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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 11.

MONTREAL, FRIDAY, OCTOBER 22, 1880.

No. 10.

Leading Wholesale Houses of Montreal

GAULT BROS. & CO.,

MONTREAL,
MANUFACTURERS OF

Canadian Tweeds,
Flannels,
Cottons,
Yarn, Bags, &c.,

IMPORTERS OF

British and Foreign Woolens,
Dress Goods,
Small Wares, Hosiery, &c.
Tailors' Trimmings, and
Gents' Furnishings.

We have in all Departments our usual Fall Assortment for the Season's Trade, and will be glad to send our friends when in this market. Having

ENLARGED OUR PREMISES

to meet the requirements of our trade, we have greater facilities for doing business, and are in a better position than ever to fill promptly and carefully any orders that may be entrusted to us.

GAULT BROS. & CO.

JAMES CRISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

FELT HATS.

We have made extensive additions to our WOOL HAT MACHINERY, and will double our production for the Spring Trade of 1880.

FUR HAT MANUFACTORY.

We have contracted for complete outfit of Fur Hat Machinery, and will be in a position to offer to the trade

FUR HATS

of our own manufacture for the approaching Season. Owing to the large saving in cost by increased production, we are enabled to sell our manufacture at prices below current rates.

Leading Wholesale House of Toronto.

JOHN MACDONALD & CO.

PLAIN

AND

FANCY

WINCEYS.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington street, } TORONTO.
28, 30, 32 and 34 Front street,

WYLD BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures

&c., &c., &c.

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

MR. JAMES MCGILLIVRAY,
246 St. James Street.

Leading Wholesale Houses of Montreal

H. A. NELSON & SONS,
WHOLESALE DEALERS IN

CLOCKS, SMALL WARES,
FANCY GOODS,
WOODEN WARE.

TOYS.

Dolls in Wax, Rubber, Unbreakable China.
Dolls' Heads do
Blocks by the following celebrated makers:—
"Crandall," "McLaughlin," "Lyman," "Emboss"
Co."

Toy Watches.
Rubber Toys.
Tops, all kinds.
Color Boxes.
Tin Toys, all the latest novelties.
Iron Toys do
Neph's Arks.
Nine Pins.
Marbles.
Balls, all kinds.
Mechanical Toys.

The most complete assortment in every department, including all the latest novelties.

Montreal:

57, 59, 61 & 63 ST. PETER ST.

Toronto:

56 & 58 FRONT STREET.

MONTREAL TRADE.

We beg to announce that we have opened an office at 214 ST. JAMES STREET, Montreal, under the management of Mr. E. O'BRIEN,

FOR THE SALE OF

STAPLE and FANCY

DRY GOODS,

Millinery, Mantles, Laces,

AND

Merchant Tailors' Goods,

&c., &c.

As our goods are very SUPERIOR IN STYLE and QUALITY, and FULLY 10 per cent. CHEAPER than can be bought from Montreal Houses, we cannot afford to make bad debts or losses of any kind, therefore no orders will be considered accepted unless approved of by us.

HUGHES BROTHERS.

Toronto, Oct., 1880;

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
 Capital Subscribed, \$12,000,000
 Capital Paid-up, 11,999,200
 Reserve Fund, 5,000,000

Head Office, Montreal.

Board of Directors.

GEORGE STEPHEN, Esq., President.
 G. W. CAMPBELL, Esq., M. D., Vice-President.
 Hon. Thos. Ryan, Edward Mackay, Esq.
 Peter Redpath, Esq., Gilbert Scott, Esq.,
 Hon. Donald A. Smith, Alexander Murray, Esq.
 Alfred Brown, Esq.

C. F. Smithers, General Manager
 W. J. Buchanan, Assistant General Manager.

Branches and Agencies in Canada.

Montreal, W. J. Buchanan, Manager.
 J. E. S. Clouston, Asst. Manager.

