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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 13.

MONTREAL, FRIDAY, JANUARY 20, 1882

No. 23.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers,

Having made special arrangements with a number of the leading Mills in the country, we shall be prepared, during this season, to offer unusual advantages to intending purchasers in our "CANADIAN MANUFACTURES DEPARTMENTS." We will show a large and varied stock of the best value in the following lines:

Canadian Tweeds,  
Canadian Flannels,  
Canadian Shirts and Drawers,  
Canadian White and Grey Blankets,  
Canadian Wool Scarfs and Clouds,  
Canadian Hosiery,  
Hochelaga, Valleyfield and Stormont Cottons.

Orders through our Travellers, or otherwise, will receive our usual careful and prompt attention.

GAULT BROS. & CO.

## MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

### FELT HATS.

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

FOR THE

### Fall and Winter Trade

We offer a full assortment of

### Ladies' and Men's Furs

of our own manufacture,

Gloves, Mitts, Robes, &c.

## JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

Leading Wholesale House of Toronto.

## JOHN MACDONALD & CO.

### Staple Department.

WE ARE SHEWING THIS SEASON

Fifty-Three (53)

Different ranges of

## PRINTS,

Comprising more than

Two Thousand different Patterns.

By far the choicest assortment we have ever offered.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,  
30, 32 and 34 Front street, east,

## M. FISHERSONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

SCOTCH and other TWEEDS,  
WORSTED and FANCY SUITINGS,  
TWEED ULSTERINGS,  
BEAVER, NAP and  
FANCY OVERCOATINGS.

LADIES' CLOAKINGS,  
CASHMERE DRESS GOODS

Stock will be large and well assorted throughout the season.

184 MCGILL STREET.

Leading Wholesale Houses of Montreal

## Toys, Fancy Goods, &c.

FOR THE

### HOLIDAY TRADE.

We would respectfully notify the trade generally, that our Fall Stock is now complete in every department and solicit an inspection of the samples.

Dolls, Games, Toys,

Of every description.

Glass Vases, China Figures,  
Ornaments, Desks,  
Cabinets, Albums,  
Clocks, &c., &c.

The largest stock ever imported into the Dominion.

## H. A. NELSON & SONS,

59, to 63 ST. PETER ST.,

Montreal.

Toronto House,

56 & 58 FRONT STREET WEST.

## Skelton Bros.

& Co.

Manufacturers

OF

AND

WHOLESALE

IMPORTERS OF

MEN'S

Furnishing Goods.

MONTREAL.



The Chartered Banks.

**Bank of Montreal.**

INCORPORATED BY ACT OF PARLIAMENT.  
 Capital Authorized, . . . . . \$12,000,000  
 Capital Paid-up, . . . . . 11,999,200  
 Reserved Fund, . . . . . 5,000,000

Head Office, - Montreal.

Board of Directors.

C. F. SMITH & S. Esq., . . . . . President  
 G. W. CAMPBELL, Esq., M.D., . . . . . Vice-President  
 P. Redpath, Esq., . . . . . Hon. D. A. Smith  
 Edward Mackay, Esq., . . . . . Gilbert Scott, Esq.,  
 Alex Murray, Esq., . . . . . Alfred Brown, Esq.,  
 A. T. Paterson, Esq.

W. J. Buchanan, General Manager.  
 A. Macnider, Assistant General Manager  
 and Chief Inspector.

Branches in Canada.

Montreal, E. S. Clouston, Manager.

Almonte, Ont.	Hamilton, Ont.	Pictou, Ont.
Belleville, Ont.	Kingston, "	Port Hope, "
Brantford, "	Lindsay, "	Quebec, Que.
Brookville, "	London, "	Sarnia, Ont.
Chatham, N.B.	Moncton, N.B.	Stratford, "
Cornwall, Ont.	Newcastle, "	St. John, N.B.
Goderich, "	Ottawa, Ont.	St. Marys, Ont.
Guelpa	Perth, "	Toronto, "
Halifax, N.S.	Peterboro', "	Winnipeg, Man.

Agents in Great Britain.—London, Bank of Montreal, 9 Birchin Lane, Lombard Street. C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., G. C. M. G.

Bankers in Great Britain.—London, The Bank of England; and The Union Bank of London; The London & Westminster Bank. Liverpool, The Bank of Liverpool. Scotland, The British Linen Company and Branches.

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.

Bankers in United States.—New York, The Bank of New York, N. B. A.; The Merchants' National Bank, Boston. The Merchants' National Bank, Buffalo. Bank of Commerce in Buffalo. San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

**EXCHANGE BANK**

OF CANADA

CAPITAL PAID UP . \$500,000  
 REST, . . . . . 200,000

HEAD OFFICE, . MONTREAL.

DIRECTORS.

M. H. GAULT, M.P., . . . . . President  
 T. CAVERHILL, . . . . . Vice-President  
 Hon. A. W. Ogilvie, . . . . . E. K. Greene,  
 THOMAS CRAIG, . . . . . Cashier.

BRANCHES.

Hamilton, Ont. . . . . C. M. Counsell, Manager.  
 Aylmer, Ont. . . . . J. G. Billett, do  
 Park Hill, Ont. . . . . T. L. Rogers, do  
 Bedford, P.Q. . . . . E. W. Morgan, do

FOREIGN AGENTS,

LONDON:—The Alliance Bank (Limited).  
 New York:—The National Bank of Commerce.  
 Boston:—Maverick National Bank.  
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.  
 Collections made promptly and remitted for low rates.

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling\*

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

COURT OF DIRECTORS.

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

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

J. S. CAMERON, Inspector.

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 W. Lawson, Agents.  
 CHICAGO.—R. Steven, Agent.  
 SAN FRANCISCO.—A. McKinlay, Agent.  
 PORTLAND, Oregon.—J. Goodfellow, Agent.  
 LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.  
 Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand. Colonial Bank of New Zealand. India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies, Colonial Bank. Paris—Messrs. Marcouat, André & Co. Lyons—Crédit Lyonnais.

**THE MOLSONS BANK**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up \$2,000,000. Rest, \$250,000

HEAD OFFICE, MONTREAL.

Directors.

THOMAS WORKMAN, Esq., . . . . . President.  
 J. H. R. MOLSON, Esq., . . . . . Vice-President.  
 R. W. SHEPHERD, Esq., . . . . . Hon. D. L. MACPHERSON.  
 H. A. NELSON, Esq. | MILES WILLIAMS, Esq.,  
 S. H. EWING, Esq.  
 F. WOLFFERSTAN THOMAS, . . . . . Gen'l Manager.  
 M. HEATON, . . . . . Inspector.

Branches of The Molsons Bank.

Brockville, Meaford, Toronto,  
 Clinton, Morrisburg, St. Thomas,  
 Rochester, Owen Sound, Sorel, P. Q.,  
 Ingersoll, Ridgeway, Trenton,  
 London, Smith's Falls, Waterloo, Ont.

AGENTS IN THE DOMINION.

Quebec—Union Bank and Eastern Townships Bank.  
 Ontario & Manitoba—Ontario Bank, Dominion Bank Federal Bank and their Branches.  
 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 & Summerside.  
 Newfoundland—Commercial Bank of Newfoundland, St. John's.

AGENTS IN UNITED STATES.

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

**MERCHANTS' BANK OF CANADA.**

Capital - - - \$5,600,000.  
 Reserve Fund, - 525,000.

HEAD OFFICE - - MONTREAL

Board of Directors.

HON. JOHN HAMILTON, . . . . . President  
 JOHN MOLENNAN, Esq., M.P., . . . . . Vice-President  
 Sir Hugh Allan, . . . . . Andrew Allan, Esq.,  
 Hector Mackenzie, Esq. . . . . Robt. Anderson, Esq.,  
 Wm. Darling, Esq. . . . . Jonathan Hodgson, Esq.,  
 Adolphe Masson, Esq.

GEORGE HAGUE, . . . . . General Manager  
 WM. J. INGRAM, . . . . . Assistant General Manager

BRANCHES.

Belleville.	Owen Sound
Berlin.	Perth.
Brampton.	Frescott.
Chatham.	Quebec.
Galt.	Kennew.
Gananoque	Stratford.
Hamilton.	St. Johns, Que.
Ingersoll.	St. Thomas.
Kincardine.	Toronto.
Kingston.	Walkerton.
London.	Waterloo, Ont.
Montreal.	Windsor.
Napanee.	Winnipeg, Manitoba.
Ottawa.	Emerson.

Bankers in Great Britain.—The Clydesdale Banking Company, 30 Lombard Street, London, Glasgow and elsewhere.

Agency in New York, 48 Exchange Place. Messrs. Henry Hague and John B. Harris, Jr., Agents.

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

Chicago Branch.—158 Washington street, J. S. Meredith, Manager.  
 A general banking business transacted.  
 Money received on deposit, and current rates of interest allowed.  
 Drafts issued available at all points in Canada.  
 Sterling Exchange and drafts on New York bought and sold.  
 Letters of credit issued, available in China, Japan and other foreign countries.  
 Collections made on favorable terms.

**La Banque du Peuple.**

Capital \$1,600,000.

HEAD OFFICE, . . . MONTREAL.

G. S. CHERRIER, Esq., President.

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

A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

**The Ontario Bank.**

CAPITAL PAID-UP . \$3,000,000.

HEAD OFFICE, . . . . . TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, LT.-COL. C. S. GZOWSKI,  
 President. Vice-President.  
 Hon. John Simpson. Hon. D. A. Macdonald.  
 Donald Mackay, Esq. A. M. Smith, Esq.  
 Robert Nichols, Esq.

C. KOLLAND, General Manager.

BRANCHES.

Alliston,	Montreal,	Port Hope,
Brussels,	Mount Forest,	Port Perry,
Bowmanville,	Oshawa,	Pr. Arthur's Land'g
Guelph,	Ottawa,	Toronto,
Lindsay,	Peterboro,	Whitby,
Winnipeg, Man.	Portage la Prairie, Man.	

AGENTS.

London, Eng.—Alliance Bank (Limited)  
 New York.—Messrs. Walter Watson and A. Lang.  
 Boston.—Tremont National Bank

The Chartered Banks.

THE CANADIAN  
Bank of Commerce.

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Reserve - - - - - 1,400,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.  
WM. ELLIOTT, Esq., Vice-President.  
Noah Barnhart, Esq. James Michie, Esq.  
Hon. Adam Hope. T. Sutherland Slayner, Esq.  
George Taylor, Esq. Jno. J. Arnton, Esq.  
A. R. McMaster, Esq.  
W. N. ANDERSON, General Manager.  
J. C. KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.

New York—J. G. Harper and J. H. Goadby, Agents  
Chicago—J. G. Orchard, Agent.

BRANCHES.

Barris, Guelph, St. Catharines  
Belleville, Hamilton, Sarnia  
Berlin, London, Seaford,  
Branford, Lucan, Simcoe,  
Chatham, Montreal, Stratford,  
Collingwood, Norwich, Strathroy,  
Dundas, Orangeville, Thorold,  
Dunnville, Ottawa, Toronto,  
Galt, Paris, Walkerton,  
Goderich, Peterboro', Windsor,  
Port Hope, Woodstock.

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS.

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

IMPERIAL BANK

OF CANADA.

Capital Paid up - - - - - \$1,000,000  
Reserve Funds - - - - - 175,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock.

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000  
CAPITAL PAID IN May 16, 1879..... 1,381,583  
RESERVE FUND..... 229,000

Board of Directors.  
R. W. HENEKER, President.

Hon. T. LEE TERRILL Vice-President.  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. H. Pope.  
A. A. Adams, Hon. G. G. Stevens.

WM. FARWELL, General Manager.

Head Office—Sherbrooke, Que.,  
Branches.

Waterloo, Richmond,  
Coaticook, Stanstead,  
Cowansville, Granby.

Agents in Montreal—Bank of Montreal.  
London, England—London & County Banks.  
Boston—National Exchange Bank.

Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

The Bank of Toronto,  
CANADA.

Incorporated 1855.  
Capital, \$2,000,000, Reserve Fund, \$750,000.

DIRECTORS:

WILLIAM GOODERHAM, President.  
JAMES G. WORTS, Vice-President.  
WILLIAM CAWTHRA, GEORGE GOODERHAM  
ALEX. T. FULTON, HENRY CAWTHRA,  
HENRY COVERT.

HEAD OFFICE, TORONTO.

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

BRANCHES.

MONTREAL, J. Murray Smith, Manager; YETREBORO, J. H. Roper, Manager; COBOURG, Joseph Henderson, Manager; PORT HOPE, W. E. Wadsworth, Manager; BARRIZ, J. A. Strathy, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgetts, Manager.

BANKERS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP - - - - - 3,000,000

DIRECTORS:

HON. ISIDORE THIBAudeau, President.  
JOSEPH HAMEL, Esq., Vice-President.  
Chevalier Ol. Robitaille, M.D. E. Baudo, Esq. M.P.P.  
Hy. Atkinson, Esq. J. B. Z. Dubou, Esq.  
U. Tessier, Jr., Esq. Fils. VIZINA, Cashier.

P. LAFRANCE, Asst. 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 Merchants Bank of Canada.

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

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., President.  
L. H. MASSUE, Esq., Vice-President.  
J. L. Cassidy, Esq. Ol. Faucher, Fils, Esq.  
Ls. S. Monat, Esq. J. B. Renaud, Esq.

Lucien Huet, Esq.  
A. L. DEMARTIGNY, Cashier.

Branch at Beauharis, A. Clement, Manager.  
Branch at St. Hyacinthe, S. A. Turcotte, Manager.  
Branch at St. Remi, P. Q. C. Bedard, Agent.  
Branch at Valleyfield, G. E. Irish, Agent.

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

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

THOS. MACLELLAN, President.  
LEB. BOTSFOED, M.D., Vice-President.  
ROBT. GRUINSHANK (of Jardine & Co., Grocers).  
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).

JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).  
JOHN TAPLEY (of Tapley Bros., Indiantown).  
HOW. D. TROOP (of Troop & Son, Shipowners).

CASHIER, - ALFRED RAY.

THE BANK, under new management and with fresh Capital, is now open and prepared to transact a general Banking Business.

Correspondence solicited. Business transacted for Banks and Mercantile Houses in Quebec and Ontario, on favorable terms.

Loan Societies.

CREDIT FONCIER

FRANCO-CANADIEN.

CAPITAL, . . . . \$5,000,000.

PARIS OFFICE, . . . 3 RUE D'ANTIN.  
QUEBEC OFFICE, . . 86 ST. PETER ST.  
MONTREAL OFFICE, 114 ST. JAMES ST.

President:

Hon. E. DUCLERC, (Senator), Paris.

Canadian Directors:

The Hon. J. A. CHAPLEAU, Q.C., Vice-President, Montreal.  
J. S. C. WURTELE, Q.C., M.P.P., Managing Director for Canada, Montreal.  
ELISEE BEAUDET, M.P.P., Quebec.  
The Hon. E. T. PAQUET, M.P.P., Quebec.  
The Hon. ISIDORE THIBAudeau, President of the Banque Nationale, Quebec.  
THOS. WORKMAN, President of Molson's Bank, Montreal.

Censor:

GUSTAVE A. DROLET, Chevalier de la Legion d'Honneur, Montreal.

For the management of business the Province of Quebec is divided into two divisions: the Quebec Division, comprising the territory east of the Rivers St. Maurice and Nicolet; and the Montreal Division, the territory west of those Rivers.

MONTREAL DIVISION.

Office open to the Public from 10 A.M. to 3 P.M.

Manager: EDMOND J. BARBEAU.

Operations of the Company.

The objects of the CREDIT FONCIER FRANCO-CANADIEN are the following:—

I. Hypothecary loans, either for a long term with payment by annuities, or for a short term without amortization.

II. Loans on security of hypothecary or privileged claims, either for a long term with payment by annuities, or for a short term without amortization.

III. Loans for long or short term, to municipal or school corporations, or to fabricians.

IV. The acquisition, by way of transfer or subrogation, of hypothecary or privileged claims on real estate.

V. The acquisition of bonds and debentures issued by municipal or school corporations, and by incorporated companies doing business in the Dominion.

VI. The acquisition of public funds.

THE HAMILTON

Provident and Loan Society.

Hon. ADAM HOPE, Senator—President,  
W. E. SANDFORD—Vice-President.

Capital (authorized to date)..... \$1,000,000 00  
Subscribed Capital..... 1,000,000 00  
Paid-up Capital..... \$922,391  
Reserve and Surplus Profits..... 135,328 1,057,719 00

Total Assets..... 1,946,362 00

MONEY ADVANCED on Real Estate on favorable terms of Repayments.

MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at Current Rates.

TEMPORARY OFFICE,

No. 23 James St., South Hamilton.

H. D. CAMERON,

November, 5th 1880. Treasurer

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1868.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.

Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank, New York.

Oceanic Steamships.

Allan Line.



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

1881. Winter Arrangements. 1882.

This Company's Lines are composed of the following Double Engine Clyde built IRON STEAMSHIPS. They are built in water-tight compartments, are 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.
New Steamer.....	Building.	
Parisian.....	5,400	Capt. James Wylio.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarantian.....	3,600	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,650	Lieut. P. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	Capt. W. Richardson.
Hibernian.....	4,331	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nesorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	" J. G. Stephen.
Scandinavian.....	3,000	" John Parks.
Buenos Ayrean.....	3,800	" Neil McLean.
Corean.....	4,000	" Alex. McDougall.
Grecian.....	3,600	" C. E. LeGallais.
Manitobian.....	3,150	" McNeol.
Canadian.....	2,600	" C. J. Monzies.
Phenician.....	2,800	" J. Seott.
Waldensian.....	2,600	" R. P. Moore.
Lucerne.....	2,200	" John Kerr.
Newfoundland.....	1,500	" Mylins.
Acadian.....	1,350	" F. McGrath.

THE STEAMERS OF THE LIVERPOOL MAIL LINE.

Sailing from Liverpool every WEDNESDAY and from Boston and Portland alternately and from Halifax every SATURDAY, calling at Queenstown on the outward, and at Lough Foyle on their homeward passages, to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM HALIFAX :

Sardinian.....	Saturday, Dec. 17
Parisian.....	" Dec. 21
Moravian.....	" Dec. 24
Peruvian.....	" Jan. 7
Circassian.....	" Jan. 14
Polynesian.....	" Jan. 21
Sardinian.....	" Jan. 28
Parisian.....	" Feb. 4
Peruvian.....	" Feb. 11
Moravian.....	" Feb. 18

AT TWO O'CLOCK P.M., or on the arrival of the Intercolonial Railway train from the West.

Rates of Passage from Montreal, via Halifax.

Cabin.....	\$62.65, \$78 and \$88
(Accordingly to accommodation.)	
Intermediate.....	\$45
Steerage.....	\$31

NEWFOUNDLAND LINE.

The Steamers of the HALIFAX MAIL LINE from Halifax to Liverpool, via St. John's, N. F., are intended to be despatched.

FROM HALIFAX.

Hibernian.....	December 19
Caspian.....	January 2
Nova Scotian.....	" 16

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

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

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

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India Street, Portland, 80 State St., Boston, and  
25 Common st., Montreal.

December,

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Superior Savings and Loan SOCIETY.

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(For Legal Cards see other page.)

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M. B. ROBLIN, Accountant, Insurance Agent, Valuator for Trust and Loan Co. &c.

Berlin, Ont.  
J. M. SCULLY, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.

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Lindsay, Ont.  
GEO. KEMPT, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.

Montreal.  
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ACCOUNTANT, COMMISSIONER,  
For taking affidavits to be used in the Province of Ontario,  
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Owen Sound, Ont.  
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Uxbridge, Ont.  
W.M. SMITH, Official Assignee for the County of Ontario, Agent for the Canada Permanent Loan and Savings Company, and Fire Insurance Agent.

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- Ingot Tin, Rivets, Veined Marble,
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Fine Boots and Shoes,

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Fine made goods, latest styles, equal in finish to the best American makes, and specially adapted to town custom.

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Valleyfield

Bleached Skirtings,

Wigans and Shoe drills.

Stormont

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Ducks, Tickings, Checks, &amp;c.

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Tweeds,

Flannels, &amp;c., &amp;c.

**The Wholesale Trade only  
supplied.****NOTICE.**

I have this day admitted Mr. J. S. ODELL a member of my firm, and the business will be hereafter conducted in the Firm name of

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**FOREIGN & DOMESTIC LEATHERS**Specialties: **SHEEPSKINS AND  
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**GENERAL GROCERIES,**

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FIFTH WHEELS,

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Manufactured by

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BALL KNITTING COTTONS,**

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Send for Samples and a History of the Pen.

PRICE 30 CENTS PER BOX OF THREE DOZEN.

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Superior Seamless Cotton Hosiery**

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In all the fashionable Colors and Styles.  
All Goods warranted equal to sample.

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**E. B. EDDY'S  
MATCHES,  
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**Washboards**

MANUFACTURED AT

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Storehouse: Robertson's Wharf,  
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GREY COTTONS,

BLEACHED COTTONS,

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The goods manufactured by the Craven Mills will  
always vie in quality and finish with the best.

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AGENTS FOR  
ULSTER SPINNING  
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LINEN GOODS of every description. Sewing Silks  
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BLACK CASHMERE, COBOURGS and ITA-  
LIANS. RAWORTH'S SEWING COTTONS, on  
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Prices cannot be equalled. Examine  
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Received  
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Linen Machine Thread, Wax Machine Thread  
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Twine, Hemp Twine, &c.

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cipal SEWING MACHINE  
Co.'s as the BEST for  
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ESTABLISHED 1850

AS THIS THREADER  
is the only MAKE in  
the CANADIAN MARKET  
that RECEIVED an AWARD  
—AT THE—  
CENTENNIAL EXHIBITION  
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Excellence in Color, Quality & Finish

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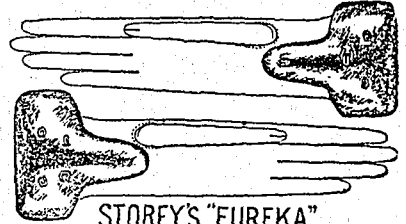
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**GLOVE MANUFACTURERS.**

The best descriptions of Gloves and Mitts in every  
variety of Material and Style are manufactured by us.



**STOREY'S "EUREKA"  
SPRING GLOVE FASTENER, PAT'**

We are also Patentees and Inventors of Storey's  
"Eureka Spring Glove Fastener," justly  
acknowledged the most perfect Fastener in use  
Patented in Canada, the United States and Great  
Britain.

Foreign Offices: { Spruce St., New York, U.S.A.  
Lime Grove, Birmingham, Eng

**Commercial Summary.**

Mr. ALBERT WITTE is about to establish a  
Knitting Factory in Stratford on a large scale.  
Stock of the Union Bank of Prince Edward  
Island sold last week at 106.

The KINGSTON city council has passed a by-  
law requiring transient traders to pay a  
license of \$40 under a penalty of a heavy fine.

The Customs receipts at Halifax for 1881  
amounted to \$1,315,258, as compared with  
\$1,024,921 for the year previous. The month  
showing the largest receipts was September,  
\$209,431, and the smallest, January, with  
\$44,845.

The Thomson & Williams Manufacturing  
Co. of Stratford are about to manufacture a  
500 horse power Engine at their works for the  
cotton factory of St. John, N.B. This, it is said,  
will be the largest engine ever turned out in  
Canada.

The estate of Messrs. Horner & Somerville of  
London, Ont., retail grocers, has been sold to  
J. H. Fraser, solicitor, for 64c. as reported, on  
the dollar. The creditors are not likely to  
realize more than 30c. on their claims.

The Ottawa Woollen Mills Company, with a  
capital of \$100,000, are making arrangements  
to commence immediately the erection of a  
suitable building at Hog's Back. They will  
employ 200 hands.

The Supreme Court of P.E.I. commenced its  
sittings at Charlottetown on Tuesday last.  
The first time in half a century the docket is  
without a criminal case.

It is reported that about a half dozen war-  
rants have been sworn out against retail gro-  
cers in Chicago for fraudulently selling butter-  
ine. Some two dozen more arrests are  
expected to be made of grocers, restaurant and  
hotel-keepers and manufacturers, when the  
chemists have completed their examination.

