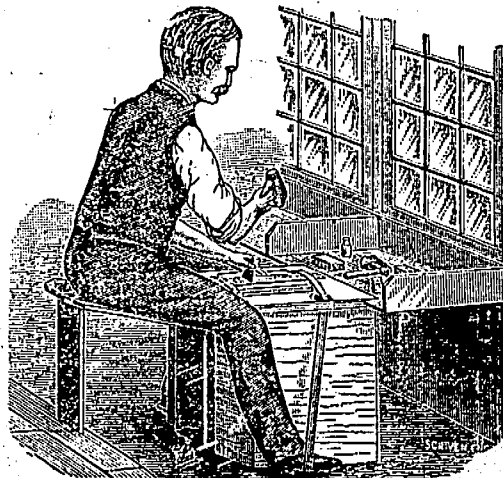
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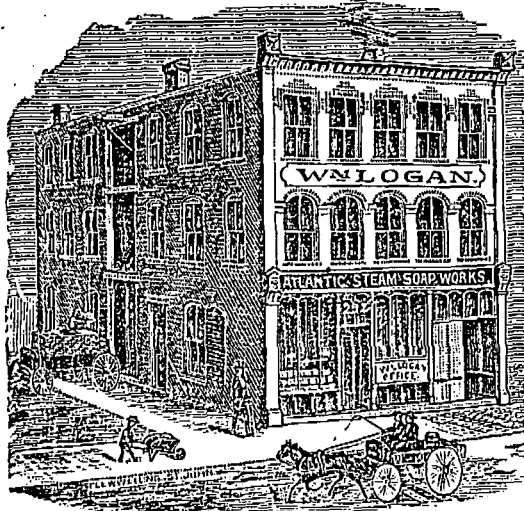
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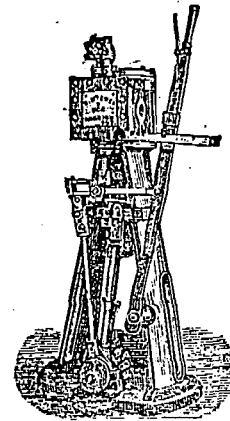
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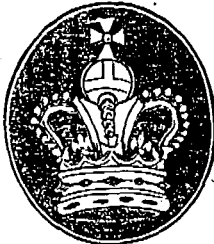
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By order of the Board,