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

Agents in Great Britain.—London, Bank of Montreal, 5 Bireh Lane, Lombard Street. London Committee—E. H. King, Esq., Chairman, Robert Gillespie, Esq., Sir John Rose, Bart., K. C. M.G.

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 53 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, The Farmers' and Mechanics' National Bank, 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. \$1,000,000

HEAD OFFICE, . . . MONTREAL.

DIRECTORS.

M. H. GAULT, President
 T. CAVERHILL, Vice-President

A. W. Ogilvie, Thomas Tiffin,
 E. K. Greene, James Crathern,
 Alex. Buntin.

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. R. Terroux, Jr., do

FOREIGN AGENTS,

LONDON:—The Alliance Bank (Limited).
 NEW YORK:—The National Bank of Commerce.
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.
 Collections made promptly and remitted for at lowest 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.

John James Cater, J. J. Kingsford,
 Edward Arthur Hoare, R. Herley Lubbock,
 Henry T. Farrer, A. H. Philpotts,
 Richard H. Glyn, J. Murray Robertson,
 H. J. B. Kendall, J. H. Brodie.

Secretary—E. W. BRADFORD.

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

R. E. GRINDLEY, General Manager.
 J. S. CAMERON, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.

CHICAGO.—R. Steven, Agent.
 SAN FRANCISCO.—A. Macmillan, 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. Marouard, André & Co. Lyons—Crédit Lyonnais.

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1856.

Capital, \$2,000,000 Res. \$140,000

HEAD OFFICE, MONTREAL.

Directors.

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

Branches of The Molsons Bank.

Brockville, Meaford, Smith's Falls,
 Clinton, Millbrook, St. Thomas.
 Exeter, Morrisburg, Toronto,
 Ingersoll, Owen Sound, Sorel, P.Q.
 London, Ridgeway.

AGENTS IN THE DOMINION.

Quebec—Quebec Bank and Eastern Townships Bank.
 Ontario and Manitoba—Ontario Bank and Bank of Montreal 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. C. F. Smithers & W. Watson; 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.

AGENTS IN GREAT BRITAIN.

London—Alliance Bank, "limited," Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital - - - \$5,500,000.
 Reserve Fund, - 475,000.

HEAD OFFICE - - - MONTREAL

Board of Directors.

HON. JOHN HAMILTON, President
 JOHN McLENNAN, 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. Ottawa.
 Berlin. Owen Sound.
 Brantford. Perth.
 Chatham. Prescott.
 Galt. Quebec.
 Gannanogue. Renfrew.
 Hamilton. Stratford.
 Ingersoll. St. John, Que.
 Kingcardine. St. Thomas.
 Kingston. Toronto.
 London. Walkerton.
 Montreal. Waterloo, Ont.
 Napanee. Windsor.
 Winnipeg, Manitoba.

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.—23 Chamber of Commerce Building. Arthur Wickson, 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 \$2,000,000.

HEAD OFFICE, . . . MONTREAL

C. S. CHERRIER, Esq., President.
 GEO. S. BRUSH, Esq., Vice-President.
 A. A. TROTTER, Esq., Cashier.

FOREIGN AGENTS.

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

ONTARIO BANK.

Capital Subscribed, \$3,000,000; Paid-up, \$2,996,766;
 Reserve Fund, \$100,000.

Head Office, - - - Toronto, Ont.

DIRECTORS:

HON. W. P. HOWLAND, PRESIDENT
 C. S. GZOWSKI, Esq. VICE-PRESIDENT.
 HON. JOHN SIMPSON.
 HON. D. A. MACDONALD.
 D. MACKAY, Esq., M.D.
 W.M. MCGILL, Esq., M.D.
 A. M. SMITH, Esq.