The Envelope Manufactory of Messrs. Mackay  
& Lockart, now in Toronto, will probably be  
removed to Stratford ere long, and the business  
greatly enlarged. Millions of envelopes of  
imported make are used every day in Canada  
which might as well be made at home. Messrs.  
M. & L. are said to be arranging with Mr



## WULFF &amp; CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA.

Dyestuffs, Colors,  
Chemicals, &c.

OR

WM PICKHARDT &amp; KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

Odbut to occupy part of his large block, as he is putting steam in the building for small industries.

Mr. C. J. MILLS, general storekeeper, Mount Brydges, Ont., has made an assignment for the benefit of his creditors a day before judgment was obtained against him by one of his larger creditors, upon whose execution the sheriff would have got the whole of the assets (which are small) had he not found the assignee in possession.

A movement has been started for the establishment of a new woollen mill at St. Johns Quebec. A number of enterprising citizens of that town have been canvassing stock subscriptions and have met with encouragement, and a fair measure of success.

Mr. JOHN J. ARSENAULT, general dealer, Tignish, P.E.I., previously referred to, is in a fair way to effecting a compromise with his creditors at 40c. on the dollar,—10 per cent cash and the balance in 10 per cent instalments secured, with interest at 7 per cent., payable in July, 1882, January, 1883, and March, 1883. The offer, it is stated, has been generally accepted.

It seems very probable that the Court will have to award the equities existing between the rival claimants on the estate of Mr. J. O. Walpole, of Kingston, referred to at length in our last issue. As before stated, Messrs. Campbell & Son, Toronto, are in possession on a chattel mortgage and conducting the business, while at the same time Mr. Walpole has assigned to Mr. E. R. C. Clarkson, and given a second chattel mortgage to cover any further assets,—for the general benefit of his creditors. Much local sympathy is expressed for Mr. Walpole, who, it appears, would never have undertaken the enterprise had he not expected the financial support of Mr. Stacey, originally his partner.

The folly of young merchants and others in dabbling in Chicago "Corners" has been demonstrated in the case of W. G. Elliott at Kingston, Ont., butcher. He had a large trade, wealthy connections, and everything augured a prosperous future. Unfortunately, however, he aspired to greater wealth by an easier road,—viz., buying pork in Chicago on a margin. It

Leading Wholesale Trade of Montreal.

## GREENE &amp; SONS COMPANY,

MONTREAL,

WHOLESALE



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

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

is rumored that this peccadillo was the result of the advice and encouragement of the manager of a large monetary institution. The sequel is the common one: the adventure resulted unfortunately, and some \$12,000 or \$14,000 was lost. Mr. Elliott is said to have left town, not having the courage to face the music. Meanwhile his relatives are mulcted to the tune above mentioned.

The S.S. "Prince Edward," belonging to the Ocean Steamship Co. of P.E.I., ran out of coal November last on the passage from Liverpool to Charlottetown, P.E.I., and was towed into St. John, Newfoundland, by the S.S. "Thanemore," which now claims as salvage £10,000 stg. The "Prince Edward" arrived at Charlottetown safely from St. John, and after discharging cargo sailed again for Liverpool on Christmas Day with a cargo of 80,000 bushels oats, some sheep, and deals.

BEAMISH & Co., woollen manufacturers, Hastings, Ontario, composed of Messrs. H. Beamish and W. A. Curtis, dissolved on the 3rd inst. Curtis undertaking to pay the liabilities of the firm. Shortly afterwards it was alleged by Mr. John Peters, a wealthy local hardware merchant with whom Curtis was employed, that he (Curtis) had been taking from his employer the money he put into the business of Beamish & Co. On being charged therewith Curtis is reported to have "acknowledged the corn," and, it is stated, immediately made an assignment of the property to Mr. Peters; at all events Curtis is reported to have "gone to the States," and his late partner is held answerable for the debts of the firm, Mr. Peters refusing point blank to divide the property.

MESSRS. SMITH BROS., grocers, Port Colborne, Ont., are reported to have left the country,

after disposing of their stock, leaving several creditors, including the landlord, whose claim is \$240 for rent. They only commenced business in May last, with a stock valued at about \$1,500, bought principally in Brantford.—Another recent absconding grocer was John Chidley, of Yorkville, Ont., who also left numerous friends to mourn his departure, or rather the loss of various sums at from \$50 up to at least \$600. John disposed of his stock, realized all he could, then assigned what little was left to Messrs. Sloan, Jardine & Mason, of Toronto, and with his family left for parts unknown. The landlord is out about a month's rent.

Owing to the sleighing, the Stratford, Ont., market shows deliveries of grain by the farmers during the past week to be upwards of 10,000 bushels per day, and the prices being high the farmers are taking advantage to work off their mortgages at a rate alarming to the loan societies and money lenders. "Tis an ill wind," etc.

THOMAS G. SOMERVILLE, general storekeeper, of Fitzroy Harbor, Ont., referred to in our issue of the 30th Dec. last, has effected a compromise of 40c on the dollar, secured all claimants for \$100 and under, are to be paid cash, and those for over that amount in two, four, six, and eight months.

MESSRS. SWITZER BROS. of Mitchell, Ont., have sold out their stock to J. Hood. John Switzer is going to Manitoba to take up land, and B. Switzer is going to remain with Mr. Hood. Mr. W. Hood will move into the elegant premises now occupied by Switzer Bros., and the store occupied by Mr. Hood will be pulled down by vote of the people as it stands on the market square.

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,**  
**5 & 7 RECOLLET STREET,**  
 MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF.

**WOOLLENS, ETC.**

Our assortment in Montreal for the coming season will be found the largest and most complete we have ever shown, especially in

**ENGLISH TWEEDS,**  
**SCOTCH TWEEDS,**  
**WORSTED COATINGS**  
**AND FANCY OVERCOATINGS,**  
**TAILORS' TRIMMINGS, ETC.**

*Forbes, Roberts & Co.,*

WHOLESALE

**GENTS' FURNISHINGS**

AND

**TAILORS' TRIMMINGS,**

**53 Yonge Street, TORONTO.**

The Royal Canadian Insurance Company has declared a dividend of 5 per cent.

The Canada Atlantic Railway is so near to completion that they are petitioning the Ottawa City Council for that \$100,000 bonus.

Wm. R. Watson, druggist, Charlottetown, P. E. I., an old and highly respected citizen, committed suicide last Sunday by taking poison while in a fit of temporary insanity.

Owing to the want of snow and sleighing, the citizens of Belleville have been subjected to the annoyances of wood famine. Good hard wood could hardly be procured even, it is said, at \$7 and \$8 per cord before the recent snow fall.

SAMUEL BROWN, retail boot and shoe dealer, in a small way, at Walkerton, Ont., who commenced business sometime in 1878, has assigned in trust. The estate, it is said, shows a deficiency of about \$300, and is likely to be sold out.

"BLACK EYES" are quoted at present in St. Francois Xavier street, Montreal, at \$1.90 each, but the duty on the same is a spruce one of \$4.10. This shows a considerable reduction on the rates last quoted a few weeks ago.

The liabilities of Thomas Miller & Co., general storekeepers at Derby, N.B., referred to last week, amount to some \$14,000, and their stock on hand is estimated at \$8,000. In the absence of the statement which has not yet been prepared, the total assets are unknown; it is expected, however, that the estate will pay about 50c on the dollar.

WILLIAM W. MCGOWAN, general storekeeper at Georgeville, Que., sold his stock a few months ago and invested the proceeds in a

**THE FAVORITE GELATINE.**

Awarded Diploma at Provincial Exhibition, Montreal, 1891.

The best and most economical Gelatine in the Market for making JELLIES, CHARLOTTE RUSSIE, BLANC MANGE, SNOW PUDDING, &c. Directions in English and French. Send for Price List.

**EMIL POLIWKA & CO.,**

**32, 34 & 36 St. Sacrament St.,**  
**MONTREAL.**

boat, which was wrecked, and his creditors, chiefly in this city, have had to accept 20c on the dollar, payable in sixty days. His liabilities foot up to \$4,520; the composition deed was completed this week.

If the papers publishing the despatch from Ottawa on the 16th inst. respecting what they call the "Duryea Experimental Furnace Company of Cleveland, Ohio," would only publish a correction, it would not be a bad advertisement for the real concern. The Grey Nuns in Montreal are business men enough to know the real value of the property referred to, and of which they are the owners.

TRURO, N.S., is issuing twenty year debentures to effect a loan of \$37,700 to retire outstanding school and water loan debentures; interest payable semi-annually. The whole funded debt of the town does not, and is not likely to, exceed \$40,000, while its finances are reported to be in a very healthy condition, making this a favorable opportunity for investment.

The death is announced of Mr. John Caverhill, of the firm of Crathern & Caverhill of this city, which took place at Nice, France, the 12th inst., a few days after the demise of his brother in Glasgow, referred to in a late issue.

The Montreal goosebone has been unfortunate in his weather forecasts the present season, but this has not apparently affected the handsome returns usual the last year or two. Persistent self-assertion, that is to say, continued advertising, gratuitous or otherwise, will make almost anything pay. Some persons in Toronto are predicting the end of the World.

Leading Wholesale Trade of Montreal

**JOHN McARTHUR & SON,**  
 Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

Varnishes, Oils, Window Glass, Star, Diamond Star, and Double Diamond Star Brands.

English 16, 21 and 26 oz. Sheet. Rolled, Rough and Polished Plate Glass. Colored, Plain and stained Enamelled Sheet Glass.

Painters and Artists Materials. Chemicals, Dye Stuffs. Naval Stores, &c., &c., &c.,

OFFICES AND WAREHOUSES:

**310, 312, 314 and 316 St. Paul Street**

AND

**253, 255 and 257 Commissioners Street**

**MONTREAL.**

**JOHN TAYLOR & CO.,**

Manufacturers and Importers of

**HATS, CAPS, FURS,**

&c., &c., &c.,

**537 ST. PAUL STREET**

**MONTREAL.**

**Batty's Orange Marmalade.**

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

The results of balancing for the past year are not invariably satisfactory. Weak spots are found here and there which, in some local manufacturing industries, are not surprising while cutting under is yet so general. It is not the firm erring in this way which is always the first to exhibit signs of exhaustion, but the time must come. It appears that the doctor's visit has been found necessary in at least one case in which it had been hoped former treatment had effected a permanent cure.

FOR THE NORTH WEST.—A correspondent says:—"The number of people from and around Stratford who are making preparations to go to the 'land of promise' in the North West is surprising. The number of business men said to be going passes all belief, and if the half go who are said to be preparing to 'pull up stakes' some of our towns will be 'to let' or 'for sale.'"

Through the Counties of Hastings and Prince Edward farmers hold large quantities of grain, especially of barley, looking for higher prices. Smelting works are likely to be established in Belleville at no distant day. The city has offered a suitable site and exemption from taxation. These inducements, together with her proximity to the mines, central situation and facilities for procuring fuel, apparently assure the fact,

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS,

MONTREAL,

Have removed to their NEW PREMISES, 7 and 9 VICTORIA SQUARE.

MASURY'S  
RAILROAD COLORS.

These "Ready-made Colors" fulfil the conditions of a good paint to a greater degree than any other paints, and in this faith I ask a fair trial, in full confidence that the goods will prove their own best recommendation.

MANUFACTURED IN CANADA BY

William Johnson,  
572 William St., Montreal.

ORDERS SOLICITED.

To be had from every Dealer in Canada.

Mrs. JAMES SCANLAN, a city retail grocer referred to last week, has assigned in trust for the benefit of her creditors to Mr. S. C. Fatt, this city. She first offered 10c, which she advanced to 20c on the dollar, but in view of the statement that Mrs. Scanlan had collected a considerable amount for insurance on her first husband's life some time ago, and other rumors, the offer was refused, and three seizures have been already made by the landlord and two other creditors.

SAMUEL MANNING of Fullarton Corners, Ont., general dealer, has been closed by the sheriff under a very heavy execution, and others are ready to swallow up any surplus that there may be. This is another instance of what is apt to befall a man who feels that farming is not good enough for him and then undertakes mercantile life without the slightest idea of how to manage business.

Messrs. McMULLIN, with some American capitalists, have recently been making some important investments in the minerals of North Hastings. In connection with these it is the intention to extend the Prince Edward Railway into the Northern Townships as rapidly as possible. It is reported that they have contracted to deliver some 450,000 tons of ore as rapidly as possible. With the proposed extension and proper shipping facilities at Miller's Bay they will be able to compete with other roads.

The new Russell House, Ottawa, on the site of the old building, just finished is undoubtedly the finest hotel in Canada, if we except the Windsor of this city. It is built of cream-coloured brick, five stories high, with mansard roof, and has a frontage of an entire block on

Sparks street. The building cost \$225,000 and the furnishings \$75,000. The furniture and appointments are first-class throughout, and comprise all modern improvements. Our gentlemanly host and his no less worthy chief clerk have at last a hostelry worthy of themselves and of the Capital of Canada.

Messrs. A. Giberton & Co., dealers in imported fancy goods and agent for French houses, this city, have dissolved, and it is rumored that the senior partner has left the country.—Mr. Thos. Austin, builder, Hamilton, has recently absconded leaving considerable liabilities unpaid. He is said to be in Rochester.

Messrs. E. MONTCASTLE, lumber dealer, Blyth, Ont., Wm. Hayes, shoe manufacturer, Toronto, and Wm. Guile & Co., pork dealers Toronto, have assigned.—Messrs. Atwell, King & Co., produce, are said to be offering a compromise—A. Moses, clothier, this city, is also trying to effect a compromise; he owes some \$2,800, and has assets estimated at \$500.

The result of anxious enquiries about town yesterday, revealed the fact that Mr. Alphonse Marcotte, auctioneer, and commission merchant in dry goods and general merchandise, doing business at 577, 579 & 581 St. Catherine street and at 71 St. James street, this city, had absconded leaving behind him unsettled liabilities amounting to between \$150,000 and \$200,000. Among heaviest sufferers are several wholesale dry goods houses, the Messrs. Thibaudau Bros. & Co., Messrs. Mackay Bros. & others, each for amounts between \$11,000 and \$12,000. A prominent auction house, said to be the largest creditors, are probably secured within \$1,000 of their claims. The result of the meeting at Benning & Barsilou's yesterday

CANADA TOBACCO WORKS.

Try the following fine brands of SMOKING AND CHEWING TOBACCO, they are the best made in Canada:

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

CHEWING

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

A. D. PORCHERON, . . . . . Proprietor,

MONTREAL.

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS  
FOR SALE BY THE

HUDSON'S BAY COMPANY.

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

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

C. J. BRYDGES,

Land Commissioner.

had not yet transpired as we went to press. Marcotte also carried on business at other places, including Winnipeg, Joliette, &c. A letter from the absconder to Mr. Benning was the first intimation received of his flight.

CLARENCE HAMILTON & Co., dealers in fish and general merchandise, New Carlisle, Que. convened a meeting of their creditors in Quebec yesterday, the 19th inst. A statement was submitted, showing liabilities in round numbers of \$30,000, of which some \$5,000 are due to Montreal merchants, and the balance of \$25,000 due nearly altogether in Quebec; and assets nominally \$33,000, consisting of stock valued by the firm at about \$75 (!) and book-debts which they represent for the most part as worthless, amounting to \$30,000. An offer of 10c on the dollar was indignantly refused, especially by the Montreal creditors, who seem to regard the statement as altogether too fishy to warrant the consideration of any such kind of proposition. The representative of the Montreal creditors will report the minutes of the meeting on his return; meanwhile nothing can be done. The firm attribute their difficulty principally to fires along the fishing coast last Autumn, by which they claim to have lost about \$9,000; from all accounts, however, want of sufficient attention, alleged personal expenses, etc., may have had something to do with their downfall. Although Messrs. Hamilton & Co. have been in business for a number of years, they are comparatively unknown in this city; the creditors here state that they have had but the one transaction with the firm.

AN EXTRAORDINARY FLIGHT.—It is not often that we are called upon to chronicle the flight of a really well-to-do trader, necessity being generally the prime motive in such cases. The

Leading Wholesale Trade of Montreal.

**PILLOW, HERSEY & CO.,**  
Montreal,  
MANUFACTURERS OF

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

**Railway and Ship Spikes,**  
*Iron, Steel, Zinc & Copper Shoe Nails,*  
And **SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.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' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.  
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

PETER REDPATH, CHARLES S. WATSON,  
President Vice-Pres. & Man. Dir.  
WM. McMASTER, Jun., Sec.-Treas.

**Montreal Rolling Mills**

COMPANY,  
MANUFACTURERS

**CUT NAILS,**  
**HORSE NAILS,**  
**WROUGHT IRON PIPE,**  
**WHITE LEAD, LEAD PIPE, SHOT,**  
**PUTTY, Etc., Etc., Etc.**

**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.

people of Barrie, Ontario, appear to be exercised over a runaway which took place hence on the Friday before New Year's, involving an amount of cleverly contracted liabilities apparently equal to the full extent of the man's credit. The absconder is John Livingston, proprietor of the Victoria Hotel in that town, a man supposed to be doing a good business, and who certainly enjoyed very fair or good credit. On the Tuesday before his flight he borrowed \$840 from a prominent local broker, his standing being so good that there was no hesitation about honoring his own unendorsed note; \$400 was procured from another party on similar security. His accounts with the butchers,

Leading Wholesale Trade of Montreal.

Lyman's Standard



Blue Black  
Writing Fluid

—AND—  
**COPYING INK.**

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

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

Prepared only by

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

**S. H. MAY & CO.,**

474 AND 476 ST. PAUL STREET,

Importers and Dealers in

Paints, Balled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.; Smothwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass,  $\frac{1}{2}$  and  $\frac{3}{4}$ , White.

**JOHN S. SHEARER & CO.,**

533 St. Paul Street,

MONTREAL,

**CANADIAN AND EUROPEAN**  
**MANUFACTURES.**  
THE WHOLESALE TRADE ONLY SUPPLIED.

Agents in Canada for

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

**LEATHER BELTING.**

—:—  
**ROBIN & SADLER,**

(Successors to Barry, Smith & Co.)

MANUFACTURERS OF

**FIRE ENGINE HOSE,**  
**LACE LEATHER, ROLLED SKIIRT-**

**ING and DRESSED SHOULDERS.**

594, 596 and 598 ST. JOSEPH STREET,

Montreal.

bakers, produce dealers, etc., had been allowed to run on for some months; he owes for pork, etc., alone some \$700, and it is supposed he victimized local merchants to the tune of \$4,000 and upwards, besides various persons for money borrowed. Indeed he appears to have tested his borrowing powers generally and unsparingly. He had a valuable farm in Oro which he quietly mortgaged for \$3,500 and as quietly sold to his brother. He was also known to have considerable money out at interest on mortgages, but he managed to sell them all without arousing any suspicion of his intentions. The total haul is estimated at

Leading Wholesale Trade of Montreal.

**JAMES GUEST,**  
COMMISSION MERCHANT

—AND—

GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie, [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Beylot & Co., Libourne, Bordeaux, Clarets and Sauternes.  
Jules Regnier, Dijon, Burgundies and Chablis.  
L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.  
Renaudin, Bollinger & Co., Ay, Champagnes.  
Seigort & Sons, Trinidad, Genuine Angostura Bitters  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Roig Ponsset & Co., Barcelona and Tarragona Spanish Ports.  
J. H. Henkes Delfshaven, Holland, Superior Geneva  
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.  
Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.  
C. & D. Gray's Far-famed Looh Katrine, Scotch Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

**JOHNSON RUSSEL & CO.,**

77 ST. JAMES STREET,  
MONTREAL,

Representing in Canada.

J. & J. COLMAN, London, England.  
H. J. ROWNTREE & CO., York and London England.  
JAS. KELLER & SON, Dundee & London, Eng.  
HILL, EVANS & CO., Worcester England.  
GEORGE WHYBROW, London, Eng.  
CARTER, HALES & CO., Liverpool, Eng.  
ANTONINNI & CO., Leghorn, Italy  
THE SWISS MILK & FOOD CO., Lausann & Avenches, Switzerland.  
SMITH & VANDERBECK, New York.  
THE BOSTON BEEF PACKING CO., Boston.  
NEW YORK DESSICATING CO., New York.  
RICHARDSON & ROBBINS, Dover, Del.  
MORRILL & SOULE, Syracuse, N.Y.  
Orders from the Wholesale trade solicited.

from \$10,000 to \$12,000. He gave as an excuse for postponing payment of his local accounts that he had purchased land, etc., and his credit being so good, he was allowed plenty of time to make every preparation to skip out. It now transpires that his landlord has a chattel mortgage covering all that is left in the hotel, and that he is in Bank on Livingston's paper for some \$1,500, so that the prospects for other creditors are anything but bright. He is said to owe for goods, etc., some \$6,000 to \$7,000. There is much feeling naturally evoked over such a heartless runaway; those whose losses are light and can afford to jest on the subject are enquiring for some Stanley to go and find this degenerated Livingston. He is supposed to be in the United States.

**WILLIAM DARLING & CO**

IMPORTERS OF

Metals, Hardware, Glass, Mirror Plates,  
Hair Seating, Carriage

Makers' Trimmings and Curled Hair.

Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-  
facturers of Window Cornices.No. 80 St. Sulpice & No. 379 St. Paul Streets  
**MONTREAL.****A. & T. J. DARLING & CO.****BAR IRON, TIN, &c.,****AND SHELF HARDWARE.****CUTLERY A SPECIALTY.**

FRONT ST., East.]

**TORONTO.****DIUISTIEIRISL.**

DUSTERS

SEND FOR A SAMPLE LOT

OF THE

PATENT FLUTED AND

**Split Feather Duster,****WALTER WOODS,**

MANUFACTURER,

**HAMILTON, - - ONT.****J. J. Duffy & Co.**

CANADA

**COFFEE & SPICE**

STEAM MILLS,

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

Leading Wholesale Grocery Trade.

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

AND IMPORTERS OF

**Teas, Sugars,****Tobaccos,****Wines & Spirits,****DUNDAS STREET,****LONDON, Ont.****Brown, Balfour & Co.,**

IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,****HAMILTON.**

ADAM BROWN.

ST. CLAIR BALFOUR.

**Tees, Costigan & Wilson,***(Successors to James Jack & Co.)***IMPORTERS of TEAS****AND GENERAL GROCERIES****8 ST. PETER STREET, MONTREAL.****H. R. BEVERIDGE & CO.,**

160 McGill Street, Montreal,

And 6 Golden Square, London, England,

IMPORTERS OF

**WOOLLENS**

AND

**TAILORS' TRIMMINGS.****CANADA TO THE FRONT!**

IMMENSE MAJORITY IN FAVOR OF THE

**Williams' Singer Sewing Machines.**A Prize at EVERY EXHIBITION held in the Dominion in 1881  
WHEN PRIZES WERE GIVEN.

READ THE RECORD OF SEPTEMBER CAMPAIGN.

At TORONTO Permanent Exhibition open to the World, Sept. 14th, 1881, a First-class Medal was awarded. The only Prize Medal given for Family Sewing Machines in Toronto for 10 years.

At MONTREAL Permanent Exhibition, open to the World, two First Prizes and a Diploma were awarded to the C. W. WILLIAMS' MANUFACTURING COMPANY. The only First Prizes given.

At KINGSTON Agricultural Fair, Sept. 22nd, 1881, a First Prize was awarded to the WILLIAMS' SINGER.

At HALIFAX Dominion Exhibition, Sept. 26th, 1881, a Diploma for best Sewing Machines for family use; also a Diploma for best Machines for Manufacturing were awarded. The only prizes given for Family and Manufacturing Sewing Machines.

At BELLEVILLE County Fair, Oct. 6th, 1881, the only two First Prizes were awarded the WILLIAMS' SINGER.

The WILLIAMS' SINGER was awarded First Prize at VIENNA in 1863; First Prize at the CENTENNIAL, at Philadelphia, in 1876; First Prize at PARIS in 1878; First Prize at SYDNEY, Australia, in 1877; and Prizes at all the PROVINCIAL EXHIBITIONS held in Canada when prizes were given.

The above record proves that the WILLIAMS' SINGER is the best Sewing Machine in the world, and the people know it.