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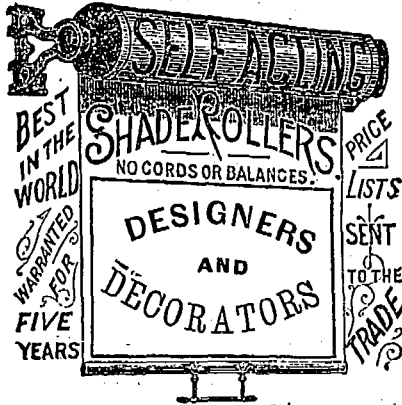
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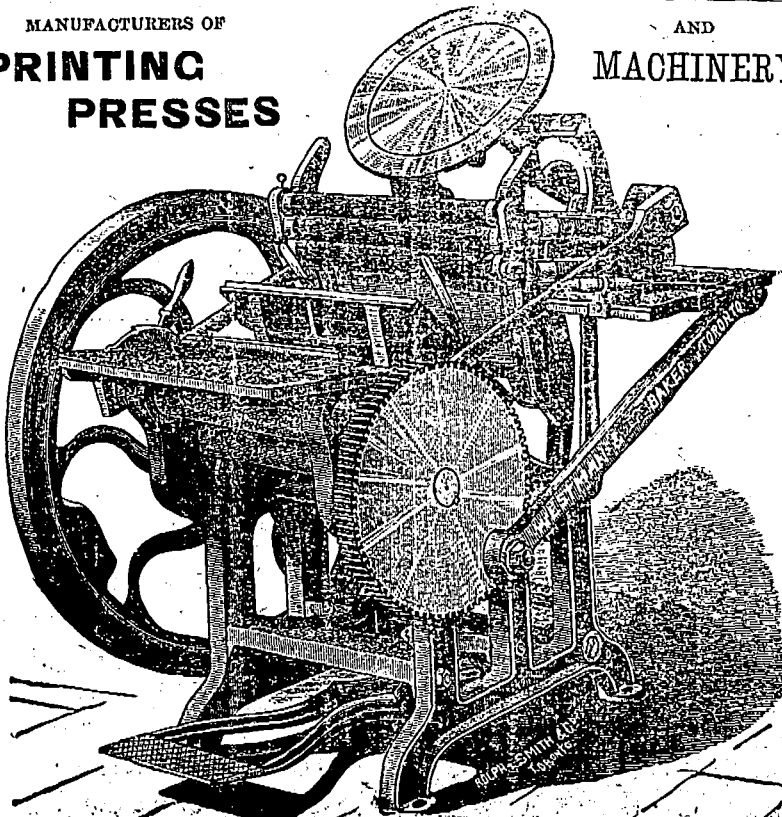
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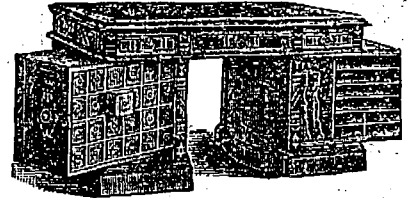
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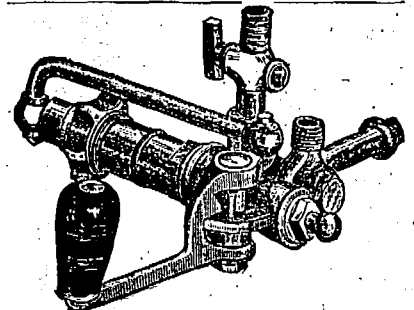
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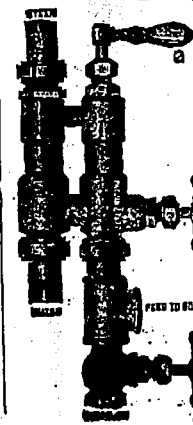
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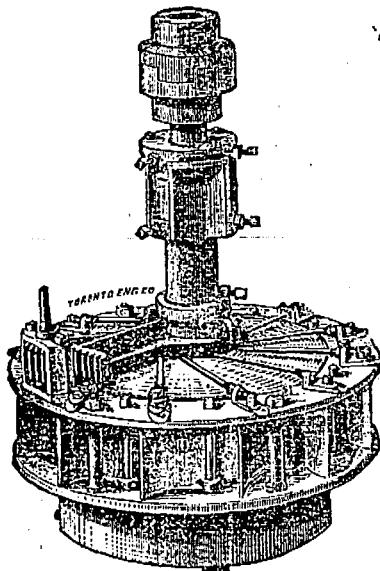
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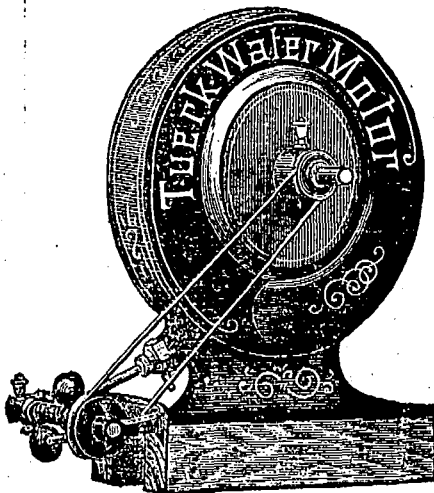
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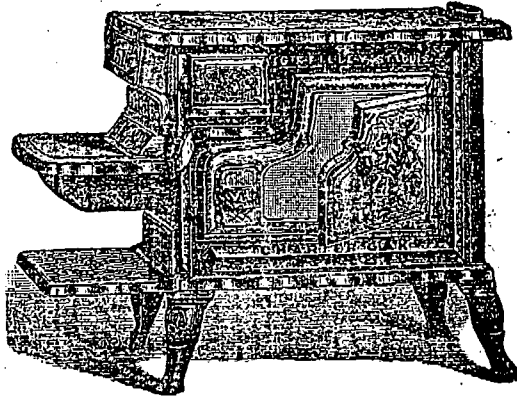
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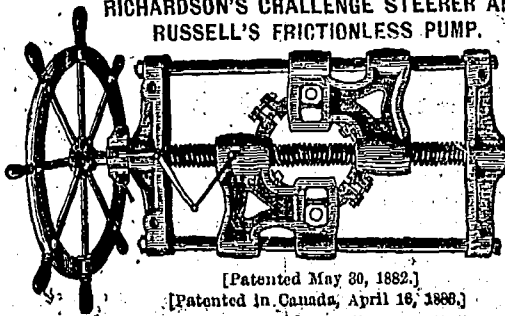
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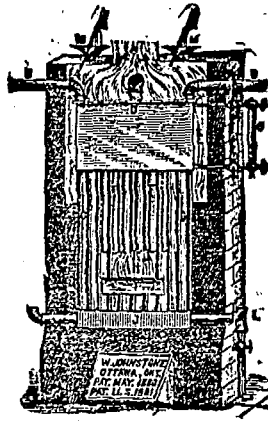
22 JAMES ST. W.,

HAMILTON, ONT.