D. FISHER, General Manager.

Agent for the Government of Ontario.
 Branches.—Guelph, Lindsay, Montreal, Oshawa, Peterboro', Ottawa, Port Perry, Port Hope, Pembroke, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.
 Foreign Agent.—London, Eng.—Bank of Montreal. New York—R. Bell and C. F. Smithers. 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.
Nobah Barnhart, Esq. James Michie, Esq.
Hon. Adam Hope T. Sutherland Stayner, Esq.
George Taylor, Esq. Jno. J. Arnott, Esq.
A. R. McMASTER, Esq.
W. N. ANDERSON, General Manager.
B. E. WALKER, Inspector.

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

BRANCHES.

Barrie.	Quebn.	Sarnia.
Belleville.	Hamilton.	Scotford.
Berlin.	London.	Simcoe.
Brautford.	Lucan.	Stratford.
Chatham.	Montreal.	Strathroy.
Collingwood.	Norwich.	Thorold.
Dundas.	Orangeville.	Toronto.
Dunnville.	Ottawa.	Walkerton.
Galt.	Paris.	Windsor.
Goderich.	Peterboro'.	Woodstock.
	St. Catharines.	

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 Authorized - - - - - \$1,000,000
Capital Paid up - - - - - 884,045

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Dunnville, Perkasie and Woodstock.

AGENTS IN LONDON, ENG.—Bosnaguet Salt Co.
AGENTS IN NEW YORK—Bank of Montreal.

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

EASTERN TOWNSHIPS BANK.

AUTHORIZED CAPITAL, - - - - - \$1,500,000
CAPITAL PAID IN May 15, 1879 - - - - - 1,231,668
RESERVE FUND, - - - - - 200,000

Board of Directors.

R. W. HENKNER, President.
Hon. T. LEE TERKILL Vice-President.
Hon. M. H. Cochrane, G. N. Galer,
G. K. Foster, Hon. J. H. Pope.
A. A. Adams, Hon. G. G. Stevens.
T. S. Morey.
WM. FARWELL, General Manager.
Head Office—Sherbrooke, Que.
Branches.

Waterloo, Richmond,
Oatcook, 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 Bank.

The Bank of Toronto.
CANADA.

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

DIRECTORS:

WILLIAM GOODRICHAM, 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; PETER BONO, J. H. Roper Manager; COBURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wads-worth, Manager; BARRIE, J. A. Strath, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgetta, Manager.

BANKERS

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL AUTHORIZED - - - - - \$2,000,000
" SUBSCRIBED - - - - - 2,000,000
" PAID-UP - - - - - 2,000,000

DIRECTORS.

HON. E. CHINIC, President.
HON. ISIDORE THIBAUDEAU, Vice-President.
Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.
U. Tessier, jr. Joseph Hamel, Esq.
P. Vallee, Esq.
FRS. VIZZINA, Cashier.
Montreal Branch—J. B. Sancer, Manager.
Sherbrooke—P. LeFrance, Manager.
Ottawa Branch—Sam Benoit, Manager.

Agents in New York—National Bank of the Republic
England—National Bank of Scotland
Other agencies in all parts of the Dominion.

Loan Societies.

THE HAMILTON
Provident and Loan Society.

HON. ADAM HOPE, Senator—President.
W. E. S. VICE-President.
Capital (authorized to date) - - - - - \$1,000,000.00
Subscribed Capital - - - - - 1,000,000.00
Paid-up Capital - - - - - \$908,850
Reserve and Contingent Fund. 125,225 1,035,178.00

Total Assets - - - - - 1,946,263.00

MONEY ADVANCED on Real Estate on favorable terms of Repayments.
MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 per cent. per annum.

TEMPORARY OFFICE.

No. 23 St. James St., South Hamilton.
H. D. CAMERON, Treasurer.
August, 12th, 1880.

The Financial Association
OF ONTARIO.

HEAD OFFICE, . . . LONDON.