These celebrated Machines, bearing the Manufacturers' Trade Mark, and fully warranted, may be purchased all over the world.

DON'T BE DECEIVED BY RIVAL AGENTS, BUT CALL AT

**347 Notre Dame St., - - - MONTREAL,**

And examine the Williams' before you buy.

**The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, JANUARY 20, 1882.

## THE COMMERCE OF MONTREAL.

The annual meetings of the Board of Trade, of the Corn Exchange, the monthly meeting and annual statement of the Harbour Commissioners, were followed by a dinner given by the chairman of the latter body, to leading representative commercial men, at which Sir

Hector Langevin and Mr. Mousseau of the Dominion Cabinet, and Mr. Chapleau, Premier of Quebec, were present. These several meetings have afforded opportunities to those chiefly interested in the commerce of Montreal to interchange their views on the subject. The topics which engaged the attention of the Board of Trade were the deepening of the Channel of the St. Lawrence, the extra mail service to England, the equitable distribution of insolvent estates, and the Shearer scheme for extending the harbor. These subjects are all of considerable interest, but there was little discussion

except regarding the mail service. It is difficult to comprehend the nature of the obstacles which seem to be placed in the way of a more frequent mail service to Europe by the United States Post Office Department. The only information elicited from those who have been parties to the correspondence was that "the United States postal authorities would not take charge of the mail unless it came under the regulations established between the Dominion and the United States." "The authorities at Ottawa" it appears, "had tried to make the desired arrangement with the United States authorities, but had failed." There seemed a very general opinion that other steamers than those of the Cunard line should be utilized for the conveyance of the mails, and it is inconceivable that the United States Post Office authorities can object to reasonable arrangements with this object; we say reasonable because it is possible that the demand has been accompanied by propositions, such as were suggested at the meeting, of closed sealed bags which were to be sent direct to the ship without going through the Post Office. What is wanted in the first instance is a service similar to the Cunard, but extended to other prominent ocean lines. It would be interesting to know how Toronto and Hamilton are served in respect to their correspondence, as they are more interested than Montreal in the mails from New York, and we should imagine that they contrive to utilize the Inman and other lines.

There was no debate on the Insolvent Law question, but there seemed to be a general desire for the more equitable division of insolvent estates under a general law containing no provision for the discharge of the insolvent. The Shearer scheme has not been reported on by the Engineer of the Harbour Board, and is complicated by the fact that its author contemplates applying to Parliament for power to proceed with the work on behalf, it may be presumed, of a joint stock company. This would certainly be a serious infringement on the powers conferred on the Harbour Trust, and is not likely to be entertained. It may well be asked how it is possible—in case of an embankment wall above—to maintain the usual depth of water in the proposed still-water harbour, as its present depth is largely owing to the rapid supply of the upper current.

The Corn Exchange Report, after referring to the trade of the past year, dealt with the recent action of the Corn Trade Association of London, which has promul-

gated what is termed a new "London Grain Contract," said to be objectionable "and arbitrary," and very prejudicial to the interests of shippers. It appears that the grain shippers of New York, Philadelphia and Baltimore have united for the purpose of obtaining modifications of the contract, and for dealing equitably with both sellers and buyers. A special committee of the Corn Exchange has been appointed to co-operate with them.

The report deals with the import duties on breadstuffs, and with the regulations permitting the grinding of wheat in bond. It is said that an opinion is gaining strength that these regulations have been "construed to mean that the bond for United States wheat brought into Canada may be cancelled by the export of its equivalent in flour from Canada wheat or even by the shipment of Canada wheat." The report adds, "it is hardly credible that the Customs authorities would permit such acts to the injury of fair dealers as well as the loss of revenue." The chairman did not hesitate, in referring to this subject, to express his hope that the Finance Minister "will still further see the importance of removing the duties upon breadstuffs." Those duties are said to be very troublesome to the trade. It is rather amusing to find the worthy chairman expressing the opinion that it would be a very "good thing if the incoming Committee of Management would try and manage to get the Government to give us another reciprocity treaty." One would imagine that the chairman had been asleep for the last sixteen years, as he seems to imagine that the difficulty has been caused by the Canadian Government. Under existing circumstances, we sincerely hope that no Canadian Government will subject the Dominion to the humiliation of being again treated as it was in 1874 by the Senate of the United States. The abolition of canal tolls and of port charges is of course a popular measure with those engaged in the commerce of Montreal, and was referred to as well in the report as in the speech of the chairman.

The annual statement of the chairman of the Harbour Board commences by referring to the efforts made to obtain a transference of the debt, incurred for the purpose of deepening the channel of the St. Lawrence, to the Dominion. "After great labor and trouble" it was found that Government could not entertain "at that time the proposal for the assumption of the debt." It may be hoped that now that there is a large surplus revenue, and that an announcement has been made that it is in contemplation to abolish the

strictly revenue duties on tea and coffee, justice will be done to Montreal. At all events it will be impossible hereafter to make the excuse of "at that time." The time is as propitious as it is ever likely to be. The reduction of canal tolls at the request of the Harbour Board is next referred to, and the results are deemed to have been satisfactory. The successful negotiation with the tug-boat owners has caused a reduction in the rates by one half of those established in 1873. The progress made in the deepening of the ship channel is reported as satisfactory, and the belief is expressed that 25 feet depth will be realized next summer. Satisfactory progress has also been made in the works in the Harbour of Montreal.

It may have been hoped that Sir Hector Langevin would have been induced by the absence of reporters at Mr. Robertson's dinner to give some encouragement to what every one knows must have been one great object of the demonstration. It is not surprising that if any such result was anticipated, it was not realized. The worthy Knight is said to have been "very carefully non-committal in his reply to the aspirations of the Harbour Commissioners." He promised that "if the proposal to deepen the channel was brought before the Government the utmost consideration would be given to it." It is also reported that "with regard to the proposition which has been so long before the Government, that the Harbour Board should be relieved of its monetary responsibility, Sir Hector is understood to have declared his personal desire that something should be done in that direction, but he could not speak of the Government's intentions at this time further than that it was not altogether unfavorable to the proposal." This is rather cold comfort. Nothing is yet decided, though Parliament will meet in a few days. We are to believe that Sir Hector will help us, but that there may be difficulties with others. Sir Hugh Allan spoke of the losses sustained through the shipping interest last year owing to the serious decline in the export of grain, while Mr. Thibaudeau deprecated the policy of the shipping companies, endeavoring to make up for their losses through the falling off of exports by increased freight charges on goods coming to Montreal. He pointed out what has long been the subject of complaint, that goods can be imported by sea to Boston and thence by rail to Montreal cheaper than direct to Montreal. He said that the reduction of harbour dues had been of no benefit, and that it was a question whether the effect of a reduction of port charges would not



be to enable the ship owners to reap all the benefit. He was followed by Mr. Cramp, who does not appear to have replied to the rather caustic remarks of the preceding speaker, but who must be thoroughly familiar with the subject ventilated by Mr. Thibaudeau, and pointed out in the columns of the *JOURNAL OF COMMERCE* in August last. The introduction of this subject was not by any means unexpected by the principal shipping firm, whose reception of the proposal to negotiate between them and the obstinate strikers last summer had been not over courteously received.

#### OPENING OF ONTARIO LEGISLATURE.

The Ontario Legislature was opened on Thursday, the 12th inst., by Lieutenant Governor Robinson, in a speech which indicates very clearly what, however, was previously well known to the public, that there is serious antagonism between the Governments of the Dominion and of its principal Province. The first paragraph seems to have given offence to those who are unable to discover any cause for the recent prosperity of the country save the protective tariff. Over and over again, it has been pointed out that a much higher protective tariff than ours did not save the United States from the same depression in business of all kinds as that from which Canada suffered so severely. Without any change of tariff there was a revival in the United States; and the same result would have occurred in Canada even without the stimulus which the tariff has given to certain industries. It cannot be denied that the revival of trade has led to an increased demand "for the products of our fields, forests and mines." The increase of population by nearly 300,000 in the last decade has brought the population of Ontario to nearly two millions, "notwithstanding the number of our people who from various causes have during several years past left the Province."

In referring to the disputed boundary, it is said that "the grave practical evils" have been greatly increased by the act transferring the Dominion claim to the Province of Manitoba, including several of the organized municipalities of Ontario. While this bill was before the Dominion Parliament, the Lieutenant Governor addressed a despatch to the Dominion Government protesting against it, and this despatch and other papers on the subject will be laid before the Legislature.

Reference is made to the disallowance of the Act of last Session for protecting

the public interests in rivers, streams and creeks. The correspondence on the subject is promised, but the right of the Ontario Legislature to deal according to its own judgment with all matters within Provincial jurisdiction is deemed so urgent that a bill for the same purpose as the disallowed Act will without delay be submitted for the renewed consideration of the Legislature. This subject is of immense importance altogether irrespective of the merits of the bill itself. The success of our federal system must largely depend on the Provinces being permitted to exercise their right of self-government so long as they do not exceed the powers conferred on them by the British America Act. We must all know that a disallowance by the Crown of a Dominion Act on the advice of the Secretary of State for the Colonies would create an intense feeling of dissatisfaction throughout the Dominion, and we can therefore well imagine that a similar feeling of dissatisfaction was felt throughout Ontario at the disallowance of the Rivers and Streams Act.

The next paragraph of the speech is a congratulation on the recent decisions of the Judicial Committee of the Privy Council in the Insurance cases which have been already noticed in a previous issue of this journal. Those decisions are accepted as setting at rest all question as to the right of the Provincial Legislatures to legislate on matters of internal trade, and especially on the law of insurance. Some further legislation with the object of securing uniform conditions in fire policies is deemed desirable, and accordingly the Lieutenant-Governor invites the attention of the Legislature to the subject.

The next subject touched on is the recent judgment of the Supreme Court, in which the unanimous decision of the highest Courts of Ontario and Quebec, as to the right of the Provinces to property escheated for want of heirs, have been negated by a majority of the Judges of that Court. We shall not presume to offer an opinion on a point of law, and we are not unaware that legal minds have discovered some technical ground for their opinion. On the question of public policy, we cannot imagine that there can be a second opinion as to the propriety of all property escheated for want of heirs belonging to the Province within which it is situated. The case, we observe, is to be appealed to the Judicial Committee, but if that tribunal should concur with the Supreme Court, there is still a simple remedy. The Dominion Government may deal with the escheat precisely as the Ontario Government has already done, and an Act either of the Imperial or

Dominion Parliament may be passed declaring all such escheats to be in future the property of the respective Provinces. Such would be the only satisfactory solution of a question on which there was until recently no doubt whatever.

The next paragraph of the speech has reference to the report of the Commissioners appointed to enquire into the agricultural resources and requirements of the Province. A measure is promised with the object of securing the collection of reliable crop reports and other agricultural statistics. Various measures are then referred to regarding a variety of subjects on which legislation is invited, after which a statement is given of the result of placing under timber license a few townships in the Parry Sound and Nipissing districts, the right to cut timber on which, covering the limited area of 1,321 square miles, was sold at public auction with the satisfactory result of increasing the available means of the Province by nearly three quarters of a million of dollars, in addition to the annual rents and dues.

The construction of the public buildings has continued to receive the attention of the Executive, and the plans and specifications being now complete, tenders have been called for, the result of which will be communicated. Before concluding his speech, the Lieutenant-Governor referred to the shocking and unfortunate murder of the late lamented President of the United States, whose death was not more sincerely mourned by any community than by the people of Ontario.

#### THE BANK STATEMENTS.

We publish our usual comparative statement of the assets and liabilities of the banks in Ontario and Quebec. It may be desirable to institute a comparison between some of the principal items in the returns at the close of the last year, and of 1879, and we shall take for that purpose all the banks making returns to Government. The circulation has increased in two years by a little over ten millions of dollars. The Dominion Government deposits have increased by about \$1,200,000, but the amount payable on demand at present is nearly \$3,000,000 in excess of 1879. The deposits from the public have increased in round figures by fifteen millions. The total liabilities are nearly thirty-five millions in excess of 1879. Under the head of assets the aggregate increase is about thirty-five millions. In specie and Dominion notes the increase is less than \$500,000. There is no material difference in the



amount loaned in foreign countries, or in the United Kingdom. The discounts to the public are about twenty-six millions in excess in 1881. The overdue debts not specially secured are less by nearly two millions than in 1879, and those secured are much less. The loans to corporations and on collaterals are about ten millions more in 1881 than in 1879. It may be hoped that no sudden demand will be made either by Government or by the public for the large amount of deposits, but it seems highly improbable that the Government will continue to hold such balances. A serious reduction in the circulation and deposits would necessitate the calling up of loans, which all borrowers should bear constantly in mind. It is to be hoped that the new structures of all kinds that we are constantly told of, are not built with borrowed money. Since the withdrawal of the \$4 notes the Dominion circulation of 1s and 2s has steadily increased, as was anticipated. The large notes are much about the same as they have been for some time back:

	Nov., 1881.	Dec., 1881.
Capital authorized...	\$56,966,666	\$56,966,666
Capital subscribed...	54,333,934	54,338,934
Capital paid up.....	53,160,361	53,180,702

LIABILITIES.

Circulation.....	\$29,757,854	\$29,067,905
D. Gov. dep. on demand.....	5,383,665	5,508,215
D. Gov. dep. after notice.....	3,815,000	4,868,517
Deposits Security for Gov't Contracts and Insurance.....	806,819	822,602
Prov. Govt. on demand.....	557,053	1,363,032
Prov. Govt. aft'r notice.	527,942	711,158
Other deposits on demand.....	43,959,107	43,559,360
Other dep. aft'r notice.	33,334,693	38,592,308
Loans or deps. by other Can. Banks, unsecured.....	1,954,293	1,706,977
Due Bks. in Canada...	723,334	933,744
Do. in foreign countries.....	132,399	155,875
do. in the U. K.....	402,300	568,838
Other liabilities.....	449,288	235,432
<b>Total liabilities...</b>	<b>\$126,808,747</b>	<b>\$128,094,055</b>

ASSETS.

Specie.....	\$5,799,515	\$5,893,359
Dom. notes.....	9,085,219	9,040,395
Notes and cheques on other Banks.....	5,009,323	5,419,813
Due from Banks in Canada.....	2,202,811	2,050,799
Due from A g'e's or B'ks in for'n. countries...	20,317,666	19,424,566
Ditto. in U. K.....	6,510,354	5,019,728
<b>Available Assets...</b>	<b>\$48,924,888</b>	<b>\$46,848,660</b>
Gov. deb. or S'k.....	\$1,014,402	\$1,014,402
Loans to Dom. Gov't...	623,904	846,760
do. Prov. Gov't...	622,689	640,308
Securities other than Canadian.....	1,443,428	1,519,873
Loans secured by other than Canadian Securities.....	12,128,848	13,424,661
Loans to Municipal Corporations.....	739,594	527,693

Loans to other Corporations.....	7,425,010	7,346,133
Loans to or Deps. in other Banks, unsecured.....	707,037	812,568
Discounts.....	103,866,587	110,447,812
Notes overdue not specially secured...	1,196,157	1,133,424
Overdue notes, sec'd.	2,012,593	1,905,060
Real Estate.....	1,771,606	1,696,820
Mortgages on R. E. sold by Banks.....	521,601	501,476
Bank Premises.....	2,712,614	2,724,468
Other Assets.....	2,100,139	2,073,475
<b>Total Assets.....</b>	<b>\$192,817,068</b>	<b>\$193,463,593</b>
Directors' Liabilities.	6,100,875	6,498,795
Average Amt. Specie during month.....	5,427,397	5,597,039
Do. Dom. Notes. ....	9,187,833	9,178,607

CREDIT FONCIER FRANCO-CANADIEN.

The rumors which have been circulated of late regarding the intention of the Directors of the Credit Foncier to apply for an amendment of their Act of Incorporation have induced *Le Monde* to send a reporter to Mr. Wurtele, Q.C., M.P.P., to put some questions to him in regard to these rumors. We regret our inability to give the substance of the very full information which Mr. Wurtele communicated to the reporter of *Le Monde*, but we shall endeavor to state the principal points at issue. These are, as we understand, the right to charge a commission, not exceeding 1 per cent., in addition to 6 per cent. interest; and the right to issue debentures to the full amount of the loans. By the charter granted by the Quebec Legislature the Company has the right to charge 6 per cent., and over and above that rate a commission to cover cost of administration not to exceed 1 per cent. By the Charter of the Dominion Parliament the interest and commission together are not to exceed 6 per cent. It is desired, naturally enough, that the Dominion Charter should be assimilated to the Provincial, and as the Trust and Loan was authorized to charge 8 per cent. it is thought not unreasonable that the 1 per cent. to cover the cost of administration should be authorized.

The other demand is that the Company should be permitted, in conformity with what Mr. Wurtele states to be the general practice in all European States where *Crédit Fonciers* have been established, to issue debentures *pari passu* with the loans which they have granted. The privilege sought was granted by the Quebec Legislature, whereas the Dominion Parliament has limited the issue of debentures to five times the amount of the paid-up capital. We must acknowledge that we think there is more to be said in favor of a limitation of the power

of the issue than of the rate of interest. The managers of loan companies are not infallible and it is well known that losses are made by such companies. The paid-up capital may be considered a guarantee fund for the debentures, and it is a question whether five times such capital is not a sufficient amount to issue on its security. The mere fact that the *Crédits-Fonciers*, established in Europe, have permitted unlimited issues of debentures on a small paid-up capital cannot be considered as conclusive in favor of such a provision.

Mr. Wurtele explained at some length and, we think, quite satisfactorily, the reasons which led the Company to endeavor to obtain a Dominion Charter, and to prefer seeking the necessary amendments from Parliament rather than from the respective local legislatures. We feel assured that the *Crédit Foncier Franco-Canadien* is an institution well deserving of public support, and we have no doubt that if application be made to the Dominion Parliament for reasonable amendments to its charter there will be every disposition to concede all that it is safe in the public interest to grant.

THE ONTARIO BANK.

We are truly sorry to observe that there has been no rapprochement between the contending parties among the share holders of the Ontario Bank. We have been firmly persuaded that the wisest course, under the circumstances, for both parties to adopt, would have been a compromise under which two or three gentlemen enjoying the confidence of the dissatisfied shareholders should have been placed on the board without disturbing the general management. There ought not to be conflicting interests among the shareholders. It is tolerably notorious that the shareholders who are most dissatisfied with the present management are those who have purchased stock recently, and who believe and assert that they have been deceived by the last report of the Directors. We have stated our reasons for thinking that these complaints are unreasonable, but we cannot deny that they are natural enough under the circumstances. New purchasers of stock who have lost heavily are not in a mood to make allowances. Their interests would have been subserved by a report which would have caused a run on the bank and the destruction of the property of all the existing shareholders, whose interests the Directors were bound to protect. The last year's report was evidently prepared with great caution and pru-

dence. It certainly, as those who have considered the passages which we quoted in a former issue must acknowledge, was anything but encouraging; in fact, had it been stronger, it might have brought ruin on the bank, and would have been even more bitterly complained of by the old shareholders, than the one agreed to was by the new purchasers. We do not propose, at all events at present, to enter into the quarrel between the Ontario Bank and the English Loan Company, or to discuss the propriety of the Directors of the latter Company investing so largely in Bank stock, especially in a falling market. There will be time enough hereafter for the discussion of that subject. We notice that an independent meeting of Ontario Bank shareholders has been held in Toronto, and an appeal made against the party which had the majority at the last meeting. It seems probable that a very large vote will be received at the next meeting, and we should be truly glad to think that all personal feelings could be merged in a desire to promote the true interests of the Bank.

#### THE BANK OF PRINCE EDWARD ISLAND.

The general meeting of the directors, stockholders, etc., of the Bank of P.E.I. took place the 12th inst. at their Banking House in Charlottetown. The directors submitted a report showing a loss to the Bank of \$300,000; and Mr. Jack of Halifax, at present investigating the affairs of the Bank, produced an estimate of the Bank's liabilities at \$1,117,000, made up as follows:—

Capital.....	\$ 120,000
Notes in Circulation.....	265,000
Due Depositors.....	450,000
Due other Banks.....	285,000
Surplus.....	47,000

\$1,117,000

After a few remarks had been made on the above report and estimate, a lively discussion took place between the directors and stockholders as to the responsibility of the former, on which point it appears they differed widely. The least amount which is necessary to be made up before the Bank can resume its business is \$220,000, of which the directors say they will hand over \$150,000 as a gift to the Bank—providing the stockholders will make up on the same condition the balance of \$70,000, this being the amount for which they say they are liable as stockholders. On these terms the stockholders do not seem willing to contribute, but are willing to make it up if it is agreed that their respective amounts shall be paid back to them after the lapse of a few years with interest at six per cent., as was given to the stockholders of the Merchants' Bank of Charlottetown some years ago when that Bank was in trouble. This proposition is not very favorably received by the directors, to whose alleged neglect of their duties as directors is now attributed by the stockholders the present condition of the Bank. This charge is met by the statement that the cashier had to some extent falsified the accounts of the Bank,

a statement it is said by no means borne out by the existing state of things. Towards the close of the meeting the stockholders desired to know what amount over and above their liabilities as shareholders the directors would be willing to hand over to the Bank. This the directors had to take time to consider, and after a committee had been appointed from among the stockholders to investigate the affairs of the Bank, the meeting adjourned for one week. A dispatch says that at a meeting of the Bank held on Tuesday, the depositors unanimously resolved to accept the offer made by the Bank, viz:—To repay the principal with interest at 4 per cent. in equal instalments of one, two and three years, current account balances not included. A Committee was appointed to obtain further signatures. The Dominion Government and outside banks, through their representatives at the meeting, expressed themselves willing to agree to the proposal of the Bank in regard to the depositors.

A Woodstock, Ont., correspondent says:—One of our large barb wire factories has just despatched agents to the North West to develop the trade there. All eyes here are turned in the direction of that country, and it is likely there will be a large emigration next year.—Pork is becoming very dear here and scarce. Our buyers are paying \$8 and \$8.25 per 160 lbs.—A carriage factory is to be established here next year employing a large number of hands.

If the numerous Marine disasters during the close of the past year be any indication, rates of insurance should approach a paying basis next season. A promising feature in the lower St. Lawrence will be the really strong and already well-organized Wrecking Company being established by that experienced but hale and hearty old navigator and underwriter, Captain Herriman, of the well-known Boston Marine Underwriters in Montreal.

The citizens of Belleville are greatly interested in matters pertaining to the Ferry to Prince Edward. Hitherto Belleville has had the charter, but as it is about expiring and a new one will be granted shortly the Prince Edward people are making a claim. In addition to this the question of route is the subject of much discussion. The promoters of the scheme to bridge the Bay have found in the middle another opportunity of advancing their ideas. They allege a suitable bridge can be built for \$75,000 to \$100,000, and have succeeded in getting a subscription list started. It is probable the greatest advantage the public will gain will be a larger ferry boat.

A DESPATCH says: "From the general statement of the affairs of the Exchange Bank of Yarmouth, submitted at the annual meeting, it appears that, owing to heavy losses sustained, the paid-up capital has been impaired by 20 per cent. The directors' report was adopted, recommending that steps be taken to obtain the necessary legislation for reducing the paid-up capital in all 30 per cent, thus providing a reserve fund of about \$40,000, and placing the bank in a position to resume payment of dividends at an early day. The former directors were re-elected." The statement of the Bank for December will be found in the detailed bank statements in another part of this issue.

A CABLEGRAM last Tuesday stated that the Paris Bourse opened that day with a fresh panic, caused by colossal orders to sell received from the provinces, and by unsatisfactory intelligence from Lyons. The Temps says:

"The crisis is serious, but will not end in a crash." The operations of that clever French clerk recently with the Rothschilds, with his gigantic banking combination, appear to be yet making themselves felt. This financial hero of the hour appears to be a sort of modern Monte Cristo who has vowed vengeance on his late employers. The recent loss of 300 millions of francs by the Hebrew banking combination, in which Mr. Thors of Credit-Foncier Franco Canadian connection was a prominent director, is attributed to the ex-clerk and his operations.