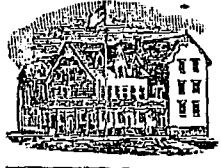
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100	5 p. c. corp. deb. stock.....	102
100	4 p. c. per p. deb. stock.....	80
100	Gt. Western shares.....	90
100	5 p. c. pref.....	105
100	5 p. c. deb. stock.....	824
100	6 p. c. bds., 1890.....	104
100	Hamilton and N. W.....	105
100	M of Canada Stg. 1st Mort.....	84
100	5 p. c. con. mtg. sc.....	824
100	Montreal & Champlain 5 p. c. 1st	90
100	mtg. bds.....	90
100	Mont. & Sorel 6 p. c. 1st mtg. at	93
100	297 ser.....	1034
100	N of Canada 5 p. c. 1st Prof Bonds.	624
100	Do 6 p. c. 2nd dr.....	80
100	3rd pref. bonds A.....	814
100	3rd pref. bonds B.....	104
100	Northern Extension, 6 p. c. guar.	105
100	do do 6 p. c. sup.....	26
100	Quebec Central 5 p. c. 1st mtg. bds	704
100	L. G. & B. 6 p. c. bonds 1st Mort.....	86
100	Well, Gray & Bruce, 7 p. c. Bds,	674
100	1st Mort.....	
100	St. Law & Ott. 6 p. c. Bds.....	



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



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Is most highly recommended by the medical faculty and all who use it.
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Best sawed pine shingles, XX and XXX, and culls at lowest prices, delivered.
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ESTABLISHED 1836.

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INCORPORATED 1833.

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MONTREAL.

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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 293 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

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Managing Director.

Scottish Union and National

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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.

THE ROYAL CANADIAN
FIRE AND MARINE INSURANCE CO.

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This Company, doing business in Canada only, presents the following Financial Statement, and solicits the patronage of those seeking unquestionable security and honorable treatment:—

Capital and assets, Jan. 1, 1894. \$1,265,759.94
Income during year ending Dec. 31, 1883. 385,015.71

C. H. McHENRY, Manager.

NATIONAL ASSURANCE CO.
OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

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CHIEF AGENTS FOR DOMINION.

THE LONDON MUTUAL
FIRE INSURANCE CO'Y OF CANADA.

The Successful Pioneer of Cheap FARM & RESIDENCE Insurances.

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

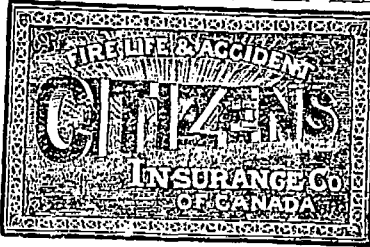
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The "London Mutual" does a larger business in the Insurance of Farm Property and Private Residences than any other Company in the Dominion, and has done the same for now over a quarter of a century. Parties intending to insure should give this "old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



CAPITAL, \$1,188,000.
CASH ASSETS, 1st January, 1883,
 per Government Blue-Book 407,987.88
 Deposit with Dominion Govt. 122,000
 Losses Paid to 1st Jan, 1883. 1,954,131
 Income 1882. 343,660

DIRECTORS:
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 Vice-President.—ANDREW ALLAN.
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 B. Robinson, Agents.
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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 Oct. 29, 1885.

NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Dates of Dividends.	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire & Marine.....	10,000	3-6mos.		\$50		
Canada Life.....	2,500	7-6mos.	Nich & Sept	400	\$50	88
Citizens, Fire, Life, Guarantee & Acc't	11,880	6-12mos.	10 Sept 1/2 yr	85	50	420
Confederation Life.....	5,000	5-6mos.		100	7 1/2	....
Queen City Fire.....	2,000			100	10	232
Western Assurance.....	20,000	1-8 mos.	30 Jun 30 Sep	50	10	....
Royal Canadian Insurance.....	20,000	6-12 mos.	Dec 84 yrly	20	20	112
Accident Ins. Co. of North America....	2610	6	15 Jul 15 Jan	1.10	20	50 50
Guarantee Co. of North America.....	13,372	6	15 Jul 15 Jan	69	10 100	92 100

BRITISH AND FOREIGN. — (Quotation on the London Market, Oct 4, 1885.)