The Association is usually in a position to supply investors with Municipal Debentures bearing from 6 to 7 per cent. interest, and the shares of Loan Companies yielding from 7 to 8 per cent. on purchase price. The Association does not guarantee either the principal or interest of these securities, but negotiates only such as are believed to offer the most ample security, best value and prospect of improvement; the characteristics of which are fully investigated before they are offered. Stock in the Association bearing 8 per cent. may also be had. Full particulars on application.

EDWARD L. RUEY,
Managing Director.

Oceanic Steamships.

ALLAN LINE,



UNDER CONTRACT with the Government of Canada for the conveyance of the CANADIAN and UNITED STATES MAILS.

1880. Summer Arrangements. 1880.

This Company's Lines are composed of the undernoted First-class, Full-powered, Clyde-built, Double-Engine, Iron Steamships:—

	Tons.	
Parisian	5400	Building.
Sardinian	4100	Capt. J. Dutton.
Polynesian	4100	Capt. R. Brown.
Sarmatian	4000	Capt. A. D. Aird.
Circassian	3800	Capt. Jas. Wylie.
Moravian	3650	Capt. John Graham.
Peruvian	3600	Lt. W. H. Smith, R.N.R.
Nova Scotian	3300	Capt. W. Richardson.
Hibernian	3200	Lt. F. Archer, R.N.R.
Caspian	2700	Capt. M. Trocks.
Buenos Ayrean	4000	Capt. McLenn.
Grecian	4100	Capt. Le Gallais.
Austrian	2700	Capt. R. Burrett.
Nestorian	2700	Capt. J. G. Stephen.
Prussian	3000	Capt. Jos. Ritchie.
Scandinavian	3000	Capt. Hugh Wylie.
Manitoban	3150	Capt. McDougall.
Canadian	2800	Capt. C. J. Meuzies.
Phoenician	2800	Capt. James Scott.
Waldensian	2600	Capt. Moore.
Lucerne	2800	Capt. Kerr.
Acadian	1500	Capt. Cabel.
Newfoundland	1350	Capt. Mylins.

The Steamers of the LIVERPOOL MAIL LINE, sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY (calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland), are intended to be despatched—

FROM QUEBEC.

Circassian	Saturday, 2nd Oct.
Sardinian	" 9th "
Peruvian	" 16th Oct.
Polynesian	" 23rd "
Moravian	" 30th "
Sardinian	" Nov.
Sarmatian	" "

Rates of Passage from Montreal:—
Cabin, (according to accom.) \$67, \$77 & \$87.
Intermediate - - - - - \$45
Steerage - - - - - \$31

The SS. of the Halifax Mail Line, from Halifax to Liverpool, via St. John's, N. F., are intended to be despatched from Halifax:—
Nova Scotian, Tuesday, Sept. 28th; Hibernian, Oct. 12th; Caspian, Oct. 26th; Nova Scotian, Nov. 9th; Hibernian, Nov. 23rd.

An experienced Surgeon carried on each Vessel. Berths not secured until paid for.

Through Bills Lading granted in Liverpool, and at Continental Ports, to all points in Canada, via Halifax and the Intercolonial Railway.

For Freight or other particulars, apply in Quebec to ALLAN, RAE & Co.; in Havre to JOHN M. CURRIE, 21 Quai d'Orleans; in Paris to ALEX. HUNTER, 7 Rue Scribe; in Antwerp to AUG. SCHMITZ & Co., or RICHARD BURNS; in Rotterdam to RUY & Co.; in Hamburg to C. HUGO; in Bordeaux to JAMES MOSS & Co.; in Bremen to HEINR. RUPPEL & SOHN; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERY & WORKMAN, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN BROTHERS, James Street; in Chicago to ALLAN & Co., 72 La Salle Street; in New York to LEVE & ALDEN, 271 Broadway, or to

H. & A. ALLAN,
Corner of Youville and Common Streets.

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

Arnprior, Ont.
JAMES BELL, Official Assignee, a Commissioner and General Agent, Arnprior.

Barrie, Ont.
JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chattel Mortgages collected.

Belleville, Ont.
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.