The annual balance sheet for 1881 of the Merchants Marine Insurance Company of this city, in liquidation, says: From statements, certified by the Auditor of the Company, you will perceive that we have collected \$22,270 out of the \$25,000 (5 per cent. called up on the Capital Stock due last February). We have paid \$88,497 for Losses, \$14,525 for Re-insurances of outstanding Risks and Return Premiums, \$2,350 as compensation to officials whose services were dispensed with in February last (the engagements being annual, and legal opinion having been given that the Company was liable for the salaries for the year), and the other expenses during the year amounted to \$5,849. There are, therefore, left about \$28,000 surplus of Assets, with \$2,730 of unpaid calls to collect, against which there are \$26,000 of claims for losses yet unpaid, \$25,000 of which are disputed: 7 claims are in suit, of which 4 are in Appeal, and your Directors expect to succeed in defeating many of these claims.

#### FIRE RECORD—INSURANCE.

##### ONTARIO.

Toronto, Jan. 12.—Losses by to-day's fire are as follows: Gillespie, Mead & Co., stock \$50,000, insured for \$40,000, as follows: Royal \$5,000, Queen's \$5,000, Hand-in-hand \$5,000, North British and Mercantile \$5,000, Commercial Union \$10,000, Queen City \$5,000, and Lancashire \$5,000. Gillespie, Anley & Martin, stock, \$13,000, \$6,000 of which is damaged by water; fully insured in North British and Mercantile and Norwich Union. Houston & Foster lose \$5,000 by water; their stock is insured in the Lancashire, North British, Liverpool and London & Globe, Queen's, Quebec, and local companies for \$28,000. Kingston, Jan. 13.—The losses sustained by burning of Kingston Knitting Co.'s factory and neighboring buildings are as follows: Hewton, Richardson & Mooers, owners of factory, \$27,000, insurance \$12,000; tenement houses owned by Mr. Doran \$4,000, insured in Etina \$2,000; residence of Mrs. Wallis \$4,000, insurance \$3,000. Port Colborne, Jan. 15.—Total loss here by fire is \$80,000. Mr. Hopkins lost \$7,000, insurance \$4,000 in Norwich Union; Mr. Carter, \$10,000, insured in Fire Association for \$2,500, and \$2,500 in Mercantile. Mr. Balfour insured to \$5,000 in Lancashire, \$3,000 in Sovereign \$2,000 in Royal, and \$5,000 in Fire Association. Mr. Wetherald, \$1,200 in Norwich Union; Lugsdin, \$2,000 in British America; Imperial Bank, \$700 on furniture in Lancashire; Masonic Lodge, \$500 in Sovereign; Mr. Thurson, \$2,500 in Sovereign. A fireman named Burton was killed. Listowel, 15.—Building and small dwelling owned by J. W. Scott totally destroyed; insured in Phoenix of England. Clinton, 18.—Saw mill of J. Walker, loss \$3,000; insured in Huron and Middlesex Mutual for \$1,200. Cobourg, 18.—Lanndry adjoining residence of Captain Walker, loss \$500, insurance \$400. Hamilton, 15.—Building owned by R. T. S. Powell, totally destroyed; fully insured. Smith's Falls, 17.—Dry house of Foster & Ward, loss \$800; no insurance. Courtwright, 17.—Freight shed of Canada Southern Railway, amage \$500; supposed cause, spark from Steamer Eclipse.

## NEW BRUNSWICK.

St. John, Jan. 18.—Residence of M. Driscoll, damage \$350, insurance \$500, in Commercial Union.

## NOVA SCOTIA.

Stellarton, Jan. 17.—Skating Rink totally destroyed; insured for \$1400 in Norwich Union.

## Financial and Commercial.

## MONTREAL WHOLESALE MARKETS.

THURSDAY, 19th January, 1882.

The markets are generally quiet, as usual at this period, although the volume of trade is gradually enlarging as the year advances, and there are indications that ere long the spring movement of general merchandise will have attained to maximum proportions. There have been very few fluctuations in values during the week; nearly all staple commodities rule steady, and prices are subject in most instances only to the natural influence of supply and demand. Rates for money steady and unchanged at 6 to 7 per cent discount for undoubted Commercial paper, and 5 to 6 per cent interest for loans on stocks. The City and District Savings Bank have advanced their rate of interest to 6, and it is stated that several of the larger institutions are not disposed to negotiate new loans at under 6. Sterling Exchange is a shade easier, at 108½ for round amounts of 60-day bills, and 108½ to 108¾ cash over the counter. Stocks have been generally quiet, with values somewhat unsettled this week, though the changes since last Thursday are not generally important. City Gas advanced 2 per cent. yesterday, and again 2 per cent. further to-day, closing at 152¼ bid. Montreal Bank closed at 198¼ bid. Following are to-day's transactions:—Morning Board—60 Montreal at 199¼; 160 do at 199; 37 Ontario at 61½; 78 Merchants' at 127; 25 Commerce at 140¼; 106 do at 140; 105 Exchange at 146; 75 Montreal Tel. Co. at 123¼; 65 Richelieu at 53¼; 10 do at 52¼; 350 City Gas at 152¼; 373 do at 152¼; and 50 St. Paul at 115. Afternoon Board—135 Montreal at 198¾; 5 do at 199; 100 Ontario at 61½; 10 Merchants' at 126¾; 115 Commerce at 140; 25 Montreal Telegraph Co. at 124; 40 Richelieu at 52¼; 100 do at 53; 525 City Gas at 152¼; and 50 Dundas Cotton at 138.

ASUS.—Receipts of Pots are light and the demand very active indeed, though there is really only one buyer. Sales during the week at \$5.05 to \$5.15, from first hand, the market closing at this range. Seconds are worth \$4.40 to \$4.45. No Thirds offering. Pearls.—Receipts 21 barrels, of which 9 barrels have been sold on private terms. We quote Firsts nominal at \$7, though it is doubtful if that price could be obtained to-day. Receipts since 1st January, 372 barrels Pots, and 30 barrels Pearls. Deliveries, 74 barrels Pots, 33 barrels Pearls. Stock in store on Wednesday at six o'clock p.m., 1037 barrels Pots, 303 barrels Pearls.

BOOTS AND SHOES.—Spring orders per travelers are still coming forward freely; one or two leading houses report as many orders in hand, in amount, as they had shipped up till the 1st May last year, and another firm state that they have orders sufficient to keep the factory employed until the 1st May next. Shipments to remote points, particularly in Manitoba and the North-West, are about com-

mencing. Those manufacturers who are still addicted to the ruinous practice of cutting prices to figures below a paying basis will do well to be warned by the rumors now afloat of one or two more probable disasters in the wholesale shoe trade. Payments reported good, but there are few notes falling due until the 4th February next.

CATTLE, ETC.—The offerings at the local markets on Monday last comprised 550 head of cattle, including a number of good butchers' stock, which was disposed of at 4¼c to 5c per lb., medium to good grades sold at 4c to 4¼c, while inferior stock brought 3c to 3½c per lb. There was a better demand for choice cattle for exportation, but, on account of the scarcity of this class, little business was done. Only a small number of sheep were offered; they were sold at good prices, from \$4.50 to \$5.50 per head. Live hogs were sold at \$7 per 100 lbs.

DAIRY PRODUCE.—The local Butter market has ruled quiet and steady all week, with few transactions, and no change in values. The local demand continues fair, but, notwithstanding the presence in the market recently of several American buyers, little business on shipping account has been done; the chief difficulty is in the absence of sufficient offerings of fine goods. During the past couple of days there has been a slightly better enquiry for good medium stock; on Saturday last, a sale of 50 packages of fair creamery at 20c was reported, a lot of 116 packages dairy at 17c, and 128 packages creamery, for the Boston market, at 26c to 28c. On Tuesday a lot of 250 pkgs Kamouraska was disposed of at 14¼c. The Cheese market has continued quite firm, in sympathy with Liverpool, where, according to the public cable, the price advanced on Tuesday to 65s per cwt.; at the like date last year it was quoted at 68s. A few large transactions, covering about 8,000 boxes, have been sold here this week over the cable at prices said to be equal to 12¼c and 13c here. Prices of fine to choice stock are held higher than last week; for round lots of Sept. and Oct. 13c is about the ruling figure, while for the same qualities in New York 13¼c to 13½c is being paid.

FLOUR AND GRAIN.—The English breadstuffs markets have been most inactive this week; concessions have had to be made repeatedly in order to do business, the demand for wheat both on spot and in cargoes in all positions has been of the most limited character. Beer-bohm's advices to-day report higher prices asked but no advance established. Imports in the United Kingdom for the week show a decrease of 60,000 qrs. wheat, and 30,000 brls. flour, and an increase of 5,000 qrs. corn as compared with those of the week previous. The New York and Western wheat markets are strong the last couple of days with a steady upward movement in values. The local grain market has continued dull, with values entirely nominal, as follows: Canada Red Winter \$1.44 to \$1.46; Canada Spring \$1.44 to \$1.45; Pease, 77c to 73½c along the line; Oats, 39c to 40c in store; barley, 65c to 75c; and rye, 89c to 90c. A few car lots of oats have changed hands at 39c to 39½c. In wheat no transactions reported. In flour there has been rather more doing, but transactions for the week represent but a small quantity; the demand is almost entirely local, and values remain generally steady at the figures previously quoted. Stocks in store on the 16th instant showed scarcely any change from the figures for 3rd instant, and, as compared with the like date last year, showed an increase of 1,000 brls.

OILS.—The market for all kinds is usually very quiet at this season of the year, but some improvement has to be noted for Cod oil, of which stocks here are light, not exceeding 900 brls., and a much stronger feeling seems to prevail. Large quantities having been bought up in Newfoundland on English account and in Halifax

on American account, buyers here are beginning to look ahead for their supplies, and round lots are quoted at 43¼c to 45c, although it is doubtful if much could now be obtained at the inside figure. An order for 600 tons on English account was recently filled in St. John's, Newfoundland. In steam refined seal a few jobbing lots have changed hands at 47¼c to 50c, round lots being held at 41c to 45c. There have been sales of round lots of linseed oil at 71c, a lot of three earloads having been placed at that figure; large quantities are quoted at 71c to 73c, and jobbing lots at 74c to 76c.

PHOSPHATES.—Messrs. Bradbury & Hirsch's annual circular, dated at Liverpool, January 1st; "The Americans have also been active buyers of it [Canadian Rock Phosphates] during the season, and have taken about 3,000 tons out of the estimated total of 15,000 tons mined. The remaining 12,000 tons have been imported into this country, and although this may be considered an excess over former years, still it was not noticed in consequence of the scarcity of other material. The opening price of the year was 14d. per unit, and the last sale reported was at the rate of 15½d. per unit; at the latter figure there are buyers for next season.

POULTRY.—Supplies are quite limited, and values remain firm with occasional sales at the following figures:—for Turkeys, 8¼c to 9¼c; chickens scarce, with sales at 6¼c to 7¼c; geese, 6c to 7¼c; ducks, 8c to 9c per lb. Game quiet, and sales of deer are reported at 5¼c per lb., partridges at 40c to 50c per brace, and venison saddles at 8¼c to 9c per lb.

POTATOES.—The recent further advance of 10c per bushel in Boston, Canadian Rose being now quoted there at \$1 to \$1.10, and the upward tendency in prices in New York, where Early Rose have been sold this week at \$1.15 to \$1.20 per bushel, have caused a firmer feeling in this market, and farmers are obtaining higher prices from American buyers. Several car lots of choice Early Rose have been sold at \$1.05 to \$1.10 per 90 lbs. delivered on cars at Point St. Charles, a lot of Chili selling at the inside figure; poorer qualities quoted 90c to \$1.00 per bag. For a lot of 1,000 bags of Early Rose held in the country, an American buyer offered \$1.05 but the holder asked \$1.15 per bag.

FREIGHTS.—Rates from Montreal to Liverpool via Portland are: for heavy grain, 5s per qr of 580 lbs; flour, 25s for sacks and 3s 9d per brl. Ashes—Pots, 30s; pearls, 37s 6d. Butter and cheese, 45s per gross ton. Grain rates from Chicago to New York have been advanced to the basis of 15 cents by Vanderbilt roads and 20 cents by the Pennsylvania road.

WINES AND LIQUORS.—There are no heavy transactions reported, but there is some movement in imitations. The trade throughout the country is buying brandies and other spirits branded with names which may not be found in any French directory of the places where they pretend to come. But it is not in Canada alone that the nefarious practice is carried on. The vine-growers of Switzerland are at their wits' ends how to compete with the clever local fabrications. The water which the grape grower must cultivate in connection with the other qualities is procured for nothing by the fabricator. The usual proportion is 90 per cent. of water, 5 to 6 per cent. of alcohol, and 4 to 5 per cent. of tannin. The imitator gets his alcohol and tannin from imported raisins, and even for these there is a cheap substitute. The profits on these goods is enormous, and entirely casts into the shade those made by compounders in Canada. Much of it finds its way into this country, and claret drinkers are well acquainted with its astringent taste and effects.

DRUGS AND CHEMICALS.—There has been some improvement in business since our last reference, without particular change in prices. Qui-

nine is still unsettled, and English brands are selling here at less than they can be imported for at present. *Optim* is firm for new, but old can occasionally be picked up at a low figure. English advices, under date of 5th January, report a slightly improved tone in the chemical market in the way of a demand, but prices are no higher.

**Dry Goods.**—Business is still in a state of transition; importations of Spring goods from the English market continue to arrive, and the staffs in the wholesale houses are chiefly employed in assorting in these goods and preparing for the Spring trade. Judging from appearances stocks, which will be fully assorted in the course of three or four weeks, will be heavy this coming Spring, and, as previously reported, retailers throughout the country are carrying heavier stocks of winter goods than usual at this period, consequently they manifest a disposition to order rather lightly from the Spring samples now being shown by travellers. One or two leading houses, however, report orders quite up to expectations, and, as the season advances, increased activity will no doubt be experienced. The city retailers have commenced stock-taking, preparatory to the Spring business. Values for all classes of goods remain very firm. Remittances generally reported good; one or two exceptions, however, are to be found, but these attribute the falling off to the recent protracted period of unfavorable weather.

**GROCERIES.**—The appointment of a deputation to Ottawa about Tea and Coffee duties is of significance, showing a grievance, and a pretty united manifestation and effort about it being righted. *Sugars.*—Granulated has lost the advance lately made, and is reduced  $\frac{1}{4}$ th by Refiners, while *Yellows* show fair steadiness. Little to report in *Raw Sugars* for week. *Molasses.*—Large operations in Barbadoes on Refinery account made at figures not definitely stated, but rather under 50c. In ordinary way the market is quiet. *Syrups* steady. *Teas.*—Japan advices report firmness for good *Teas*. With us changes are slight and business only moderate, pending duty question being settled. *Rice* dull. *Coffees* firm for Mocha at some advance. First arrival of Rio by new line has reached this market and looks well. *Spices.*—Pepper steady at some improvement. *Fruits.*—Valentia higher, little to be had in any quantity under 9c. Lower figures after holidays as commonly looked for have not been reached this season. Malaga fruit quiet. Currants and Sultanas, not much doing.

**HARDWARE AND IRON.**—The general hardware trade continues inactive, in keeping with the season, but values for all kinds of goods, especially metals, etc., are remarkably firm, while remittances are still reported good; so that while sales are chiefly confined to small sorting up parcels the trade is in a decidedly healthy condition. The volume of business done by one leading firm here for 1831 shows an increase of about 20 per cent. on that for the year previous. Especially is the *Iron* market in a healthy condition, on both sides of the Atlantic; freight rates from Liverpool to Montreal have further advanced 2s 6d per ton, and, owing to the immense quantity of freight to come forward in the Spring, there are no prospects of a decline. Latest advices from Glasgow report heavy sales there of No. 1 Scotch pig-iron at 6s, and "warrants" are quoted by cable at 5s 6d, an advance of 1s within the week. In this market car lots of No. 1 Scotch pig-iron have been sold during the week for delivery in the West at equal to \$25 to \$26 here; also small lots of Eglinton at \$23.50 to \$24. Staffordshire *Bar Iron* has sold in round lots at \$2.25, and in jobbing lots at \$2.40 to \$2.50. Some large transactions in manufactured iron for Spring delivery are reported to have occurred, but the terms have not transpired. *Tin Plates* rule steady at \$6.25 to \$6.50 for charcoal, and \$5.25 for cokes. Ingot *Tin* also rules steady at 29c to 30c, and Ingot *Copper* at 20c to 21c; sales small.

**HIDES AND SKINS.**—No new feature to note; the market rules steady for native *hides*, at unchanged quotations. Butchers' offerings are about as large as usual at this period, and the demand from tanners continues fair. Several car loads—lots of 400 to 500 each—of Western *Buff hides* have changed hands at 10c to 10 $\frac{1}{2}$ c per lb. for No. 1 *Sheepskin* becoming scarce, and prices rule steady and firm at \$1.10 to \$1.25 each.

**LEATHER.**—Trade has continued uniformly quiet; manufacturers, although busy as possible on Spring orders, are not buying much, and the market is devoid of life or animation. First class *Slaughter Sole* and *Calf* leather, of which stocks are light, continue in good request, especially the lighter grades of *Slaughter Sole*. Other descriptions are in abundant supply with prices easy; the market is overstocked with *Splits* and *Waxed Upper* leather. There is a fair, steady demand for *Buff* and *Pebble*, and, while no actual change in values can be noted, concessions would be made to desirable purchasers. No large transactions to note.

**LUMBER.**—Parties offering to contract for next season's cut are asking 15 to 20 per cent. on last year's prices, which will in all probability be maintained, as stocks are very light, and the chances for getting the usual supply are now precarious. Local demand light, but prices firm and advancing.

**PETROLEUM.**—Our remarks of last week are especially applicable at the present moment regarding refined oil, and there have been cash sales at 18c in store for car lots. Crude is firm at \$1.40, and offers have been made to producers for their year's production at \$1.50 in tank, per barrel of 35 Imp. Gallons; at this price, refined cannot be made to sell at 18c here. Stocks in this market are still heavy.

**PROVISIONS.**—Chicago hog market opened yesterday at an advance of 5c per 100 lbs., light grades selling at \$6.10 to \$6.40; mixed packers at \$6.10 to \$6.45, and heavy shipping grades at \$6.45 to \$6.90. The exports of hog products at the Atlantic seaboard from Nov. 1st to Jan. 7th, show a decrease as compared with the like period last season, of \$14,260 lbs. pork, 57,234,667 lbs. bacon, and 17,317,331 lbs. lard. The Chicago pork market continued very firm, prices advancing  $\frac{1}{2}$ c to 10c per brl. yesterday; lard was also quoted 5c per 100 lbs. higher. Since Monday last the Chicago pork market has been very firm, a decided reaction having occurred; prices to-day show an advance of about 30c per 100 lbs. The tone of the local market is also quite firm, but values have undergone scarcely any change from last week. There have been sales this week of round lots of old *Mess Pork* at \$20, and of new do in lots of 50 brls. and upwards at \$20.50 to \$20.75. Small lots are held 25c to 50c above these prices. *Lard* quiet and firm at 14c to 14 $\frac{1}{2}$ c for Canada, and 14 $\frac{1}{2}$ c to 15c for American; a lot of 200 pairs of the former changed hands on Tuesday at 14 $\frac{1}{2}$ c. *Hams* merely nominal. Receipts of *dressed hogs* rather more liberal this week, but they are becoming scarce in Western Ontario, and the trade here believe the supplies have been nearly all secured. Stocks here are pretty much in possession of one firm, and prices rule firm; car lots selling at from \$3.60 to \$3.85, as to quality. The average quotation is \$3.75. *Eggs* dull, and prices easier, at 18c to 20c for limed, and 21c to 22c for fine held stock. Fresh quoted at 22c to 24c. New laid eggs, which have been selling for some time past at 60c per dozen, retail, have been reduced to 50c.

**WOOL.**—Market remains quiet and steady at last week's quotations, Greasy Cape being held at 20c to 22c, and Australian at 24c to 26c as to quality. Native wools are quiet but steady, A superior being quoted at 32c to 35c, B super at 29c to 31c, and unassorted pulled at 28c to 29c.

## AMERICAN MARKETS.

BOSTON, Jan. 19.—*Flour.*—In this market there is little change since last week; demand moderate, sales confined to immediate wants. We quote Superfine \$4.25 to \$4.75; Extras, including Choice Bakers brands, \$5 to \$7 per bbl. Winter Wheats quiet at \$6.50 to \$7.50. Sales in Spring Patents at \$7.50 to \$8.50; and Winter Patents, \$7 to \$8 per bbl. Cornmeal, fair demand, \$2.25 per bbl. Sales in Rye flour, small, at \$5.50 to \$5.75 per bbl. *Oatmeal* selling at \$6.25 to \$7.25 per bbl. *Grain.*—Corn market quiet, light receipts, prices sustained. Sales of Old No. 2 and high mixed at 73 $\frac{1}{2}$ c to 75c; Steamer 72c to 73 $\frac{1}{2}$ c; and new Corn 70c to 73c per bush. Oats, fair demand, prices firm; sales No. 1 at 53 $\frac{1}{2}$ c to 54 $\frac{1}{2}$ c, No. 2 White 52c, and 51c to 51 $\frac{1}{2}$ c for No. 2 mixed. Shorts sold at \$19 to \$20, Fine Feed \$20 to \$21, and Middlings at \$22.50 to \$25 per ton. Barley quiet, no sales of importance. *Hay.*—There is still a dull feeling for Hay, market well supplied; sales of choice \$20 to \$21, medium grades \$14 to \$18 per ton. *Produce.*—Quite a firm market for Butter, light receipts. Sales of choice at 30c to 40c; 20c to 30c fair and good; other grades 18c to 22c per lb. Cheese firm, steady demand; sales of choice 13c to 14c, fair and good 11c to 12 $\frac{1}{2}$ c. There is a decline in Eggs, supplies arriving more freely; we quote Canada 22c to 23c per doz. Beans, good demand, prices higher; sales at \$3.35 to \$3.45 for Pea, \$3.30 to \$3.40 for medium, and \$2.90 to \$3.10 for Yellow Eyes. Peas remain same, steady demand. Potatoes firmer, prices higher; best grades selling at \$1.05 to \$1.15, others bearing a proportionate advance on last prices. Onions remain same; sales at \$2 to \$2.25 per bbl. Poultry in good demand; sales at 13c to 16c for choice turkeys and chickens, 10c to 12c common and good. Geese sell at 7c to 10c; fancy lots higher. Ducks, 10c to 13c.

Chicago, Jan. 19, 1.00 p.m. closing.—Wheat, Feb. \$1.29 $\frac{1}{2}$ ; March, \$1.30 $\frac{1}{2}$ . Corn, Feb., 60 $\frac{1}{2}$ c; May, 66 $\frac{1}{2}$ c. Oats, Feb., 43 $\frac{1}{2}$ c; May, 45 $\frac{1}{2}$ c. Pork, Feb., \$17.2 $\frac{1}{2}$ ; March, \$17.5 $\frac{1}{2}$ . Lard, Feb., \$11.07 $\frac{1}{2}$ ; March, \$11.25.

Milwaukee, 1.05 p.m.—Wheat, Jan., \$1.38 $\frac{1}{2}$ ; Feb., \$1.30 $\frac{1}{2}$ ; March, \$1.33 $\frac{1}{2}$ .

New York, 2 p.m. closing.—Wheat, No. 2 Red, \$1.44 $\frac{1}{2}$  to \$1.44 $\frac{1}{2}$  cash; \$1.45 $\frac{1}{2}$  Feb; \$1.48 $\frac{1}{2}$  March; \$1.49 April; \$1.48 $\frac{1}{2}$  May. Corn, 69 $\frac{1}{2}$ c to 71c cash; 70 $\frac{1}{2}$ c Feb; 71 $\frac{1}{2}$ c March; 73 $\frac{1}{2}$ c May.

## ENGLISH MARKETS.

London, Jan. 19, 1832.

(Beerbohm's advices)—Floating Cargoes.—Wheat, higher prices asked but no advance established. Floating Cargoes.—Corn, ditto. Cargoes on passage.—Wheat, firmly held and higher; Corn, steady. Quotations of Red Winter Wheat 53s to 53s 6d. English Country Wheat markets mostly slow; French Firmer. Liverpool.—Wheat on spot firmer; Corn strong. No. 2 Red Wheat, 52s 6d; for prompt shipment, 52s 6d. Liverpool.—American Western mixed Cal. Wheat 6s. Amount of Wheat on passage for the U. K. 2,900,000 qrs. Corn, 170,000 qrs.