NAME OF COMPANY.	No. Shares.	Last Dividend.	Dates of Dividends.	Share par value.	Market value p'd up share
British & Foreign Marine.....	60,000	50	20	4	\$22 1/2
Caledonian.....	..	..	..	..	£2. 1/2
Commercial Union Fire Life & Marine..	60,000	80	50	..	£16 1/2
Edinburgh Life.....	5,000	10	100	15	£40 1/2
Fire Insurance Association.....	100,000	5	£10	£2	15s. 2 1/2s
Glasgow & London.....	..	..	..	..	2s. 6d
Guardian Fire and Life.....	20,000	18	..	..	5s 6s 6s
Imperial Fire.....	12,000	£7 p. sh.	100	25	£16 1/2
Lanashire Fire.....	100,000	80	20	2	90s. 1/2s
Life Association of Scotland.....	10,000	15	40	8 1/2	£30 1/2
London Assurance Corporation.....	85,862	48	25	12 1/2	£44 1/2
London & Lancashire Life.....	10,000	10	10	17-20	60s 70s
Liverp'l & London & Globe Fire & Life	£381,752	70	20	2	£26 1/2
Northern Fire & Life.....	30,000	70	100	5	£ 1/2 1/2
North British & Mercantile Fire & Life	40,000	56	60	6 1/2	£32 1/2
Phoenix Fire.....	6,722	£21 p. s.	..	..	£206 1/2
Quep Fire & Life.....	200,000	80	10	1	80s
Royal Insurance Fire & Life.....	100,000	60	20	3	£32 1/2
Scottish Imperial Fire and Life.....	50,000	6	10	1	20s
Scottish Provincial Fire & Life.....	20,000	15	50	3	£16 1/2
Standard Life.....	10,000	58 1/2	50	12	£61 1/2
Star Life.....	4,000	6	25	1 1/2	19s

North British and Mercantile
FIRE AND LIFE
INSURANCE CO.
 ESTABLISHED 1809.

RESOURCES of the COMPANY.

Authorized Capital.....	£3,000,000 Stg.
Subscribed.....	2,500,000 "
Paid-up.....	625,000 "
Fire Fund and Reserves as at 31st December, 1883.....	1,592,235 "
Life and Annuity Funds.....	3,341,194 "
Revenue—Fire Branch.....	1,186,265 "
do Life and Annuity Branches.....	561,807 "

Agents in all principal Towns of the Dominion.
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RELIABLE LIFE INSURANCE AT AVERAGE ANNUAL COST.

The INSURANCE is PURELY MUTUAL, but the ASSURED ASSUME NO
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for a small fixed commission.

The system is endorsed by the highest Insurance Authorities on the American
 Continent as "entirely safe and as meeting a pressing want of to-day." It com-
 bines the cheapness of the Co-operative Societies with a Strength, Security and
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FIRE AND LIFE.
 LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL \$26,000,000
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 Investments in Canada for sole protection of
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FRED. COLE, General Agent.

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Insurances effected at lowest current rates.

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Insurance.

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INSURANCE COMPANY.**

LIFE AND FIRE.
Invested Funds, \$30,500,000
Funds Invested in Canada, . . . \$900,000
Security, Prompt Payment and Liberality in the
adjustment of Losses are the prominent features
of this Company.

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Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

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AMERICA possesses a record for both reliability
and liberality, one proof of which is that it has paid
over two thousand losses and has NEVER contested
a claim at law. It has ample financial resources,
and has made the Special Deposit with the Insu-
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Covers all classes of Marine Risks,
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Paid-up Capital, £700,000 Stg.
ASSETS, £2,222,552 St

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OF ENGLAND.
FIRE AND LIFE.**

Capital, £2,000,000 Stg.
INVESTED FUNDS..... £660,818.
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Chief Agents in Canada.

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During the past Ten Years this Company has
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and paid in losses alone \$709,752.00.
ASSETS, \$170,000.00.

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HEAD OFFICE GALT, ONT.

Established 1836

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Vice-President, - A. WARNOCK, Esq.,
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FIRE INSURANCE CO.,
WATERLOO, ONT.**

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Government Deposit, - 20,100.00

Losses promptly adjusted and paid.

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LIFE INSURANCE CO'Y.,**

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Guarantee Fund - - \$100,000
Deposited with Government, 50,00

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THE BEST COFFEE THEY CAN BUY.

In planning for the

FUTURE

we shall, as in the past, attempt to secure your patronage on the basis of **SUPERIOR QUALITY.**

Being direct importers, our facilities for securing this result are unsurpassed, and we once again (should you buy our Coffees) pledge ourselves to largely increase your sales by the excellence of our goods. We have succeeded with others, we certainly can with you.

The Wholesale Grocers endorse and are our selling agents. Send to them for sample lots, and oblige

CHASE & SANBORN,

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