Brampton, Ont.
J. W. MAIN, Official Assignee for the County of Peel, Brampton, Ont.

Brantford, Ont.
THOS. BOTHAM, Banker and Broker, Brantford, Ontario, Justice of the Peace, County of Brant. Issue of Marriage Licenses. Official Assignee, County of Brant. Post Office and Bill Stamp Distributor. Agent for Cunard, White Star, Anchor, Juman, National German and North German Lloyd's Steamship Lines from New York; Also Red Star & American Steamships from Philadelphia; Also, Beatty's Line to Manitoba. Agent Great Western, Northern Central and all American Railroads. Agent Canada Fire & Marine Insurance Co., London and Ontario Investment Co., Accident & Guarantee Insurance Co., Huron and Erie Loan Co.

JAMES POLLOCK, Official Assignee for the county of Brant.
Brantford, Ont., 28 August, 1880.

Carleton Place, Ont.
A. W. BELL, Official Assignee for the County of Lanark, Notary Public and Accountant, &c., &c., Carleton Place, Ont.

Galt, Ont.
ALEX. MACGREGOR, Official Assignee, County of Waterloo, Galt, Ont.

Guelpb, Ont.
JOHN SMITH,
OFFICIAL ASSIGNEE, ACCOUNTANT,
and General Agent.

GUELPH, ONT.
References are kindly permitted to E. Irving, Esq., M.P., and Adam Brown, Esq., Hamilton; Nicol Kingsmill, Esq., and Messrs. Lyman Bros., Toronto; F. Keller, Esq., Advocate, Montreal, &c., &c.

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

London, Ont.
H. E. NELLES, Official Assignee for London and Middlesex, office in Federal Bank Buildings, London, Ont.

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

PERKINS & PERKINS,
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ALEX. M. PERKINS, Commissioner.

TAYLOR & SIMPSON,
Official Assignees, Accountants, Auditors,
Commissioners for taking affidavits for Quebec and Ontario,
353 NOTRE DAME STREET, Montreal.
P. O. Box 1724.

JOHN TAYLOR, Official Assignee for the city of Montreal. **ANDREW J. SIMPSON**, Official Assignee for the District of Montreal.

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

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E. H. WHITMARSH, Official Assignee for County of Greenville, Merrickville, Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.

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D. W. GAMBRELL, Official Assignee for the County of Halton, Milton, Ont.

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JAMES MORRISON, Land and General Agent, Official Assignee, New Westminster, British Columbia.

Orangeville, Ont.
JOS. W. SHAW, Official Assignee for the County of Wellington, Orangeville, Ont.

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ACCOUNTANT AND GENERAL AGENT.
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J. E. B. MCCREADY, Official Assignee for King's County, Corouder, &c., Penobscuis, N.B.

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JAS. A. HALL, Sheriff and Official Assignee—Peterborough, Ont.

Plantagenet, Ont.
JAS. VAN BRIDGER, Official Assignee for Prescott County, Plantagenet, Ont.

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GENERAL AGENTS.
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(For Legal Cards see other page.)

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Whitby, Ont.
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Legal.

For Accountants, &c., see other page.

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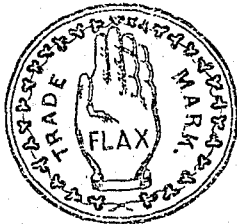
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Linen Machine Thread, Wax Machine Thread
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SPOOL COTTON.
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THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED AN AWARD —AT THE— CENTENNIAL EXHIBITION —FOR—
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112 QUEEN STREET, Montreal.

THE

ENGLISH LOAN CO.

[LIMITED.]



Founded by Government Charter—Letters Patent 1878.

Authorized Capital, . . . \$6,000,000
In Shares of \$100 each.

To be invested in Real Estate Mortgages, registered in the Government Record Offices, and the Title Deeds deposited with the Company.