## MARITIME MARKETS.

HALIFAX, N.S., Jan. 19, 1832.

From home last week prevented sending market report. Have passed through our coldest snap of the season, therm. ranging as low as 15 degrees below zero. Mild and damp to-day, sufficient snow for good sleighing if weather holds dry and cold. Nothing to report in the way of business, universal quiet seems the chief characteristic. In breadstuffs there is but little doing, and that little at unremunerative prices. Ordinary superior extra jobbing at about \$6.50 from store, and high grades \$6.65 to \$6.80 as to quality. Patents quiet at \$7.25 and light. Oatmeal dull at \$5.50 and Cornmeal quiet at \$3.80. Butter, cheese and oats unchanged. Potatoes in demand for export at fifty-five cents per sixty pounds.

Statement of Banks acting under Charter, for the month ending 31st Dec., 1881, according to the Returns furnished by them to the Department of Finance.

CAPITAL.				LIABILITIES.					
BANKS.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dominion Govt. Deposits payable on Demand.	Dom. Govt. Deps. payable after notice, or on a fixed day.	Dep. held as Security for execution of D. Gov. contracts & for Ins. Cos.	Provincial Gov. deposits payable on Demand.	Provincial Gov. Deposits payable after notice, or on a fixed day.
<b>ONTARIO.</b>									
1 Bank of Toronto.....	\$ 2,000,000	\$ 2,000,000	\$ 2,000,000	\$ 1,367,225	\$ 67,238	\$ .....	\$ 8,253	\$ .....	\$ .....
2 Bank of Hamilton....	1,000,000	1,000,000	751,550	723,879	27,462	.....	42,000	.....	.....
3 Canadian Bk of Com.	6,000,000	6,000,000	6,000,000	3,845,477	104,865	500,000	6,130	304,980	300,000
4 Dominion.....	1,000,000	1,000,000	1,000,000	990,363	32,155	.....	10,000	.....	.....
5 Ontario.....	3,000,000	3,000,000	2,998,404	966,796	117,026	300,000	1,372	67,378	200,000
6 Standard B. of Can...	1,000,000	764,600	744,945	658,094	81,033	.....	.....	46,112	100,000
7 Federal.....	1,500,000	1,500,000	1,493,540	1,467,752	58,600	.....	55,000	1,482	.....
8 Bank of Ottawa.....	1,000,000	600,000	600,000	479,078	47,756	.....	5,480	.....	.....
9 Imperial Bk of Can..	1,000,000	1,000,000	1,000,000	955,307	72,593	50,000	29,000	42,357	100,000
Total, Ontario....	17,500,000	16,864,600	16,588,489	11,555,976	603,678	850,000	152,235	462,315	700,000
<b>QUEBEC.</b>									
10 Montreal.....	12,000,000	12,000,000	11,899,200	5,100,011	4,033,419	3,000,000	495,835	727,684	.....
11 Brit. North America.	4,866,666	4,866,666	4,866,666	1,065,306	21,244	.....	18,083	.....	.....
12 People's.....	1,600,000	1,600,000	1,600,000	191,943	4,188	.....	.....	.....	.....
13 Nationale.....	2,000,000	2,000,000	2,000,000	823,320	7,330	25,000	.....	.....	11,157
14 Jacques Cartier.....	500,000	500,000	500,000	413,770	39,495	.....	.....	.....	.....
15 Ville Marie.....	500,000	500,000	402,540	310,875	15,150	25,000	.....	.....	.....
16 St. Jean.....	1,000,000	510,000	225,020	172,945	29,603	.....	75	.....	.....
17 Banque de St. Hyac.	1,000,000	604,000	210,895	210,895	.....	.....	.....	1,588	.....
18 La Bk d' Hochelaga.	1,000,000	635,000	527,554	527,554	31,537	.....	220	.....	.....
19 Eastern Townships..	1,500,000	1,479,600	1,362,787	802,292	63,983	.....	.....	32,075	.....
20 Exchange Bk. of Can.	500,000	500,000	500,000	480,921	25,247	.....	63,000	.....	.....
21 Molsons.....	2,000,000	2,000,000	2,000,000	1,575,224	95,571	100,000	.....	2,274	.....
22 Merchants'.....	5,000,000	5,788,257	5,616,781	3,866,189	480,748	453,068	38,910	21,091	.....
23 Quebec.....	3,000,000	2,500,000	2,500,000	859,476	28,082	300,000	52,691	13,367	.....
24 Union.....	2,000,000	2,000,000	2,000,000	762,961	1,247	100,000	3,662	98,734	.....
Total, Quebec....	39,466,666	37,474,333	36,592,263	17,511,929	4,899,638	4,018,516	670,456	900,716	11,157
<b>NOVA SCOTIA.</b>									
25 Bank of Yarmouth..	400,000	400,000.00	383,010.00	87,319.07	64,453	.....	.....	.....	.....
26 Bank of Nova Scotia.	1,000,000	1,000,000.00	1,000,000.00	914,913.76	343,912	100,000	.....	1,786	.....
27 Exchange.....	400,000	400,000.00	230,024.00	35,111.58	.....	.....	.....	.....	.....
28 Merch'ts Bk of Halifax	1,000,000	1,000,000.00	900,000.00	625,383.73	213,010	.....	632	.....	.....
29 People's Bank.....	800,000	600,000.00	600,000.00	214,278.92	21,145	.....	.....	.....	.....
30 Union Bank.....	1,000,000	1,000,000.00	500,000.00	142,305.66	29,956	.....	.....	.....	.....
31 Pictou Bank.....	500,000	500,000.00	200,000.00	140,391.00	.....	.....	.....	.....	.....
32 Halifax Banking Co..	500,000	500,000.00	500,000.00	192,657.74	.....	.....	.....	.....	.....
33 Com. Bk of Windsor.	500,000	500,000.00	200,000.00	82,320.25	53,084	.....	.....	.....	.....
Total, Nova Scotia...	6,100,000	5,900,000.00	4,623,034.00	2,437,752.31	730,562	100,000	632	1,786	.....
<b>NEW BRUNSWICK.</b>									
34 Bk of New Brunswick	1,000,000	1,000,000.00	1,000,000.00	639,320.50	266,596	.....	4,862	.....	.....
35 Maritime Bank.....	2,000,000	738,000	673,627.66	92,332.00	41,600	.....	.....	.....	.....
36 St. Stephen's Bank..	200,000	200,000.00	200,000.00	221,474.00	41,827	.....	.....	.....	.....
Total, New Brunswick	3,200,000	1,938,000.00	1,873,627.66	853,186.50	353,123	.....	4,862	.....	.....
Grand Total....	66,266,666	62,176,393.67	60,677,363.91	32,358,544.31	6,691,901	4,969,516	823,136	1,364,817	711,157.93

BANKS.	Other Deposits Payable on Demand.	Other Deposits payable after notice, or on a fixed day.	Loans from or Deposits made by Banks in Can. sec'd.	Loans from or Deposits made by Banks in Canada unsecured.	Due to other Bks in Canada.	Due to other Banks or Agts. not in Canada.	Due to other Banks or Agents in United Kingdom.	Liabilities not included under foregoing Heads.	Total Liabilities.
<b>ONTARIO.</b>									
1 Bank of Toronto.....	\$ 2,176,014	\$ 1,425,529	\$ .....	\$ 83,166	\$ 13,002	\$ .....	\$ 48,712	\$ 1,446	\$ 5,284,617
2 Bank of Hamilton....	87,949	351,285	.....	120,000	139	.....	.....	.....	2,174,236
3 Canadian Bk of Com.	6,313,769	6,668,485	.....	94,967	16,550	.....	.....	.....	18,150,264
4 Dominion.....	1,368,951	2,278,250	.....	.....	63,415	.....	.....	.....	5,363,189
5 Ontario.....	2,927,927	940,200	.....	.....	128,492	50	201,697	.....	4,949,785
6 Standard B. of Can.	1,285,624	601,432	.....	.....	6,186	.....	.....	1,829	2,030,317
7 Federal.....	2,561,321	3,107,709	.....	50,000	28,136	.....	1,724	.....	7,331,726
8 Bank of Ottawa.....	670,541	382,234	.....	.....	20,685	.....	.....	.....	1,360,145
9 Imperial Bk of Can..	1,639,191	1,441,192	.....	165,000	12,070	49,777	121,122	.....	4,680,552
Total, Ontario....	19,241,840	17,121,689	.....	513,134	288,679	49,837	378,126	3,276	51,920,786
<b>QUEBEC.</b>									
10 Montreal.....	8,860,794	5,898,547	.....	364,064	170,815	5,857	47,988	.....	23,644,498
11 Brit. North America.	1,113,412	2,891,821	.....	.....	10,963	24,266	.....	.....	6,163,100
12 People's.....	851,316	589,468	.....	.....	8,940	.....	3,629	.....	1,644,438
13 Nationale.....	1,191,784	314,031	.....	.....	24,641	3,639	169,886	7,107	2,583,038
14 Jacques Cartier.....	805,557	310,097	.....	.....	.....	16,040	.....	3,271	1,582,262
15 Ville Marie.....	75,693	183,793	.....	.....	.....	.....	.....	6,611	622,324
16 St. Jean.....	14,837	225,534	.....	.....	.....	.....	.....	.....	458,511
17 Banque de St. Hyac.	17,507	569,495	.....	.....	.....	.....	.....	.....	302,191
18 La Bk d' Hochelaga.	220,143	169,398	.....	.....	.....	.....	.....	25,695	984,969
19 Eastern Townships..	413,939	1,387,361	.....	.....	59,114	1,987	.....	1,717	2,784,442
20 Exchange Bk of Can.	680,687	690,606	.....	250,000	69,886	.....	16,622	50,000	2,228,970
21 Molsons.....	2,474,965	1,728,950	.....	30,000	161,468	54,184	.....	59,838	6,577,524
22 Merchants'.....	4,250,826	4,066,878	.....	525,777	109,870	.....	.....	16,271	13,827,525
23 Quebec.....	2,654,259	717,177	.....	.....	17,681	.....	.....	.....	4,672,700
24 Union.....	681,598	782,495	.....	24,000	27,177	.....	9,202	.....	2,491,374
Total, Quebec....	24,317,520	21,470,613	.....	1,193,842	645,065	106,037	195,711	232,166	76,173,268
<b>NOVA SCOTIA.</b>									
25 Bank of Yarmouth..	66,043.28	117,101.16	.....	.....	3,569.91	.....	.....	.....	389,977
26 Bank of Nova Scotia.	622,166.52	1,499,785.94	.....	40,000	10,120.20	10,164	16,964.94	40,000.00	8,499,745
27 Exchange.....	19,978.11	32,876.00	.....	.....	.....	.....	.....	.....	87,460
28 Merch'ts Bk of Halifax	316,677.57	1,050,70.03	.....	30,000	31,178.49	.....	.....	81,576.10	2,204,723
29 People's Bank.....	177,614.25	271,313.59	.....	.....	6,246.49	.....	.....	.....	681,418
30 Union Bank.....	95,266.32	414,669.59	.....	.....	2,707.53	1,760	.....	.....	387,559
31 Pictou Bank.....	123,833.45	348,324.11	.....	.....	51,337.03	.....	.....	.....	670,325
32 Halifax Banking Co..	152,194.87	169,648.66	.....	.....	4,044.87	.....	.....	.....	521,019
33 Com. Bk of Windsor.	53,689.36	93,314.32	.....	.....	2,942.96	.....	.....	.....	285,661
Total, Nova Scotia...	1,622,438.73	3,997,505.50	.....	70,000	113,247.43	12,032	16,864.94	85,121.19	9,088,099
<b>NEW BRUNSWICK.</b>									
34 Bk of New Brunswick	655,832.59	958,048.13	.....	.....	21,271.40	.....	.....	.....	2,478,080
35 Maritime Bank.....	168,453.41	69,217.00	.....	.....	1,006.00	.....	.....	.....	203,573
36 St. Stephen's Bank..	115,344.86	.....	.....	.....	1,523.43	3,612	.....	715.00	384,562
Total, New Brunswick	876,685.86	1,047,265.13	.....	.....	24,705.83	3,612	.....	715.00	3,164,166
Grand Total....	46,958,529.76	43,637,079.20	.....	1,776,977	1,071,797.73	171,621	685,702.73	321,278.22	240,348,311



ASSETS.

BANKS.	Specie.	Dominion Notes.	Notes and Cheques on other Banks.	Balances due from other Banks in Canada.	Bal due from other Banks or Agents not in Canada.	Bal. due from other Banks or Agents in United Kingdom.	Dom. Gov. Debentures or Stock.	Provt. Brit. Forgn. or Col. Public Sec's. other than Canadian.	Loans to Dominion Government.	Loans to Provincial Government.	Loans, Disct. or advances for which stock, Bds. or Obs. of Canadian, Brit. or For'n Secs. are held as collateral.	Loans, &c., to Municipal Corporat's.	Loans, &c., to other Corporations.	Loans to or dep'ts made in other Banks secured.
<b>ONTARIO.</b>														
1 Toronto	210,421	333,844	216,955	199,325	39,952	133,529			2,525		573,694	3,200	1,219,799	1
2 Hamilton	53,819	67,914	122,299	35,589	12,543	61,071	97,333				553,676		190,240	2
3 Commerce	550,953	1,367,619	791,165	221,253	4,826,422	337,576	152,000			18,136	409,492	116,837	157,247	3
4 Dominion	114,094	216,720	388,496	69,377	216,642	28,450					311,793		97,099	4
5 Ontario	160,681	497,796	312,317	128,005	41,319		2,000		11,249			30,900	11,993	5
6 Standard	75,076	126,978	82,225	64,233	12,532	91,020	21,333				426,545			6
7 Federal	231,711	423,534	43,900	111,015	22,418						1,622,320		9,848	7
8 Ottawa	24,300	34,197	28,755	13,743	57,937	127,783					132,000		4,221	8
9 Imperial	215,405	276,378	153,207	167,902	12,917		104,036	159,000			323,224	24,000	231,112	9
Total	2,065,911	3,315,310	2,476,013	1,013,495	5,241,549	693,352	608,862	1,330,741	13,774	18,126	4,392,668	159,043	2,553,702	10
<b>QUEBEC.</b>														
10 Montreal	2,292,206	2,632,001	1,139,333	276,339	8,999,375	3,096,705			816,252	622,181	4,711,171	41,261	3,337,516	11
11 B. N. A.	411,812	744,567	191,170	9,813	2,837,700			139,131			547,351			12
12 Du Peuple	28,459	64,254	69,417	8,304	3,916	6,370					162,965			13
13 Nationale	102,717	339,337	69,204	164,633	28,559	13,978					105,617			14
14 Jacq. Cartier	24,122	51,615	45,159	41,545	3,130	7,326							3,931	15
15 B. V. Marie	7,317	20,440	39,311	5,932	331						25,635		1,400	16
16 St. Jean	6,624	18,639	9,297	21,425	5,248							4,000		17
17 St. Hyacinthe	12,824	29,639	34,193	33,210	11,750						73,150			18
18 D'Hochelega	35,497	35,643	65,922	25,693	1,217	33,215					493,632	14,633	437,080	19
19 E. P. Washings	101,511	93,434	39,630	73,424	229,593	30,274					163,375	3,099	173,432	20
20 Ex. B. of Can.	33,143	28,933	70,033	31,104	3,210	395,154			9,333		272,950			21
21 Molsons	272,332	488,231	201,435	98,748	4,210	295,154			9,333		1,019,336	133,705	674,057	22
22 Merchants	417,459	820,615	769,677	181,159	2,516,492	229,035			5,344		1,447,317	81,211	109,963	23
23 Quebec	135,742	224,495	109,811	65,738	1,676	75,390			1,591		81,313			24
24 Union	23,900	104,055	87,240					292,104						25
Total	3,927,447	5,725,034	2,943,799	1,037,993	14,133,025	4,332,375	410,639	139,131	334,984	622,181	9,031,992	335,049	4,792,431	26
<b>NOVA SCOTIA</b>														
25 Yarmouth	42,431.49	18,808.07	18,469.03	16,430.73	31,734.11	46,093.53	13,215	2,113.47			93,748	51,999	19,060	27
26 Nova Scotia	116,923.53	207,371.00	97,778.58	149,331.69	55,753.73			291,173.24		78,379				28
27 Exchange	13,811.63	11,555.00	2,075.00		13,161.15									29
28 Merchants	116,715.97	178,705.00	91,731.45	31,431.22	37,339.81	133,539.70			10,579				349,753	30
29 People's Bank	65,087.23	82,470.00	29,938.35	12,470.45	54,908.16	136,381.22				10,393				31
30 Union	43,460.48	109,072.00	41,012.90	12,394.30	16,210.90	176,527.13	67,206		1,735		9,550			32
31 Pictou Bank	41,527.05	23,058.00	23,094.78	15,910.91	3,732.49						80,191	4,437		33
32 Halifax B. Co	24,162.78	16,296.00	13,972.41	24,773.05	15,106.00	21,191.13					2,000	33,241		34
33 C. B. W. dsor	16,614.44	11,918.76	4,910.64	9,561.26	19,535.01	55,070.47						2,037		35
Total	480,769.60	659,316.76	323,938.17	291,431.39	293,024.91	603,110.72	55,421	232,291.71	12,315	36,777	132,433	91,757	363,323	36
<b>N. BRUNSWICK</b>														
34 N. Brunswick	117,049.69	107,475.00	51,263.00	136,038.89	21,110.40	196,472.31		43,140.00	39,923	96,630	127,371		35,571	37
35 Maritime	873.03	49,151.00	1,322.33	4,432.72	459.65	1,135.31		6,200.00			291,313	23,900		38
36 St. Stephen's	39,562.78		33,490.36	22,508.41	70,353.23	21,130.37								39
Total	187,485.50	156,626.00	91,616.39	213,030.01	91,923.39	231,738.02		49,340.00	39,923	96,630	419,199	26,900	35,571	40
Gr. Total	6,561,019	9,856,837	6,535,416	2,555,260	19,770,513	5,814,626	1,093,321	1,802,504.61	335,933	823,765	13,976,319	616,350	7,760,527	41

BANKS.	Loans to or dep'ts made in other Banks unsecured.	Other loans, dis. and adv's. to the public.	Notes on overdue and not specially secured.	Other Overdue debts not specially secured.	Notes, etc. on overdue debts secured on real estate, or by deposit of or lien on stock, &c.	Real Estate (other than the Bk Premises)	Mortgages on real estate sold by the Bank.	Bank Premises.	Other Assets not included above.	Total Assets.	Liabilities of Directors and firms in which they have any interest.	Average amount of specie held during the month.	Average amount of Dom. Notes held during the month.
<b>ONTARIO.</b>													
1 Toronto	120,000	5,143,008	11,163		12,029	17,043	14,269	50,000	15,131	3,326,720	39,000	203,425	336,077
2 Hamilton	34,720	1,723,493	1,416		13,911	10,647		14,000	19,017	3,077,276	293,327	82,105	63,861
3 Commerce	81,039	16,201,542	162,873	66,174	104,896	67,231	53,399	283,579	105,237	26,319,829	537,303	695,900	1,493,000
4 Dominion		4,221,079	23,314		27,333	12,561		86,712	4,910	6,004,150	354,241	110,000	184,000
5 Ontario		5,197,309	14,023		213,611	97,977	10,346	143,361		6,371,229	111,000	159,890	503,000
6 Standard		2,562,961	9,033		3,500	9,051				3,510,613	41,793	17,250	130,429
7 Federal		5,772,120	32,602		6,323	7,520		133,732		9,423,972	91,049	221,793	309,135
8 Ottawa	109,000	1,375,021	20,193		21,751	7,871	3,600	5,935	675	1,950,027	114,051	22,311	34,379
9 Imperial		3,933,471	9,179		19,350	29,363	23,255	112,070	10,563	6,990,670	110,307	212,760	270,363
Total	335,759	46,867,672	233,799	56,174	512,774	249,175	109,871	890,569	245,433	72,399,732	1,629,072	1,736,327	3,303,825
<b>QUEBEC.</b>													
10 Montreal	93,195	16,272,120	99,737		158,633	49,245	69,223	435,520	1,020,471	46,177,342	1,332,671	2,137,355	2,636,367
11 B. N. A.		5,434,827	6,906		77,035	10,647		200,000		10,703,984		416,550	962,517
12 Du Peuple		2,715,039	69,705	34,160	151,313	41,763	3,943	35,000	44,645	3,423,094	72,311	29,969	112,140
13 Nationale		3,233,723	63,529	80,803	231,429	246,931	13,330	615,930	40,263	4,750,257	635,433	83,575	337,192
14 Jacq. Cartier		1,233,416	6,292		139,635	318,561	20,344	80,000	167,959	2,194,140	20,840	30,731	
15 B. V. Marie		583,607	35,326		13,239	50,549	7,800	36,000	231,249	1,107,293	54,333	6,554	12,001
16 St. Jean		589,911	13,221		19,327	650		18,853		700,156	52,363		
17 St. Hyacinthe		714,641	19,737	1,585	35,757	10,075		10,923		1,101,032	53,870	14,145	
18 D'Hochelega		1,273,317	2,520		10,639	73,114	18,557		43,337	1,692,329	93,305	41,519	
19 E. T. Washings		2,709,517	32,572	7,311	67,073	43,017		100,000	43,399	4,511,127	810,403	95,205	
20 Ex. B. of Can.		2,463,233	1,683		16,199	19,315	9,000	100,000	611	3,127,033	51,097	37,527	
21 Molsons	5,000	6,910,094	16,229		70,155	104,324	22,454	184,000	5,613	3,964,443	144,546	235,103	443,739
22 Merchants		12,175,311	135,266	67,477	109,633	369,503	153,450	416,603	129,550	20,410,621	310,100	410,000	734,000
23 Quebec	155,000	4,616,413	79,523	2,399	191,767	39,353	6,079	67,403	17,947	7,673,782	793,996	129,447	279,431
24 Union		3,683,716	41,721		43,277	35,974	42,000	112,690	84,633	4,624,170	507,323	43,033	131,127
Total	476,307	64,580,303	650,237	143,191	1,392,236	1,347,613	391,604	1,893,393	1,323,041	121,071,457	4,369,721	3,310,211	5,374,731
<b>NOVA SCOTIA</b>													
25 Yarmouth		189,370		3,230				3,000	52,013	747,392	73,594.37	40,970.31	13,691.00
26 Nova Scotia		3,167,676	9,806		10,224	5,694	3,811.47	75,309	453,152	4,328,046	464,493.00	120,643.00	132,103.00
27 Exchange		266,227	17,271		15,907			22,331		375,692		13,795.00	11,450.00
28 Merchants		2,334,193	15,855		26,532			60,000	8,100	3,394,669	340,790.00	102,466.00	

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Jan. 19, 1882.

The condition of our general wholesale markets is not particularly different from that of a week ago. Some houses are busy stock-takers, others opening out new goods, and a few travellers are on the road who are sending in some orders to renew assortments. Merchants generally report an increased trade in dry goods for 1881 over that of 1880, and look confidently for a large trade the coming season. Competition has been keen, but the prompt pay is an offset to the close prices. At present every preparation is being made for a large spring trade. Values generally are firm, with no quotable changes to note. The hardware trade is quiet as compared with that of a few weeks ago, but there appears to be no let-up in prices. Groceries are quiet, without change in prices. The provision trade is quiet, and active operations in packing establishments are retarded on account of the high prices and scarcity of hogs. In breadstuffs the movement has been very light, the demand apparently being restricted to car lots for millers' immediate wants. The money market has ruled quiet and firm. Call loans are from 5½ to 6 per cent., with some difficulty yet experienced by brokers in getting any quantity of money to carry bank stocks. Time loans rule at 6 per cent. Prime commercial paper is discounted at 6 to 7 per cent., with fair offerings during the week. Sterling exchange is higher in sympathy with firmer rates in New York; 60-day bills are quoted at 109 to 109½ across the counter, and demand at 110 to 110½. New York drafts are also firmer at 3-16 to ¼ premium. The stock market has been quiet, but much firmer than last week. Within the past few days sales of bank stocks comprise Toronto at 168½, Commerce at 140½, Merchants at 127½ and 126, Imperial at 136 and 135, Federal at 157½ and 153, Dominion at 194, and Standard at 113½ and 114. Loan and miscellaneous shares quiet and firm, with sales of Farmers Loan at 126, Western Canada at 183, Union Loan at 134, Building & Loan at 105½ and 105, London and Canadian at 142, and Consumers Gas at 154 up to 155½. The market to-day is irregular, with sales of Ontario at 61½ and 61¾, Federal at 157¾, Standard at 114¾.

Following are closing bids to-day as compared with those of last Thursday:

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Jan. 19.	Jan. 12.		Jan. 19.	Jan. 12.
Montreal..	198	195	Can. Permanent	209	208
Toronto..	166½	.....	Freehold.....	169	168
Ontario..	60	60	Western Can.....	194	194
Merchants	.....	.....	Bldg. & Loan.....	105½	102½
Commerce	140	138½	Imp. Savings.....	110	110
Dominion	194	193½	Farmers' Loan.....	124	124
Hamilton	.....	.....	Land. & Can'du	142	140
Standard..	114½	111	Iluron & Erie.....	.....	.....
Federal..	157	153½	Dom. Savings.....	119	119
Imperial	134	132	Ontario Loan.....	.....	.....
Molsons..	.....	.....	Hamilton Prov.....	.....	.....

**BOOTS AND SHOES.**—The sorting-up trade is small, but orders are fair for the spring trade. Manufacturers are very busy, and large shipments will be taking place soon. Prices are close, but payments are reported as remarkably prompt.

**COAL AND WOOD.**—The demand for coal is moderate and prices are still unchanged. All kinds of hard as well as the best quality of soft sells at \$7 a ton; second quality of soft \$6.50. From present stocks it is thought that these will be the highest prices of the season. Wood is unchanged at \$6 to \$6.50 a cord, the latter for good quality. Pine remains at \$4.

**COAL OIL.**—The condition of this market is unchanged; the movement is fair, but prices continue easy at 18½c per gallon for five to ten barrel lots and 19c for single barrels. American sells well at unchanged prices.

**COUNTRY PRODUCE.**—Apples.—There is little demand for car lots, and values remain nominally unchanged at \$3 to \$3.50 for choice fruit in lots of five to ten barrels, and \$2.90 to \$3 for car lots. Beans quiet and unchanged with a small jobbing trade at \$2.40 to \$2.50 per bushel. Eggs are firm; really fresh lots are scarce at 21c to 22c, and limed ate worth 19c to 20c. Hogs are in good demand, scarce and higher; sales of car lots, averaging 200 lbs., have sold within the past few days at \$8.10 to \$8.20. Hops are quiet and holders firm; choice are worth 23c to 24c in a jobbing way, and mediums 18c to 20c. Onions are at a standstill, there being little or no demand; prices nominal at \$2.50 to \$2.75. Potatoes are in active demand and higher, sales of car lots being made at \$1 per bag. Poultry plentiful and prices easy at 5c per lb. for geese and 6c to 7½c for turkeys. Tallow quiet and unchanged; dealers pay 7½c to 7¾c for rendered and 4c for rough.

**DRUGS AND CHEMICALS.**—There has been a moderate business during the week, and prices as a rule are firm. Oil Lemon is unchanged, at \$4.25 to \$4.50 per lb. Golden Seal Root at 50c per lb., and Cattle fish bone at 53c to 60c. Opium is firm at \$4.75 to \$5 Quinine steady at \$3.25 to \$3.50 per oz. Tartaric Acid is unchanged at 58c to 60c. Cream of Tartar unchanged at 35c. Purpurine steady at \$1.00. Linseed Oil steady at 79c for boiled and 76c for raw. Glycerine firm at 45c to 47c. Potass Iodide, \$2.90 to \$3.00 per lb. Potass Bromide, 43c to 48c per lb. Oil Lemon, \$3.75. Alcohol continues firm at \$2.75 per gallon. Morphia steady at \$2.75 to \$3 an ounce. Cubeb Berries, \$1. Golden Seal Root, 40c per lb. Chemicals quiet, and prices are not quotably changed.

**FLOUR AND MEAL.**—The demand for Flour has been very inactive, and business smaller than usual for the season of the year. Holders are firm and prefer waiting, as stocks are not large. Superior Extra is worth from \$5.65 to \$5.70 and extra \$5.55 to \$5.65. The stock in store amounts to 4470 barrels as compared with 4,005 barrels last week and 7447 barrels the corresponding week of last year. Bran is quiet but firm, at about \$14 on track, with, however, no sales reported during the week. Oatmeal is nominally worth \$4.80 to \$4.85, the latter for the best brands; small lots sell at \$5 to \$5.52. Cornmeal is nominal at \$3.75 to \$3.80 for car lots.

**WHEAT.**—The movement in wheat has also been very small during the week. There is a moderate demand for some grades of fall, but holders are asking prices above the views of buyers, and consequently trade is restricted. No. 2 Fall is worth \$1.26 to \$1.27, but very little can be had at these prices. Spring is in fair offer, and the easiest of the two; cars of No. 1 are worth \$1.32 to \$1.33, No. 2 \$1.31, and No. 3 \$1.29. The stock in store is 223,565 bushels against 209,007 bushels last week and 136,977 bushels the corresponding week of 1881. The wheat market closes easy sales of No. 2 Fall at \$1.26½, No. 1 Spring at \$1.32 and No. 2 Spring at \$1.30.

**COARSE GRAINS.**—Barley.—This market is quiet, with little or no change in values during the week. Sales were made a few days ago at 90c for No. 1, 88c for No. 2 choice, and 80c for No. 3 extra. Closing quotations are the same. Barley to-day is dull and unchanged at the close. The stock in store is 289,953 bushels against 286,114 bushels last week and 411,293 bushels the corresponding week of 1881. Oats quiet and easier, with sales of a few car loads at 40c per bushel on track. The stock in store is 1913 bushels, the same as last week. Peas have been offered to such a small extent that values are almost nominal; No. 1 are worth

80c and No. 2 78c. The stock in store is 14,641 bushels against 12,216 bushels last week and 55,064 bushels the corresponding week of 1881. Rye dull and easy, cars offering at 85c without buyers; stock in store 15,753 bushels as compared with 12,242 bushels a year ago. Corn dull and nominal at about 80c on track.

**FREIGHTS.**—Rates firm and unchanged. Flour to Montreal, 40c per barrel; to Liverpool by Allan or Beaver lines, 34c per cental. Beef and Pork, 44c to Liverpool, and Clover Seed 40c per cental.

**GROCERIES.**—There has been a moderate business this week at full prices. Fish remains very firm. Sugar likewise. Quotations same as last week.

**HARDWARE AND IRON.**—Business generally quiet, with merchants taking stock and preparing for the Spring trade. On account of combination prices of Lead pipe and Shot are firmer. The former sells at 7c with 10 per cent. off, and the latter at 6c; in lots of five tons, 5 per cent. off. We quote: Antimony, 16½c to 17½c per lb. Babbit Metal, No. 1, 16c. Barbed Fencing Wire, galvanized, 8½c to 9c; painted, 7½c. Canada Plates moderately active and firm at \$3.35. Ingot Copper higher at 20½c to 22c; sheet, 26c to 28c. Nails are in moderate demand at \$2.80 to \$2.85 for 10 dy to 60 dy, hot cut, American or Canadian pattern; \$3.00 to \$3.10 for 8 dy to 9 dy, and \$3.80 to \$3.90 for 3 dy. Galvanized Iron unchanged at 6½c to 7½c for No. 28, and half a cent less for No. 26. Glass firm: up to 25 inches \$2.00 to \$2.10; 27 to 40 inches, \$2.10 to \$2.20; 41 to 50 inches, \$2.40 to \$2.45. Bar Iron in good demand and firm at \$2.10 to \$2.15. Pig Iron firm; Summerlee is quoted at \$27, Carnbroc at \$26, and Siemens at \$27 to \$27.50. Manila Rope is firm at 12½c to 13c. Tin Plates active and firm; IC Coke, \$5.25 to \$5.50; IU Charcoal, \$6 to \$6.25; IX Charcoal, \$8 to \$8.25; IXX Charcoal, \$10 to \$10.25. Iron Wire active and firm at \$2.20 to \$2.25 per bundle for No. 6, \$2.50 to \$2.55 for No. 9, and \$2.75 to \$2.80 for No. 12.

**HIDES AND SKINS.**—Hides are quiet and the feeling continues easy. Cured cows are worth 8½c to 8½c. Dealers pay butchers 8c for green cows and 9c for steers, but these will probably be lowered soon. Calfskins are dull and nominal. Sheepskins are in good demand and firm at \$1.25.

**LEATHER.**—The market has ruled quiet during the week without change in values. The following are the quotations for the country trade. We quote: Spanish sole No. 1, all weights, 27c to 29c; Spanish Sole No. 2, 25c to 27c; slaughter sole, heavy, 28c to 30c; slaughter sole, light, 27c to 29c; Buffalo sole, 21c to 23; Harness, 30 to 35; Upper, heavy, 36c to 40c;

Day and Evening Classes  
RESUMED AT



Full Commercial Course, French, English and Short-hand.

The Practical Department is now in successful operation. It combines Theory and Practice, and is designed to impart a sound Business Education. Actual business operations are conducted upon the Board of Trade principle, with the view of fitting young men and boys in the business life.

For particulars, apply at the College, corner of Place d'Armes and Notre Dame, or address

DAVIS & BUIE,



Upper, light, 40c to 42c; Kip Skins, French, 85c to \$1.05; Kip Skins, English, 70c to 75; Kip Skins, domestic, 60c to 65; Kip Skins, Veals, 70c to 75c; Hemlock Calf, 36 lbs to 40 lbs, 85c to \$1.00; French Calf, \$1.30 to \$1.40; Splits, large, per lb. 29c to 32c; Splits, small, 25c to 27c; *Banneted Cow*, per ft., 17c to 19c; Pebble Grain, 14c to 16c; Buff, 16c to 18c; Russels, Shoe, 40c to 50c; Gambier, 5c to 6c; Sumac, 4½c to 5c; Degras, 5½c to 6c.

**Live Stock.—Cattle.**—The receipts this week have been small, and prices steady. Very little choice butchers stock offers, and there is no demand for export. A few head of first-class sold at 4c to 4½c per lb., and the ordinary run, which may be classed as second and third class, bought at 3c to 3½c. *Sheep* quiet and firm, receipts being very small; prices rule at \$6 to \$7 a head. *Lambs* firm, with sales at \$5.50 to \$6.50 each. Very good *Calves* offer, and prices are nominal at \$6 to \$10 a head. *Hogs* are in good demand and firm at 6c to 6½c per lb.

**Provisions.—Butter.**—The demand is moderate and prices steady for really choice qualities which are scarce; in a jobbing way they are worth 19c; ordinary to good, 13c to 17c. *Bacon* firm, with sales of a few tons of long clear at 11c; Cumberland cut is worth 10c. *Hams* nominal at 13½c to 14c. *Lard* is firm at 14c for Canadian and 15c for American refined. *Mess Pork* firm at \$20.50 to \$21, but the movement is small. *Dried Apples* are unchanged with sales at 7c. *Cheese* quiet at 12½c to 13c for choice qualities and 12c for ordinary.

**Clover Seed.**—Street lots, which are of choice quality, bring \$4.95 to \$5.05. Car loads have sold at \$4.80 to \$4.90, according to quality.

**Wool.**—*Fleece* is nominal at 2½c, with no movement at all. Supers are steady, with sales at 27c, and extra is worth 33½c to 35c.

**CAPE WOOL.**

WOOL 250 BALES GREASY CAPE, very choice; just arrived!

WOOL —

WOOL Our own selection from a cargo of over 600 Bales!

WOOL —

WOOL Fine, very Light Conditioned and Sound.

WOOL —

WOOL Splendid value at any time, but more particularly now in the face of an advancing market!

WOOL —

WOOL Send in orders at once, 10 days will clean it all out.

WOOL —

WOOL Sample Bales sent on application.

**WINANS & CO.,**

13 CHURCH STREET, TORONTO.



**TENDERS:**

TENDERS addressed to the undersigned and endorsed "Tender for repairs to 'La Canadienne,'" will be received at Ottawa up to the 4th FEBRUARY next, for the repairs required to the Hull of the Iron Steamer La Canadienne, now lying in the Harbor of Quebec.

Specifications can be seen and information and forms of tender procured at this Department, here, and at the Agencies of this Department, Quebec and Montreal.

WM. SMITH,  
Deputy of the Minister  
of Marine and Fisheries.

Department of Marine and Fisheries,  
Ottawa, 12th January, 1882.

CANADA,  
Province of Quebec,  
District of Montreal.



**PUBLIC ABATTOIRS.**

**NOTICE.**

I, the undersigned, George D. Ansley, City Surveyor of the City of Montreal, do hereby certify that the Abattoirs of the Montreal Abattoir Company of the City of Montreal, established and erected in the incorporated Village of Hochelaga, in the Parish of the Nativity of the Holy Virgin, and which are situated within three miles outside of the said City Limits, are well drained and have a good supply of water, and the necessary melting and rendering houses to melt or render the fat of animals, the blood, offal, and all other refuse matter, and are provided with the necessary machinery to destroy all noxious gases from the rendering and slaughter houses.

And I also certify that the said Abattoirs are suitable for the wants of the said City.  
Signed, sealed and delivered in the City of Montreal this twenty-fifth day of November, eighteen hundred and eighty-one.  
(Signed), **GEO. D. ANSLEY,**  
City Surveyor.

**PATERSON BROS.,**

IMPORTERS.

**MILLINERY**

AND

**Fancy DRY GOODS,**

**58 & 60**

*Wellington Street West,*

TORONTO.

**22 ST. HELEN ST.,**

MONTREAL.



**TENDERS.**

**CANADIAN PACIFIC RAILWAY.**

Bridge over the Fraser River, B. Columbia.

TENDERS addressed to the undersigned will be received on or before the 12th day of FEBRUARY, 1882, for furnishing and erecting a Bridge of Steel or Iron over the Fraser River on Contract 61, C. P. R.

Specifications and particulars together with plan of site may be seen at the office of the Chief Engineer, at Ottawa, on or after the 10th of January, inst.

Contractors are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms. An accepted bank cheque for the sum of \$30.00 must accompany the tender, which sum shall be forfeited if the party tendering declines to enter into contract for the work, at the rates and on the terms stated in the offer submitted.

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

For the due fulfillment of the contract, satisfactory security will be required by the deposit of money to the amount of five per cent. on the bulk sum of the contract, of which the sum sent in with the tender will be considered a part.

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

By order,  
(Signed,) **F. BRAUN,**  
Secretary.

Department of Railways and Canals,  
Ottawa, January 5, 1882.

**SPRING CIRCULAR.**

**S. CARSLY,**

DRY GOODS, WHOLESALE,

*113 St. Peter Street,*

MONTREAL,

AND

18 Bartholomew Close,

London.

**SPRING 1882.**

Dear Sir,

We have much pleasure in notifying you that our Travellers expect to wait upon you with Samples of our

**Spring Stock**

in the course of the next few weeks.

Our Assortment for the coming season will be superior in style and value, and more extensive than any we have yet shown, in any previous season.

All purchases or orders you may favor us with between now and the last of March, will be dated as 1st April.

Yours Respectfully,

**S. CARSLY,**

113 ST. PETER STREET, Montreal.

3rd January, 1882.

**SURETYSHIP.**

**THE GUARANTEE CO.**

Of North America.

Capital Subscribed, . . . \$1,000,000  
 Paid up in Cash (no notes), . . . 250,000  
 Assets, June, over . . . 300,000  
 \* Deposit with Government, . . . 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 seventeen years ago, and has since actively and successfully conducted the business to the satisfaction of its patrons.

Over \$140,000 have been paid in Claims to Employers.

President: General Manager:  
 SIR A. T. GALT, G.C.M.G. EDWD. RAWLINGS.

**Head Office:**

260 St. James St., Montreal.

\* 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.

**STOCKS AND BONDS.**

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices Jan. 19.
<b>BANKS.</b>						
British North America	£50	\$ 4,866,666	\$4,866,666	\$1,215,000	2 1/2	103 103 1/2
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	138 1/2 140 1/2
Dominion Bank	50	1,000,000	1,000,000	451,000	4	19 1/2
Du Peuple	50	1,600,000	1,600,000	240,000	2	91 93
Eastern Townships	50	1,500,000	1,381,568	220,000	3 1/2	119 1/2 125
Exchange Bank	50	500,000	500,000	270,000	4	142 150
Federal Bank	100	1,570,000	1,500,000	300,000	3 1/2	150 155
Hamilton	100	1,000,000	761,551	100,000	4	118
Hochelaga	100	680,200	680,000	.....	2 1/2	85 88
Imperial Bank	100	1,000,000	996,000	175,000	3 1/2	135 136 1/2
Jacques Cartier	25	500,000	500,000	.....	2 1/2	110 120
Maritime	100	733,000	608,373	.....	0	.....
Merchants' Bank of Canada	100	5,798,287	5,615,673	625,000	3 1/2	126 1/2 127
Molson Bank	50	2,000,000	2,000,000	250,000	3	121 125
Montreal	200	12,000,000	11,989,200	5,000,000	4 1 p.c. B	183 189
Nationale	50	2,000,000	2,000,000	160,000	3 1/2	91
Ontario Bank	40	3,000,000	2,996,766	.....	3	61 1/2 61 1/2
Quebec Bank	100	2,500,000	2,500,000	325,000	3 1/2	108
Standard	50	764,630	781,355	25,000	3	112 1/2 113
Toronto	100	2,000,000	2,000,000	750,000	3 1/2	167 1/2 163 1/2
Union Bank	100	2,000,000	2,000,000	18,000	2 1/2	94 96
Ville Marie	100	570,000	461,998	.....	2 1/2	85
Building and Loan Association	25	743,255	743,255	.....	5 1/2	106 106 1/2
Canada Cotton Co.	100	.....	683,300	130,000	5	151 1/2
Canada Landed Credit Co.	50	1,500,000	1,500,000	930,000	4 1/2	135 136 1/2
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	930,000	6	208 1/2
Dominion Savings & Inv. Co.	50	800,000	717,250	80,000	4	118
Dominion Telegraph Co.	50	711,709	1,000,000	.....	2 1/2	97
Dundas Cotton Co.	.....	.....	.....	.....	5	137 138
English Loan Co.	100	2,053,800	294,502	3,508.	4	97
Farmers' Loan and Savings Co.	50	1,057,250	611,430	58,000	4	125 1/2
Freehold Loan & Savings Co.	100	1,050,400	690,080	234,024	5	168
Hamilton Provident & Loan Society	100	1,000,000	867,700	125,000	4	144 1/2
Hudson Cotton Co.	.....	.....	.....	.....	.....	160
Huron & Erie Sav. & Loan Soc.	50	1,000,000	998,150	245,000	4	154 xd
Imperial Savings and Investment Soc.	50	600,000	563,950	60,000	4	110 114
London & Can. Loan & Agency Co.	50	4,000,000	560,000	143,000	3 1/2	139 140
London Loan Co. of Canada	50	434,700	330,950	17,432	4	116
Manitoba Loan	100	518,900	.....	.....	5	115
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	123 124 1/2
Montreal City Gas Co.	40	2,000,000	1,800,000	.....	5	162 163 1/2
Montreal City Passenger Ry Co.	50	600,000	600,000	.....	3	131 132 1/2
Montreal Cotton Co.	.....	.....	.....	.....	10	175
Montreal Investment and Building Co.	50	500,000	401,027	.....	0	62 1/2 70
Montreal Loan & Mortgage S'y.	50	1,000,000	612,532	84,000	3 1/2	104 105
National Investment Co.	100	1,460,000	280,000	11,500	8 1/2	110 1/2
Ontario Saving and Investment S'oy.	50	1,000,000	969,000	163,000	4	140
Richelieu & Ontario Nav. Co.	100	1,565,000	1,565,000	.....	2	53 1/2 54
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	141 142
Union Loan and Savings Co.	50	620,000	550,000	110,000	4	138 134
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	390,000	5	188

**Legal.**  
 (For Assignees, Accountants, &c., see other page.)

**GIBBONS & McNAB,**  
 BARRISTERS AND SOLICITORS,  
 Office Cor. Richmond and Carling Streets.  
 Geo. C. Gibbons. Geo. McNab.

**W. H. BARTRAM,**  
 BARRISTER, ATTORNEY-AT-LAW,  
 Notary Public, Conveyancer.  
 Office—No. 61 Dundas St., near the Court House.

**STREET & BECHER,**  
 Solicitors to the Bank of Montreal,

**MacMAHON, DICKSON & JEFFERY,**  
 BARRISTERS AND SOLICITORS.  
 Office over Canadian Bank of Commerce.  
 Hugh MacMahon, Q.C. A. O. Jeffery.  
 W. J. T. Dickson.

**GLASS, GLASS & BARRETT,**  
 BARRISTERS, ATTORNEYS-AT-LAW,  
 NOTARIES, &c.,  
 Solicitors for the English Loan Co.,  
 LONDON, CANADA.

DAVID GLASS, Q.C. CHESTER GLASS.  
 FREDERIO BARRETT, M.A.

**G. CAMPAIGNE,**  
 Leamington, Ont.  
 Attorney-at-Law, Solicitor in Chancery, &c.

**G. L. KAVANAGH & CO.**

22 1/2 CHURCH STREET,  
 TORONTO, Ont.

**PRODUCE & COMMISSION**

MERCHANTS,

Dealers in Provisions and all kinds of Country Produce. Correspondence and consignments solicited.

**L. A. GORDON & CO.,**

(Successors to J. C. Gordon & Co.)

**General Merchants,  
 FISH, OILS, PRODUCE, &c.**

Consignments receive prompt attention.

31 & 33 ST. NICHOLAS STREET,  
 MONTREAL.

**G. I. RICHARDSON,**

MANUFACTURER OF

**SUPERIOR SAUCES,  
 PICKLES, CATSUPS, &c., &c.**

15 ST. JAMES STREET,

P.O. Box No. 1567. MONTREAL.

N. B.—First-class and Extra Prizes awarded at Dominion Exhibition, 1890.

**"Cook's Own" Baking Powder**

Claims to be the most Reliable,

BECAUSE

Its healthy nutritive character is vouched for, not by interested makers, but by such eminent experts as Prof. J. Baker Edwards, Gov't Analyst, Montreal; Prof. F. A. H. Larue, Gov't Analyst, Quebec; H. H. Croft, Prof. of Chemistry, Toronto; Prof. Doremus, New York; Prof. B. Sillimans, Yale College; Prof. Aikens and Wilson, Baltimore, and others equally distinguished.

It gives better value for the money than any other. It is reliable, and never tries the temper of the cook.

Ask for "Cook's Own," which is registered by the undersigned as part of their Trade Mark.

MANUFACTURED BY

**HOSSACK, WOODS & CO.,**

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Legal.

Lindsay, Ont.

**W. McDONNELL Jr.,**

Barrister, Attorney, Solicitor in Chancery and in Equity, Notary Public, Office: Kent Street.

Liverpool, N.S.

**MOORE & PYKE, ATTORNEYS-AT-LAW,**  
 Notaries, Conveyancers, &c.  
 G. Thomas Moore, Commissioner for Massachusetts and other States of the Union, Master in the Supreme Court, Surrogate of the Vice-Admiralty Court

Moncton, N.B.

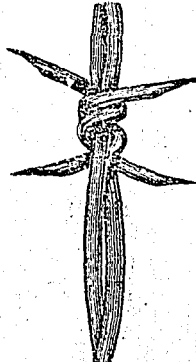
**HOLSTEAD & DICKSON,**  
 BARRISTERS AND ATTORNEYS-AT-LAW,  
 Solicitors, Conveyancers, Notaries Public, &c., Real Estate Agents, Main Street, Moncton, N.B. Loans negotiated, Money invested.