Subscribed Capital . . \$1,725,000.00
Amount under Mortgage . 252,000.00

Secured by Real Estate, improved and occupied, valued at more than double the amount invested.

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Who have free access to the Books and Papers at all times, and make monthly audits of the same.

BANKERS:

THE FEDERAL BANK OF CANADA.

DIVIDEND No. 7.

The Seventh Quarterly Dividend, at the rate of Eight per centum per annum on the paid-up capital of the Company, will be due and payable at the Head Offices of the Company, *London*, *Canada*, or at the office of the agents of the Company, *London*, *England*, on and after the first day of *October*, 1880.

During the month of *March* last, the Company made a new Issue of Stock to the amount of \$1,000,000 at ten per cent. premium, half of which has been reserved for the *Canadian* market, the other half to be sold in *Great Britain* and *Ireland*. A considerable amount of the *Canadian* reserve has already been disposed of. Persons requiring this Stock will be provided with forms of application and full information by applying to the Secretary at the Head Office, *London*, *Canada*.
The next Issue will be at a higher rate of premium.

ENGLISH LOAN CO.

BUILDINGS:

NORTH-EAST CORNER DUNDAS AND TALBOT STREETS, LONDON, CANADA.

September 3rd, 1880.

HON. ALEX. VIDAL | J. A. ELLIOTT,
President. | Secretary.

YOU CAN HAVE
BEAUTIFUL CAMBO STAMPED BUSINESS
Envelopes & Note Paper

As Cheap as Type Printing,
AT

169 ST. JAMES STREET,
GEO. BISHOP & CO.,
Engravers, Lithographers and Printers.

MONTREAL
DOMINION EXHIBITION.
First Prize and Diploma Awarded.

Millers, Miners, Manufacturers,
CHEMISTS, AND OTHERS,
ARE INTERESTED.

NEWELL'S Patent Universal Grinder

Is pronounced unrivalled in every respect. It will do more work at a less cost than any other Grinding Mill ever invented. It will grind Quartz, PHOSPHATES, Bone, Chemicals, Horn, Cork, Rubber, Wheat, Corn, Coffee, Flax Seed, etc. It saves power and time. It is useful to Farmers and keepers of large stables for grinding feed for their own horses and cattle. Corn and cob may be ground with the same facility as shelled corn. A cordial invitation is extended to all parties to call and see the machine in all, apply to

DOMINION GENERAL AGENCY,
26 HOSPITAL ST., Montreal.

Commercial Summary.

THE HARVEST in the vicinity of *Clatham*, *N.B.*, turned out well, and was saved in good condition. The hay crop was not above an average, but there will be enough.

WILFRED LABELLE, hotelkeeper, at *L'Original*, has for some time past been in difficulty. His household effects, furniture, etc., have been sold under executions, of which it is reported there are others still outstanding and unsatisfied.

LARGE quantities of produce, chiefly barley and butter, are brought to *Morrisburg* markets daily. Ready buyers are found at 55c to 60c for barley, and 18c to 23c for butter.

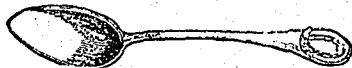
BELLEVILLE proposes to issue debentures for \$300,000 for 20 years, to cover the floating debt. It is thought that debentures for this amount, to bear 6 per cent. interest, might easily be disposed of at a premium.

THE RAILS on the *Georgian Bay* and *Wellington* branch of the *G.T.R.* are laid within three miles of *Mount Forest*, and traffic will be opened on this branch as soon as the road is ballasted.

GRAIN is being freely marketed at *Mount Forest*, *Ont.*, and the farmers, who have, by the aid of fine weather, been making good progress with their Fall ploughing appear satisfied with current prices.

Mr. JAMES WORTHINGTON, contractor for the *Canada Central* extension, says he is confident of having this road in running order as far as *Deux Rivieres* this Fall. The trestle bridge across *Bisset's Creek*, eighty feet high with ninety-five feet span, is about completed. There is another bridge in course of construction one mile distant over a hole in the side of a mountain ninety-five feet high, from peak to peak the road being 450 feet. It will require 130,000 cubic yards of filling. This is the greatest obstacle at present, as the trestle work will not be finished for several weeks.

Leading Wholesale Trade of Montreal.

**ELECTRO-PLATED WARE.**

Comprising a full assortment of the Newest designs in Silver-plated Ware and articles in Electro-plate, suitable for

—WEDDING PRESENTS,—

PLATED KNIVES, SPOONS, FORKS, &c.

JOHN WATSON, Manufacturers Agent,

370 St. Paul Street Up Stairs.

WHOLESALE AND RETAIL.

DOMINION EXHIBITION,
MONTREAL.

MR. L. E. N. PRATTE,

—IMPORTER OF—

EUROPEAN, AMERICAN & CANADIAN

Pianos and Organs,

—OF—

280 NOTRE DAME ST.,

MONTREAL.

is the Exhibitor who had the largest number of Instruments on Exhibition, and who received the largest number of First Prizes and Diplomas.

Here is the list of prizes:

Grand Square Pianos—1st extra prize, Hazelton, N.Y.

Grand Square Pianos—2nd extra prize, Kranich & Bach, N.Y.

Upright Pianos—1st diploma, Hazelton, N.Y.

European Pianos—1st extra prize, Herz at Paris.

Church Organs (with reeds)—1st prize, Dominion Organ Co.

Church Organs (with reeds)—1st diploma, Karn & Co.

Cabinet Organs—1st diploma, Dominion Organ Co.

Trunk Organ—1st diploma, Dominion Organ Co.

Orchestral Organ—1st extra prize, Alexandre, of Paris.

A HALIFAX correspondent, after alluding to the gradual return of prosperity, says that, while the present condition of the Insolvency law is very unsatisfactory, no one wants to go back to the Acts of '69 or '75.

AN ANNAPOLIS (N.S.) correspondent admits that the repeal of the Insolvent Act has benefited that county, and adds:—"The Bankrupt law is good in large commercial centres, but most injurious among petty traders who hanker after decimals in payment of honest debts."

THE WHEAT crop in Prescott and Russell counties, says a L'Original correspondent, has been the only failure. Corn and peas, of which large areas were sown, have yielded much more than an average. Large quantities of peas are being marketed at 69 to 70 cents per bushel of 60 lbs.

THE PERSONAL property of Alexander Farlinger, Morrisburg, whose failure was announced some time since, was sold at sheriff's sale last Friday, under an execution in favor of Wm. Kyle, as trustee for Mrs. Farlinger's estate. Farlinger's

Leading Wholesale Trade of Montreal.

**GREENE & SONS
COMPANY,**

MONTREAL.

**MANUFACTURERS
HATS AND FURS,**

INTERMEDIATE

**PROFITS SAVED
BY PURCHASING DIRECT****FROM THE MANUFACTURERS.**WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.
ST. PAUL STREET.

son was the principal buyer, so that the property did not leave the premises.

JAMES REARDON, painter, paper-hanger, and decorator, who has a large and established business in Halifax, made a bill of sale to the late Mr. P. Walsh, immediately prior to the death of the latter, and it is said that this action has so crippled Reardon that it is almost equivalent to an assignment.

WILLIAM BRENNAN, a farmer in Hants County, N. S., has for some time been conducting a retail grocery business in Halifax, through his son, Abner N. Brennan; becoming involved lately, he made an assignment to another son, Wat. C. Brennan, who is doing a large boot and shoe business. By the terms of the assignment all creditors are to share in the assets ratably.

ANNAPOLIS, N.S., is growing, but some of the structures nearing completion are not, from all accounts, of the most desirable class. George Runciman & Son have almost completed a fine substantial two-storey brick building, 35 by 75 feet, with freestone facings, etc., on the old stand, destroyed by the fire. Dr. Robinson is also building a double brick house in the rear of the one burnt, in another street. A correspondent adds:—"Crowe Bros., tinware, and Dargie, furniture, I am sorry to say, have run up wooden buildings in the best part of the town. There is no ordinance to prevent this. We are under no law: like Topsy we grow."