WHOLESALE PRICES CURRENT—THURSDAY, JANUARY 19, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
	\$ c. \$ o.		\$ c. \$ o.		\$ c. \$ o.		\$ c. \$ o.
<b>Boots and Shoes.</b>		<b>Soda Ash</b> .....	1 57 1 70	<b>Japan, fine to choice lb.</b>	0 42 0 68	<b>Spices: Cassia</b> ..... per lb.	0 12 0 20
Men's Thick Boots Wax.	2 25 3 25	Soda Bi Carb.....	3 12 3 20	Japan Nagasaki.....	0 23 0 31	Mace..... per lb.	0 80 0 95
Split	1 60 1 60	Sal Soda.....	1 10 1 20	Y. Hyson common to gd	0 23 0 38	Cloves..... "	0 80 0 45
Kip Boots.....	2 50 3 25	Tartaric Acid.....	0 57 1 00	Y. Hyson fine to finest lb	0 40 0 65	Nutmegs..... "	0 60 0 80
Calf Boots, pegged..	3 00 3 75	Bleaching Powder.....	1 35 1 50	Gunpd., fair to med.	0 33 0 58	Jamaica Ginger, bl.	0 22 0 23
Kip Brogans.....	1 35 1 40	Citric Acid.....	0 75 0 80	" Good to fine "	0 50 0 60	Jamaica " Unbl.	0 18 0 21
Split do	0 90 1 10	Camphor Eng. Ref.....	0 40 0 48	Gunpd. Finest.....	0 65 0 70	African..... "	0 10 0 11
Buff Congress.....	1 50 2 25	" Am. Ref.....	0 35 0 40	Imperl., med. to gd	0 32 0 37	Pimento..... "	0 11 0 14
Buff & Pobbled Bals.	1 75 2 25	Gum Arab., per lb.....	0 20 0 35	" Fine to finest.. "	0 45 0 65	Pepper..... "	0 13 0 15
Split do	1 35 1 75	Trag.....	0 45 0 90	Twankey, com. to gd.	0 23 0 28	Mustard, 4 lb. Jars.	0 19 0 20
Shoe Packs.....	1 10 2 10	Coppers per 100 lbs.....	0 95 1 00	Colong.....	0 33 0 60	1 lb. "	0 24 0 25
Wom's Pobbled & Buff Bals	1 00 1 50	Blue Vitrol.....	0 51 0 73	Congou common.....	0 21 0 26	Rice: Arracan, & c p. 100 lb.	3 60 3 65
Split Bals.....	0 90 1 10			" fine to good.. "	0 22 0 38	Sago..... per lb	0 05 0 08
Prunella do.....	0 50 1 50			" fine to finest.. "	0 40 0 65	Taploca, Pearl.	0 01 0 03
Inferior do.....	0 45 0 50			" med. to good "	0 23 0 28	Flake. "	0 07 0 09
Cong. do.....	0 50 1 25			" med. to good "	0 23 0 28		
Buskina. do.....	0 60 0 75			Fine to choice.....	0 40 0 55		
Mises' Pobbled & Buff Bals	0 90 1 15			Coffee, green Mocha per lb.	0 32 0 55		
Split Bals.....	0 75 1 00			Java.....	0 21 0 29		
Prunella do.....	0 50 1 00			Maracubio.....	0 18 0 23		
Cong. do.....	0 60 0 70			Cape.....	0 18 0 20		
Children's pobbled & Buff Bals	0 60 0 80			Jamaica.....	0 19 0 18		
Split Bals.....	0 50 0 60			Rio.....	0 16 0 20		
Prunella do.....	0 50 0 75			Singapore & Ceylon	0 21 0 26		
Infants' Cacks, pr. doz.....	3 75 6 50			Chicory.....	0 12 0 13		
				Sugars, (Caks. & Brls.)			
<b>Dairy Produce.</b>				Porto Rico..... per lb	0 07 0 08		
Creamery, choice select'ns.	0 26 0 27			Cuba.....	0 07 0 08		
Townships, choice select'ns.	0 21 0 22			Barbadoes..... per lb.	0 07 0 08		
choice lines dairies	0 18 0 20			Yellow Refined.....	0 07 0 08		
Brookville, choice select'ns	0 19 0 20			Cubes.....	0 10 0 10		
choice lines dairies	0 17 0 18			Granulated.....	0 09 0 09		
Morrisburg, choice select'ns	0 18 0 19			Syrups.—Extra, imp. gal.	0 03 0 70		
choice lines dairies	0 17 0 17			Good.....	0 64 0 68		
Western Dairy, choice lines	0 16 0 18			Fair.....	0 46 0 62		
fair to good.....	0 15 0 17			Molasses (Barbados). "	0 50 0 67		
Kamouraska.....	0 14 0 15			Trinidad.....	0 46 0 60		
Cheese, fine Sept. & Oct.....	0 13 0 12			Fruit: Loose Muscatel, new	2 90 3 20		
				Layers in boxes.....	2 75 3 00		
				Sultanas.....	0 11 0 13		
				Seedless.....	0 11 0 12		
				Valencia..... per lb.	0 08 0 09		
				Currants.....	0 06 0 07		
				Prunes.....	0 07 0 08		
				Figs.....	0 11 0 17		
				H. S. Almonds.....	0 06 0 07		
				S. S. Harragona.....	0 16 0 19		
				Walnuts.....	8 0 11		
				Filberts.....	0 04 0 04		
				Brazils, new.....	0 03 0 03		
				Bally's Nabob Pickles, doz	4 00 0 00		
				" Mixed do.....	3 90 0 00		
				" Nabob Sauce, pts	8 60 0 00		

**HANSON, SCOTT & CO.,**  
**STOCKPORT, ENG.**  
 Manufacturers of  
*Hemp, Jute and Cotton*  
**TWINES,**  
*Mill Banding,*  
*Driving Ropes, &c.*  
**W. L. HALDIMAND & SON,**  
 26 St. Sulpice Street, MONTREAL,  
 AGENTS FOR CANADA.

**CANADA**  
 Wire Co.  
 MANUFACTURERS OF  
**BURNELL'S**  
**FOUR POINTED**  
**Barb Steel Wire**  
**FENCING.**



The Best and Cheapest  
 Farm and Railway  
 Fence.  
 Send for samples and  
 Circulars.

**H. R. IVES, Manager,**  
**QUEEN STREET,**  
**MONTREAL.**

**A. W. CRAIG & CO.,**  
**SHIRT and COLLAR**  
 MANUFACTURERS  
 AND IMPORTERS OF  
**GENTS' FURNISHINGS,**  
 130 ST. JAMES STREET,  
 OLD POST OFFICE BUILDING, MONTREAL  
 Goods Warranted First-class in all  
 CLASSES.

**C. MacDONALD & CO.,**  
 Manufacturers and Jobbers in  
**HATS, CAPS & FURS,**  
 152 & 154 McGill Street,  
 (Nearly opposite Albion Hotel),  
**MONTREAL.**  
 COLIN MACDONALD. JOHN FULTON.

**Dissolution of Partnership.**  
 —o—  
 The Partnership heretofore existing between  
 Colin Macdonald and John Fulton, under the style  
 and firm of C. MACDONALD & CO., Manufacturers  
 and Jobbers in Hats, Caps and Furs, 154 McGill  
 Street, Montreal, has this day been dissolved.  
 The undersigned will pay the debts, receive the  
 accounts, and fulfil all the obligations of the said  
 firm.  
 JOHN FULTON,  
 154 MCGILL STREET,  
 Montreal, 25th December, 1881.

**THE ST. LAWRENCE**  
**SUGAR REFINING CO.**  
 (LIMITED.)  
 W. R. ELMENHORST, - - - PRESIDENT.  
 A. BAUMGARTEN, - - - VICE-PRESIDENT.  
 THEO. LABATT, - SECRETARY-TREASURER.  
**OFFICE: 88 KING ST.**  
 The wholesale trade only supplied.

**EMIL THOURET & CO.,**  
 Aniline Merchants,  
 15 Lemoline Street, MONTREAL.  
 RAW ANILINES for Manufacturers and Dyers.  
 PREPARED ANILINE DYES  
 For Domestic use, made up in packages,  
 for Druggists and General Stores.  
 FINE GOODS. CHEAP PRICES.

**Ramsay, Dods & Co.,**  
 MANUFACTURERS OF  
**VARNISHES and JAPANS,**  
 GRINDERS OF  
**WHITE LEAD, COLOURS** } in Oil, Water  
 and Fire Proof Paints ready for use. } and Japan,  
 Importers of all descriptions Ornamental and  
 Window Glass, Paints, Oils, Dry Colours, Brushes,  
 Bronzes, Gold Leaf, Gilt, and everything in the  
 the Painters' and Artists' Line.  
 37, 39 & 41 Recollet St., Montreal.

**Commission Merchants.**

**ALEX. CHISHOLM,**  
Produce Commission

MERCHANT,

No. 36 ST. PETER STREET, MONTREAL,

Solicits consignments of Butter, Cheese, Eggs and other Produce.  
Information as to prices, &c., given cheerfully and without delay. Returns promptly made.

REFERENCERS:

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Established 1845.

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PACKERS OF BEEF & PORK,

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Of the finest quality constantly on hand.

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259 COMMISSIONERS STREET,

MONTREAL.

Agents in Canada for:

**MESSRS. DIAS & LIMA,**  
Manufacturers of Corks & Corkwood, Oporto.  
A large assortment of their Corks constantly on hand.

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**Messrs. Fratelli de Pasquale & Co.,**  
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Importation orders solicited.

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MANUFACTURER OF

**Prepared Meats,**

CANNED MEATS, BOLOGNA

SAUSAGES, SAUSAGES

of all kinds, smoked and unsmoked,

**Wholesale Merchants.**

FRESH  
**APPOLLINARIS**

**WATER.**

The Subscribers have just landed,

Ex "Statsminster Stang"

FROM ROTTERDAM,

A shipment of a above named popular

NATURAL MINERAL WATER.

Henry Chapman & Co.,

Sole Agents for the Dominion.

Montreal, June 2nd, 1881.

Legal.

(See Accountants, &c., on other page.)

Montreal.

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North British Chambers, 11 Hospital street

Mount Forest, Ont.

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ATTORNEY, SOLICITOR, &c.

Mitchell, Ont.

**D. DENT & HODGE,**  
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—AND—

Montreal and Boston Air Line.

The Direct Route to all points in NEW ENGLAND, also to the EASTERN TOWNSHIPS.

Leave Montreal.

8.30 A. M.—Day Express, with Parlor Car, Montreal to Boston.

5.30 P. M.—Night Express for Boston, Pullman Palace Sleeping Car.

Arrive at Montreal.

9.05 A. M.—Night Express for Boston, with Pullman Sleeper.

8.45 P. M.—Day Express from Boston, with Parlor Car.

BAGGAGE PASSED BY THE CUSTOMS AT BONAVENTURE STATION, and checked through to all principal points in New England, &c.

For Tickets, apply at 202 St. James street, Windsor Hotel and Bonaventure Station.

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Supt. Traffic.

BRADLEY BARLOW,

President and General Manager.

November 14th, 1881.

Legal.

Napanee, Ont.

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ATTORNEY AT LAW,  
Solicitor in Chancery,  
Notary Public, Conveyancer, &c.

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MONTREAL OFFICE: 245 ST. JAMES ST.

OFFICERS:—Hon. C. R. Parsons, President; Thos. H. Lyons, Vice-President;  
Chas. H. Webb, Sec.-Treasurer; Wm. H. Stryker, General Agent.

Incorporated April 24th, 1877, in accordance with the provisions of an Act of the Legislature of the State of New York, filed and approved by the Secretary of State, April 20th, 1877, and subject to the recent enactment of the Legislature of the State of New York, and supervised by Life Insurance Department, is purely mutual, incorporated for the benefit and protection of its members, and assesses so that each pays *pro rata* according to age as well as membership, thus affording what no other similar institution does, namely, justice and equity to all. Strict medical examination. REFERENCES—Flour City National Bank, Rochester, N.Y.; Monroe County Savings Bank, do; City Bank of do; Albany City National Bank, Albany, N.Y.; Hon. J. Q. Smith, Consul-General, U.S., Montreal; Albert D. Nelson of H. A. Nelson & Sons, do; Messrs. Cooper, Fairman & Co., Wholesale Hardware Merchants, do; Fred. N. Howland, Howland Sons & Co., Toronto, Ont.; Messrs. Sharples Bros., Lumber Merchants, Quebec, P.Q.; Hon. Judge Henry, Supreme Court of Canada, Ottawa, P.Q.; Messrs. Lucke & Mitchell, Hardware Merchants, Sherbrooke, P.Q. For information, etc., apply to J. J. Guerin, M.D., Medical Examiner, 22 Beaver Hall Terrace.

**PROVIDENT MUTUAL ASSOCIATION OF CANADA.**

Incorporated C. S. C., Chap. 71.

HEAD OFFICE, ——— MONTREAL, P.Q.

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Vice-President: C. C. SNOWDON, Esq., Wholesale Hardware Merchant.  
B. A. T. DeMontigny, Esq., Recorder of Montreal; B. Globensky, Esq., Advocate;  
J. McIntyre, Esq., Merchant; J. Thomson, Esq., Merchant; J. A. I. Craig, Esq., Manufacturer.  
HIRAM J. DUCLOS, Secretary and Treasurer. JOHN HOPPER, Gen. Agent.  
W. J. FITZSIMMONS, Inspector of Agencies.

We solicit all persons intending to secure protection on their lives for those dependent on them, or to provide against sickness, infirmities, &c., in old age, either to call and examine the plans of our new classes, or write for our circular. After receiving all necessary information (which we shall always be most happy to give) they will not fail to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members. The best possible proofs of the popularity of the features of our new classes are, first, the number of members increases at such a rate that within a few months more we shall be the largest Mutual Association in Canada; secondly, the large majority of our members are composed of the leading and most intelligent class of citizens in the Cities and Towns of Quebec and Ontario. We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this continent, and its features are so well adapted to the ideas of the present age that no plan ever proved so popular.

WHOLESALE PRICES CURRENT, THURSDAY, JANUARY 19, 1882.

Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes items like Clinch and heavy Clinch, Tin Plate, Iron, Flour, and various oils.

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

CANADIAN PACIFIC RAILWAY. Emory's Bar to Port Moody. NOTICE TO CONTRACTORS. Tender for Work in British Columbia.

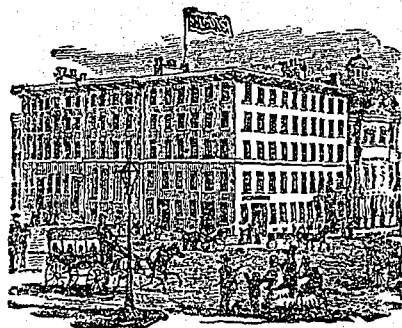
SEALED TENDERS will be received by the undersigned up to NOON on WEDNESDAY, the 1st day of FEBRUARY next, in a lump sum, for the construction of that portion of the road between Port Moody and the West-end of Contract 60, near Emory's Bar, a distance of about 85 miles. Specifications, conditions of contract and forms of tender may be obtained on application at the Canadian Pacific Railway Office, in New Westminster, and at the Chief Engineer's Office at Ottawa, after the 1st January next, at which time plans and profiles will be open for inspection at the latter office. This timely notice is given with a view to giving Contractors an opportunity of visiting and examining the ground during the fine season and before the winter sets in. Mr. Marcus Smith, who is in charge at the office at New Westminster, is instructed to give Contractors all the information in his power. No tender will be entertained unless on one of the printed forms, addressed to F. Braun, Esq., Sec. Dep. of Railways and Canals, and marked "Tender for C. P. R." F. BRAUN, Secretary. Dept. of Railways and Canals, Ottawa, Oct. 24th, 1881.

PRINCESS BAKING POWDER. Absolutely Pure. Housekeepers Favorite in leading Cities of the Dominion. WM. LUNAN & SON, Sole Proprietors, SOREL, Que., Canada.

Table with columns: Securities, Montreal Jan. 13, Railway and other Stocks, Jan. 19. Lists various government debentures, stocks, and railway shares.

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THE RUSSELL HOTEL CO. PROPRIETORS,



**WILLIS RUSSELL, President. . . QUEBEC.**

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

**RUSSELL HOUSE,**  
OTTAWA.

This Hotel is fitted, furnished and kept as an exceptional, first-class Hotel. It has ample accommodation for five hundred guests, and is delightfully and centrally situated, being in close proximity to the Parliament Buildings, the Post Office, and all the points of interest.

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**ST. LAWRENCE HALL.**

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

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Office:—Court House Buildings.

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Will furnish Samples and Price List of their manufacture of

**Ivory Buttons**

to Retail Merchants throughout Ontario. Apply for samples, and get your Buttons direct from the Factory, per express, pre-paid, and at factory prices.

Manufactures of Underclothing are especially requested to send for samples of our Shirt Buttons, which are now so rapidly taking the place of Pearl, and at only about one-third the price.

We have also to offer a box called "Curiosity Box" containing specimens of the Ivory Nut, and the buttons in the different stages of manufacture, with a lengthy circular describing the various details, which will afford great satisfaction to all who will receive it. This Box will be mailed prepaid on receipt of 50 cents.

S. S. MOYER & CO., Berlin, Ont.

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Sold on BELGIAN, FRENCH or DUTCH markets.

Intermediate to buy directly from Producers and at actual Factory prices.

Direct relations with manufactories.

Correspondence solicited.

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BUY AND SELL ON COMMISSION,  
WHOLESALE,

Flour, Oatmeal,  
Cornmeal, Grain,  
Malt, Butter,  
Pork, Lard, &c.

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**FISH AND FISH OILS.**

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Special attention given to collections.



WHOLESALE PRICES CURRENT.—THURSDAY, JANUARY 10, 1882

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G80 in	\$ 0 71 0 00	AA 33 in.....	\$ 0 23 1/2 0 00	Basswood, §.....	\$ 10 00 12 00	Brandy: Hennessy's.....gal	4 50 5 00
" A 27 in.....	0 06 1/2 0 06 1/2	36 in.....	0 24 0 00	Basswood, §.....	15 00 16 00	" case	11 00 15 00
" B 27 in.....	0 08 1/2 0 07	Check, 33 in.....	0 22 0 00	Black Walnut, culls.....	00 00 65 00	Blaquit, Dubouché & Co. gal	8 50 8 50
" H33 in.....	0 07 0 00	Denims Bluejor Brown AA	0 21 0 00	Do do 1st & 2nd.....	100 00 110 00	" case	8 00 0 00
" H1186 in.....	0 08 1/2 0 08 1/2	" A.....	0 19 0 00	Do do 1st quality.....	110 00 120 00	Jules Durat & Co..... gal	4 00 4 50
" H11136 in.....	0 09 1/2 0 00	" B.....	0 17 0 00	Cedar, round, lineal foot.....	80 00 00 07	" case	9 00 9 50
" XX36 full.....	0 20 0 00	" C.....	0 14 1/2 0 00	Cedar, flat, lineal foot.....	30 03 00 05	Pinet, Castillon & Co..... gal	3 50 3 50
" XX36 in. full (std'd)	0 10 1/2 0 11 1/2	" D.....	0 12 1/2 0 00	Cedar, square, lineal foot.....	80 07 00 09	" case	8 00 8 50
" M drilling.....	0 11 1/2 0 11 1/2	Shirtings:		Elm, soft, 1st.....	15 00 17 00	Cheaper shippers..... gal	2 50 2 75
R. K. Sheeting, 8-4 plain	0 27 0 00	Oxford striped BX.....	0 11 1/2 0 00	Elm, Rock.....	25 00 30 00	" case-qts	6 00 6 50
" 8-4 twil'd	0 30 0 32	" C X.....	0 10 1/2 0 00	Hemlock, 1 to 3 in., M.....	8 00 9 00	Irish Whiskey—Roe's case	7 75 8 75
Stormont (Brown) A 30 in.	0 07 0 07 1/2	" check B.....	0 13 1/2 0 00	Hemlock, timber, M.....	12 00 13 00	Dunville..... case	6 50 7 00
" A A33 in.....	0 08 1/2 0 07 1/2	" C.....	0 10 1/2 0 00	Maple, hard, M.....	18 00 20 00	Mitchells..... imp gal	2 40 2 50
" B B36 in.....	0 08 1/2 0 08 1/2	Galatea Stripes.....	0 16 0 00	Soft, do.....	14 10 16 00	" case-qts	6 00 9 50
" C C36 in.....	0 09 1/2 0 09 1/2	Regatta, Check A.....	0 16 0 00	Oak, M.....	35 00 40 00	Scotch Whiskey..... case-qts	5 50 7 50
Canada (Grey) A W 30 in.	0 07 0 00	Check Solids A.....	0 15 1/2 0 00	Pine, clear, M.....	35 00 40 00	Encore..... case	6 50 6 00
" A D 32 in.....	0 07 0 00	Do 3-ply 16 oz. B, per ble	25 00 0 00	2nd quality, Jo.....	18 00 24 00	Hay, Fairman & Co.'s case	6 00 0 00
" A H 35 in.....	0 08 0 00	Park's Yarn, White.....	0 28 0 00	3rd.....	12 00 15 00	" gal	2 50 2 75
" A C 36 in.....	0 08 0 00	" Colored.....	0 38 0 00	Lath, M.....	1 50 0 00	Sheriff's Islay..... imp. gal.	2 50 3 00
" A B 35 in.....	0 08 1/2 0 00	Warp White.....	0 28 0 00	Spruce, 1 to 2 in., M.....	9 00 11 00	" cases	0 00 0 00
" A E 36 in.....	0 10 0 00	Do. Knitting Cotton Balls:				Jamaica Rum per imp. gal.	3 20 3 40
" A A 36 in.....	0 10 1/2 0 00	No. 8 Unbleached.....	0 49 0 00			Geneva Spirits..... imp. gal.	2 10 2 15
Yarns.—White per lb	0 28 0 00	" Bleached.....	0 61 0 00			" Green cases	4 15 4 50
Ticking.—" B2 30 1/2 in.	0 12 1/2 0 00	" Colored.....	0 55 0 71			" Rod cases.....	8 00 8 10
" B B 30 in.....	0 15 1/2 0 00	Paints, &c.				Champagne	
" B B 30 in.....	0 18 0 00	White Lead, gen, 100 lb kgs	7 00 0 00			G. H. Mumm, Dry Verzen'y	25 50 28 00
" AA 32 in.....	0 20 0 00	" No. 1.....	8 00 8 50			Pommery.....	28 00 32 00
Fancy Shirtings.—		White Lead No. 2.....	1 00 2 00			J. Mumm Extra Dry.....	21 50 23 00
" Clyde Checks.....	0 15 0 00	in Oil, per 25 lbs.....	1 90 2 00			Bollinger..... qts.	26 25 27 00
" Canada.....	0 14 0 00	Do., No. 1.....	1 60 1 80			Piper Heidsieck.....	25 00 26 00
Lybster No. 3, 30 in.....	0 06 1/2 0 00	" 2.....	1 40 1 50			Sherries—Pernardin's.....	1 00 6 00
" No. 2, 32 in.....	0 07 1/2 0 00	" 3.....	1 30 1 50			Ports—Cockburn, Smiths	
" No. 2, 35 in.....	0 08 1/2 0 00	White Lead, dry.....	0 05 0 06 1/2			& Co.'s.....	1 90 5 00
Colored Goods:—		Red Lead.....	0 05 0 06			G. B. Sandeman, Sons & Co	1 80 5 00
Denims, blue & brown.....	0 18 0 00	Velvetian Red, Eng'n.....	1 75 2 00			Graham's.....	2 10 4 50
Checks, blue, brown, foy.....	0 15 1/2 0 00	Yel. Ochre, French.....	1 75 2 00			Ciaret, (cases).....	3 50 & up
Checks, Prince Victor.....	0 15 1/2 0 00	Whiting.....	0 55 0 60			Tarragona Ports, imp. gal.	1 10 1 80
Ticking, 28 in. No. 1X.....	0 14 0 00	Salt.				Native Wines.....	0 80 1 50
" 30 in. No. 1.....	0 16 0 00	Liverpool Coarse, per bag	0 65 0 70			Can. Spirits, Imp. gallon.	Duty In Paid Bond
" 30 in. No. B1.....	0 17 0 00	Canadian per brl do	0 00 0 00			Alcohol— 65 O. P.....	2 71 1 04
Dundas (Grey) D 30 in.....	0 07 0 00	Factory filled..... do	1 00 1 10			" Pure Spirits " 50 ".....	2 72 1 05
" C 32 in.....	0 07 1/2 0 00	Eureka factory filled do	2 00 0 00			" 25 U. P.....	1 29 0 53
" B 35 in.....	0 09 0 00	Timber, Lumber, &c.				Whiskeys:—Family Proof.....	1 39 0 53
" A 36 in.....	0 10 0 00	Ash, 1 to 4 in., M.....	17 00 18 00			Old Bourbon.....	1 39 0 53
" AX 36 in full.....	0 10 1/2 0 00	Ash, timber, M.....	20 00 25 00			Rye, Toddy, Malt.....	1 31 0 65
" E. 36 in.....	0 08 1/2 0 00	Birch, 1 to 4 in., M.....	16 00 18 00			Rye, 4 years old.....	1 00 0 78
Tackings.—C 30 in.....	0 15 1/2 0 00					" 5 ".....	1 70 0 88
D 30 in.....	0 15 1/2 0 00					" 6 ".....	1 80 1 95
B 33 in.....	0 18 0 00					" 7 ".....	1 90 1 08
A 33 in.....	0 20 0 00						

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

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**ASSURANCE CO.**  
 OF LONDON, ENGLAND.  
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 MONTREAL, 64 ST. FRANCOIS XAVIER ST.  
 FRED. COLE, General Agent

The "Sweetland Lathe Chuck,"  
 INDEPENDENT, UNIVERSAL AND ECCENTRIC.

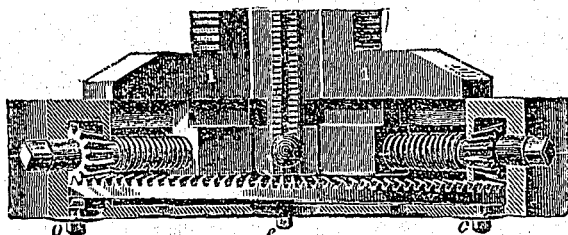


Fig. 5. No. 1, Or Reverse Jaw.

Three Chucks in one, at price of an ordinary Chuck. Guaranteed unequalled as to Utility, Simplicity, Strength and Durability. No Machine Shop is complete without one.

These Chucks will be sent to any responsible Machine Shop on 30 days trial, and if not entirely satisfactory in every respect, can be returned. Send for Circulars and Prices, or order Chuck on trial.

**Lucius C. Benton,**  
*Metal Merchant,*  
 ST. THOMAS, ONT.

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

**\$36,000,000**  
 CAPITAL AND INVESTED FUNDS REPRESENTED.

Local Agents having local influence, wanted for above Companies in unrepresented districts.

J. C. BRAZIER, Inspector. Wm. JACKSON, Secretary.

All communications to be addressed to  
**TAYLOR BROTHERS,**  
 GENERAL AGENTS, MONTREAL.

THE  
**METROPOLITAN MUTUAL BENEFIT**  
 SOCIETY.

Head Office, . . . Montreal, P.Q.

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

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

Agents wanted in Every City, Town, Village and County in the Dominion. The following is an extract from a letter received from His Excellency the Governor General of Canada:

"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.  
 "They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion."  
 (Signed) LORNE.



# CANADA LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.  
A. G. RAMSAY, Managing Director.

ABSTRACT OF 34th ANNUAL REPORT TO 30th APRIL, 1881.

1. Assets 30th April, 1881.....	\$4,500,161
2. Income for the year.....	957,258
3. Income from Interest (included in above).....	284,208
4. Claims by death during the year.....	221,767
5. Do as estimated by the Co.'s tables and provided for.....	320,135
6. Difference in Co.'s favor between actual and estimated death rate.....	101,878
7. Excess of Interest revenue over death claims.....	59,451
8. Number of policies issued for the year, 2257, for.....	4,157,165
9. Total Policies in force at date, 13,993, upon 11,498 lives, for.....	25,024,270

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

**Bonus Additions to Life Policies** for past fifteen years have added \$375 to each \$1,000 of original Assurance. **Cash Profits** for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

MONTREAL BRANCH, . . . 180 ST. JAMES STREET.

R. POWNALL, Secretary for Pro. of Que. P. LAFERRIERE, Inspector of Agencies.  
JAMES AKIN, Special City Agent.

# THE MUTUAL LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, HAMILTON, ONT.

GOVERNMENT DEPOSIT, - \$101,000.00.

Policies on the "RESERVE FUND PLAN" issued by this Company only, (and copyright'd) contain a written statement of the amount of cash or paid-up insurance guaranteed to the Policy-holder, if discontinuing the payment of premiums after 5, 10, 15, 20, 25, 30, 35 payments, &c.

**DIRECTORS:**

JAMES TURNER, Esq., President.	ALEX. HARVEY, Esq., Vice-President.
J. M. WILLIAMS, Esq.	ANTHONY COPP, Esq.
DONALD McINNES, Esq.	JOHN HARVEY, Esq.
H. T. RIDLEY, M.D.	G. M. RAE, Esq.
J. M. BUCHAN, Esq.	D. B. CHISHOLM, Esq.
J. J. MASON, Esq.	SAMUEL PETERS, Esq.

DAVID BURKE, Manager. WILLIAM SMITH, Secretary.

# THE ROYAL CANADIAN

Fire and Marine Ins. Co.

President, . . . ANDREW ROBERTSON, Esq.

Vice-President, Hon. J. R. THIBAudeau.

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

HEAD OFFICE:—160 ST. JAMES Street, MONTREAL.

Marine Insurance.

# BOSTON MARINE INSURANCE CO.

AND THE

# SHOE AND LEATHER INS. CO.

OF BOSTON,

Will continue to cover **OCEAN MARINE** Risks on Cargoes and Freights, at Current Rates.

Losses paid in Montreal, Boston, New York, or London, Eng.

**HERRIMAN & ROSS,**

17, ST. JOHN STREET, MONTREAL.

AGENTS

Incorporated  
A. D. 1874.

# CANADA

Charter  
Perpetual.

## FIRE & MARINE INSURANCE COMPANY.

HEAD

OFFICE,

HAMILTON,



ONTARIO.

Capital, \$1,000,000 fully Subscribed

Deposited with Dominion Government, \$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.  
VICE-PRESIDENTS—GEORGE ROACH, Esq., Mayor, City of Hamilton.  
D. THOMPSON, Esq., M. P., Co. of Haldimand.

MANAGER AND SECRETARY—CHAS. CAMERON.

**BRANCH OFFICES:**

Montreal—No. 117 St. Francois Xavier Street.—WALTER KAVANAGH, General Agent.

Quebec—No. 78 St. Peter Street.—T. H. MAHONY, Agent.

Halifax, N. S.—No. 22 Prince Street.—CAPT. O. J. P. CRARSON, General Agent.

St. John, N. B.—No. 103 Prince William Street, M. & T. B. Robinson, General Agents.

Manitoba Agency—Winnipeg—ROBT. STRANG, Agent.

# THE STANDARD FIRE INSURANCE CO.

Head Office, - - - HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

It confines its business for the present exclusively to the Province of Ontario, and limits its Liability on any First Class Risk to \$3,000.

PRESIDENT:— D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex-M.P. for Hamilton.

SECRETARY-TREASURER—H. THEO. CRAWFORD.

# ALLIANCE FIRE INSURANCE CO.

Head Office - - - HAMILTON, ONT.

AUTHORIZED CAPITAL - - - - - \$500,000.  
GOVERNMENT DEPOSIT, MADE.

PRESIDENT,  
D. B. CHRISHOLM.

VICE-PRESIDENT,  
J. E. O'REILLY.

MANAGER,  
H. THEO. CRAWFORD.

INSPECTOR,  
R. H. JARVIS.

**TORONTO BOARD.**

W. W. COPP, Esq. (Messrs. Copp, Clark & Co.), Chairman.  
JOHN CANAVAN, Esq., Barrister.  
JOHN TURNER, Esq., Merchant.  
J. S. KING, M.D., Surgeon, Mercer Institute.  
ROBERT BARBER, Esq., Manufacturer Streetsville.

**LOCAL DIRECTORS.**

ALEX. TERRICE, Esq., Manufacturer, Dresden.  
HORATIO JELL, Esq., Gentleman, Wardsville.  
J. S. BUCK, Esq., Barrister, Sarnia.  
D. B. McLENNAN, Esq., Barrister, Cornwall.  
C. F. FERGUSON, Esq., M.P., Kemptville  
ADAM ISBISTER, Esq., Merchant, Petrolia.  
HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

**CAPITAL, \$1,188,000.**

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

**DIRECTORS:**

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

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

CAPT. JOHN LAWRENCE, Special Agent.

*Fire, Life, Accident, Guarantee.*

RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—BOURSTED & GIBBS, Agents.  
QUEBEC—H. C. BOSSE & Co. Agents.  
ST. JOHN, N. B.—H. CHURCH & Co. Agents.  
HALIFAX, N. S.—MC SWENNEY & FIELDING, Agts.  
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,  
Agent.

WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.

**HEAD OFFICE, 179 St. James Street,  
MONTREAL.**

ALFRED PERRY, late General Manager of the  
Royal Canadian Insurance Co.,  
AGENT for the CITY OF MONTREAL.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, Jan. 19, 1882.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	140
Canada Life .....	2,500	7½-6mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't .....	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	280
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12½	.....
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance.....	20,000	7½ 6mos.	40	20	170 175
Royal Canadian Insurance.....	20,000	5	100	15	.....
Accident Ins. Co. of North America...	2500	8 per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	8 per ct	50	20	.....

**BRITISH AND FOREIGN.—(Quotation on the London Market, Jan. 2, 1882.**

					Market value p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	£22½
Commercial Union Fire Life & Marine..	50,000	30	50	5	£23½ £24½
Edinburgh Life.....	5,000	10	100	15	£44
Fire Insurance Association .....	100,000	5	£10	£2	80s 90s
Guardian Fire and Life.....	20,000	13	100	50	£71 £73
Imperial Fire.....	15,000	.....	10	25	£150 £155
Lancashire Fire and Life.....	100,000	£7 p. sh.	30	2	£3 9½
Life Association of Scotland.....	10,000	15	40	8½	£28½
Lion Fire .....	500,000	.....	10	2	20s 20s
Lion Life.....	92,000	.....	10	2	25s 25s
London Assurance Corporation .....	35,802	48	25	12½	£63 £65
London & Lancashire Life.....	10,000	10	10	1 7-20	25s 80s
Livorp' & London & Globe Fire & Life	£391,752	70	20	2	£19½ £20
Northern Fire & Life .....	30,000	70	100	5	£53½ £54
North British & Mercantile Fire & Life	40,000	50	50	6½	£68
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	£326½
Queen Fire & Life.....	200,000	30	10	1	67s 6d 65½ 9d
Royal Insurance Fire & Life .....	100,000	60	20	8	£31½
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	28s.
Scottish Provincial Fire & Life .....	20,000	15	50	8	£15½
Standard Life.....	10,000	58½	50	12	£71½ £72½
Star Life.....	4,000	5	25	1½	£15

**ROYAL INSURANCE CO'Y.**  
OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$10,000,000  
FUNDS INVESTED - - - - - 21,000,000  
ANNUAL INCOME - - - - - 5,000,000

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, I W. TATLEY.

**NORTH BRITISH AND MERCANTILE**  
FIRE AND LIFE INSURANCE CO.

ESTABLISHED 1809.

SUBSCRIBED CAPITAL, . . . . \$10,000,000  
Whereof Paid-up \$2,500,000.

**CANADA BOARD:**

MANAGING DIRECTORS.

D. LORN MACDOUGALL, Esq. THOMAS DAVIDSON, Esq.

**DIRECTORS:**

GILBERT SCOTT, Esq., of Messrs. Wm. CHAS. F. SMITHERS, President Bank  
Dow & Co. of Montreal.  
The Hon. THOMAS RYAN, Senator.

**FINANCIAL POSITION OF THE COMPANY.**

— Funds as at 31st December, 1880:	— Revenue for the year 1880.
Paid-up Capital.....	£500,000 Stg.
Fire Reserve Fund.....	704,577 "
Premium Reserve.....	317,058 "
Balance of Profit and Loss Account.....	516,267 "
Life Accumulation.....	25,089 1/4 "
Annuity Funds.....	371,274 "
	From Fire Department.....
	Fire Premiums.....
	From Life Department:
	Life Premiums and Interest.....
	Total Revenue.....

WILLIAM EWING, Inspector.

GEORGE U. AHERN, Sub-Inspector.

Head Office for the Dominion of Canada in Montreal.  
See Reduced Rates for Canada.

D. LORN MACDOUGALL,  
THOMAS DAVIDSON, Gen.

**UNCONDITIONAL, INCONTESTIBLE**  
**LIFE POLICIES.**

The objection is very often made to Life Assurance that the Companies may take advantage of some of the numerous and complicated conditions on their policies, and thus either avoid entirely the payment of claims, or compromise with the widow for a small sum. There is considerable force in this argument, but it cannot be urged in discriminately against all Companies. The SUN LIFE ASSURANCE COMPANY, of Montreal, issues absolutely unconditional policies. There is not one restriction of any kind on them. The assured may reside in any part of the world without extra premium, for instance, when once he has obtained the policy, he may go to the North Pole or to Central Africa, without giving notice, or paying one cent additional of premium. He may change his occupation to the most hazardous imaginable; he may travel, hunt, enter the army, canoe around the world, or do anything else he chooses to without any extra of any kind. The contrast is remarkable with other policies. Ask an agent to show you one; it speaks for itself.

Remember THE SUN is the only Company in America which issues an unconditional policy.

**"SUN" Accident Policies.**

They are the most Liberal in existence, having days of grace and other privileges which are given by no other Company.

**Assets About \$1,000,000.**

PRESIDENT.—THOMAS WORKMAN.  
VICE-PRESIDENT.—M. H. GAULT, M.P.

**R. MACAULAY, Sec'y.**

Insurance.

**THE ACCIDENT INSURANCE COMPANY**

OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, . . \$500,000.

HEAD OFFICE, MONTREAL.

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

MANAGER.

**EDWARD RAWLINGS.**

**THE ACCIDENT**

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

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks.....over \$90,000,000  
Invested Funds....." 26,000,000  
Annual Income.....about 4,000,000  
or over \$10,000 a day.  
Claims paid in Canada,.....over \$1,200,000  
Investments in Canada,.....over 1,000,000

Total amount paid in Claims during the last 8 years, over **Fifteen Millions of Dollars**, or about \$5,000 a day.

W. M. RAMSAY, Manager, Can.

Established 1803.

**IMPERIAL**

*Fire Insurance Comp'y*  
OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents.

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

Insurance.

**QUEEN**

INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . . \$2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,  
Chief Agents in Canada

**SOVEREIGN**

*Fire Insurance Company*

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

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

G. BANKS, Assistant Manager.

Insurance effected at reasonable rates.

Legal.

Windsor, N.S.

W. H. & A. BLANCHARD,  
Solicitors, Accountants and Notaries Public.

Wingham, Ont.

J. A. MORTON,  
Barrister, Attorney, Solicitor in Chancery,  
Notary Public, Conveyancer, &c.  
Special attention to mercantile collections.

Woodstock, Ont.

BEARD & NELLIS, Barristers, &c., Offices in the  
Oxford Permanent Building Society's Building.

A. V. McCLENEGHAN,  
BARRISTER & ATTORNEY-AT-LAW.  
Solicitor in Chancery, Conveyancer, Etc., Etc.  
OFFICE:—Immediately West of American Express  
Office.

Yarmouth, N.S.

THOS. B. FLINT, LL.B.,  
BARRISTER and ATTORNEY-AT-LAW



DEVOTED TO

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

Issued every Friday Morning.

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Office: Exchange Bank Building,  
102 ST. FRANCOIS XAVIER STREET,  
Corner of Notre Dame St., Montreal.

M. E. FOLEY, Managing Editor and Proprietor.

**Q. M. O. & O. RAILWAY.**  
**CHANGE OF TIME.**

COMMENCING ON

Monday, January 2nd, 1882,

Trains will run as follows:

	MIXED.	MAIL.	EXPRESS.
Leave Hochelaga for Ottawa.....	P.M. 8 20	A.M. 8 30	P.M. 6 00
Arrive at Ottawa.....	A.M. 7 55	P.M. 1 20	P.M. 9 50
Leave Ottawa for Hochelaga.....	P.M. 10 00	A.M. 8 10	P.M. 4 55
Arrive at Hochelaga.....	A.M. 9 45	P.M. 1 00	P.M. 9 45
Leave Hochelaga for Quebec.....	P.M. 8 40	A.M. 8 30	P.M. 10 00
Arrive at Quebec.....	P.M. 8 00	A.M. 9 50	P.M. 6 30
Leave Quebec for Hochelaga.....	P.M. 8 30	A.M. 10 00	P.M. 10 00
Arrive at Hochelaga.....	A.M. 7 30	P.M. 4 50	A.M. 6 30
Leave Hochelaga for St. Jerome.....	P.M. 6 00		
Arrive at St. Jerome.....	P.M. 7 45		
Leave St. Jerome for Hochelaga.....	A.M. 6 45		
Arrive at Hochelaga.....	P.M. 9 00		
Leave Hochelaga for Joliette.....	P.M. 5 15		
Arrive at Joliette.....	P.M. 7 40		
Leave Joliette for Hochelaga.....	A.M. 6 20		
Arrive at Hochelaga.....	P.M. 8 50		

(Local Trains between Aylmer, Hull and Ottawa.)  
Trains leave Mile-End Station *Ten Minutes Later* than Hochelaga.

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains  
Trains to and from Ottawa connect with Trains to and from Quebec.

Sunday Trains leave Montreal and Quebec at 4 p.m.  
All Trains run by Montreal Time.

GENERAL OFFICES—13 PLACE D'ARMES.

TICKET OFFICES:

13 Place d'Armes, } MONTREAL.  
202 St. James Street, }  
Opposite St. Louis Hotel, QUEBEC.  
Opposite Russell House, OTTAWA.

L. A. SENECAU, Gen'l Supt.

*Intercolonial Railway.*

1881. Winter Arrangements. 1882.

Commencing—21st Nov., 1881.

THROUGH EXPRESS PASSENGER TRAINS

run DAILY (Sunday excepted) as follows:

Leave Point Levi.....	8.10 a.m.
Arrive Riviere du Loup.....	12.55 p.m.
" Trois Pistoles.....	2.05 "
" Rimouski.....	8.49 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.00 p.m.

This Train connects at Chaudiere Curve with the Grand Trunk Train, leaving Montreal at 10.00 p.m.

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

The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.00 a.m. by connecting at Chaudiere Curve with the Grand Trunk train at 8.10 p.m., remain at Campbellton over Sunday.

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

G. W. ROBINSON,  
Eastern Freight and Passenger Agent,  
120 St. Francois Xavier Street,  
(Old Post Office Building),  
Montreal.

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 15th November, 1881.

Insurance.

THE  
**MARINE**  
**INSURANCE**

COMPANY (LIMITED.)  
Old Broad Street, London.  
Established 1836.

Capital (Stg.) . . . £1,000,000—\$4 888,666  
Reserve " . . . . . 370,000—1,798,000  
Additional Surplus . . . 293,000—1,444,000

The undersigned have been appointed Agents for this well-known and old-established Company, and are now prepared to write

**Ocean Marine Risks**

at CURRENT RATES, and beg leave to solicit a share of the patronage of the shipping public.

**OPEN POLICIES ISSUED.**

LOSSES PAID PROMPTLY at any of the Company's Agencies in any part of the world.

**John F. Nott & Co.,**

AGENTS,

119 St. Francois Xavier Street,  
MONTREAL.

Telephone communication.

Insurance.

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

LIFE AND FIRE.

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman,  
THOMAS CRAMP, Esq., Dep.-Chairman,  
THORODOR HART, Esq. ANGUS C. HOOPER, Esq.  
EDWARD J. BARBEAU, Esq.

**G. F. C. SMITH, Resident Secretary**

Medical Referee—D. C. MAOGALEUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLBY.

Agencies Established Throughout Canada.

HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

**The North American Mutual**  
LIFE INS. CO.,

(Incorporated by Dominion Parliament.)

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

Head Office—23 Toronto St., Toronto.

HON. ALEX. MAOKENZIE, M.P., President.  
HON. ALEX. MORRIS, M.P.P., Vice-President.  
WM. McCABE, F.I.A., Managing Director.

In Mutual Branch all Profits Accrue to the Assured, to whom they Legitimately belong, being the only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.  
From the poorest to the richest, from the child to the Man of 60.

M. BROWN, Quebec, City Agent.

F. C. IRELAND, Manager Prov. Que.,  
358 Notre Dame St., Montreal.

Insurance.

THE

**LION**

Life Insurance Co.'y  
Of London, England.

Subscribed Capital, . . . . \$4,600,000  
Paid up " . . . . . 920,000  
British Government Deposit, . . 100,000  
Canadian " " . . . . . 50,000

HEAD OFFICE FOR CANADA:

42 ST JOHN STREET, MONTREAL.

Canadian Directors:

HON. JOHN HAMILTON, Pres. Merchants' Bank.  
JOHN HOPE, Esq., of John Hope & Co.  
ROBERT SIMMS, Esq., of R. Simms & Co.  
ALEX. MURRAY, Esq. Director Bank of Montreal.

**COMPETENT MANAGER**

WANTED FOR THE

**MARITIME PROVINCES.**

One thoroughly posted in obtaining Life Business will find an advantageous appointment.

General Manager, **F. STANCLIFFE**

**WESTERN**

**ASSURANCE COMPANY.**

**FIRE & MARINE.** Incorporated 1851.

Capital and Assets . . . . . \$1,680,785 96  
Income for Year ending 31st Dec., 1880 . . . . . \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres. J. J. KENNY, Man'g. Dir.  
JAS. BOOMEK, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch,  
100 ST. JAMES STREET.

**NOTICE.**

Persons insuring with the CONFEDERATION LIFE ASSOCIATION before the 31st DECEMBER next will be entitled to receive one full year's share of profits at the approaching distribution, which takes place after the close of the books for the current year.

The results already attained, especially under the Endowment and Limited Payment Plans, are unsurpassed by those of any Company doing business in Canada.

N.B.—All policies of the Confederation are non-forfeitable after having been two years in force, and are indisputable after three years.

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

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

**TO INSURANCE AGENTS.**

WANTED.—Gentlemen of experience in the business General, District or Local Agents to represent jointly the undermentioned Companies.

SPECIAL TERMS to good men. Application to be addressed to the Manager.

**FIRE INSURANCE ASSOCIATION.**

(Limited)

**OF LONDON, ENGLAND.**

CAPITAL, - \$5,000,000. RESERVE FUND - \$250,000.  
PAID UP, - \$1,000,000. GOVERNMENT DEPOSIT - \$100,000.  
JAMES BOURNE, WILLIAM ROBERTSON,  
Fire Superintendent. Manager.

THE

**LONDON & LANCASHIRE**

Life Assurance Co., of London, England,  
DOES A LIFE INSURANCE BUSINESS ONLY.

ASSETS, \$1,600,000.00.  
FUNDS IN HAND EXCEED \$1,100,000.00.  
FUNDS INVESTED IN CANADA, over \$225,000.00.

Rates lower than the majority of Offices. Reserves deposited annually with the Receiver General and held exclusively for the benefit of Canadian Policy-holders, thus affording absolute security.

CANADA BRANCH:

Head Office, 217 ST. JAMES ST., MONTREAL.

BOARD OF DIRECTORS.

Hon. D. A. SMITH, M.P., Director Bank of Montreal, Chairman.  
JOHN OGILVY Esq. EDW. MAOKAY, Esq., Director Bank of Montreal, Deputy-Chairman.  
ROBT. BENNY, Esq. JAS. S. HUNTER, Eng., N.P.  
**WILLIAM ROBERTSON,**  
Manager for Canada.