THE RETURNS from the harvest in the vicinity of Belleville are most gratifying, with the exception of wheat, which has been almost a failure. There is but little grain on the move as yet, farmers seeming to think that better prices will be realized later in the season. As a consequence trade has not yet fairly opened up, and the merchants are not at all satisfied.

THE HESSIAN fly has been eating its destructive way through the wheat crops of Norfolk. In the western part of the county many wheat crops were scarcely worth harvesting, and more yielded less than 6 bush. per acre.

SIMCOE (Ont.) merchants have every prospect of a brisk Fall trade. J. Bottomly, late of Nixon, has opened a new "grocery" in Simcoe. Under the new regulations the local market is becoming quite beneficial, is well patronized, and presents a lively appearance on Wednesdays and Saturdays.

THE CITIZENS of Belleville are desirous of establishing manufactories in that town, and have appointed the mayor and a citizen as a committee to visit the manufacturing centres, to inspect and report what works may be most desirable and the best means of securing and promoting them.

IN a recent issue reference was made to the rapid growth of Winnipeg. A correspondent reports the addition this summer of at least 250 new buildings, and adds: Main street is being ornamented with large imposing structures, conspicuous amongst which are the Hudson Bay Block, Montreal Bank, Morris's, Clement's, Youngs block, the walls of which are now just completed. A fine store, with a splendid stock of china, &c., has lately been opened by Hodges. The display cannot be surpassed by any house of the kind in Montreal or Toronto. The merchants have done a good business this summer. Trains of carts, carrying large quantities of merchandize, are leaving daily for the North-West, with the winter supplies. This is probably the last season when merchandize will be distributed from Winnipeg in this way. We expect next year to use trains of another description. Notwithstanding the gloomy forebodings of some in the early part of summer,

Leading Wholesale Trade of Montreal.

TO THE TRADE OF CANADA,

We, the undersigned, beg to intimate to the trade of Canada that we have, in connection with our Montreal House, opened a General Commission House at No. 1 Aldermanbury Avenue, London, E. C., England, and solicit consignments of all kinds of Canadian Products, Furs, etc., which will be promptly attended to, and quick returns guaranteed. We will make liberal advances if required, and may state that we are in a position to purchase goods for this Market at first-class terms, and any orders placed in our hands shall have our best attention at a very moderate commission.

S. H. & J. MOSS,5 & 7 RECOLLET STREET,
MONTREAL.

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.

DOMINION GLUE DEPOT.**EMIL POLIWKA & CO.,****GLUES, OILS, FLINT PAPER, &C.,**32, 34 & 36 St. Sacramento St.,
MONTREAL.

the progress made has been as great as in any other years. There is a decrease in the quantity of furs brought to market, and prices are advancing. The railway and traffic bridge is making satisfactory progress. The prices of real estate are steadily advancing, and building lots are changing hands with increasing prices. Quite a number of capitalists have invested largely in lands in the North-West this summer.

GOLD-BEARING quartz, assaying \$128 gold and \$25 silver per ton, is said to have been discovered in Lanark County.

There is some talk of the removal of Lillie's bolt factory from Perth, Ont., on account of the high freights charged to and from Brockville on the Canada Central.

Messrs. M. & T. B. ROBINSON, of St. John, N.B., have been appointed general agents in that Province for the Canada Fire and Marine Insurance Co., in the place of Mr. Ira Cornwall, jr.

NOTWITHSTANDING the interior improvements lately made in the Ottawa Hotel, this city, the proprietor has not found it a success, and is said to be contemplating the conversion of the building into stores and offices. Moral: Advertise your business.

Mr. LEYS, Toronto, solicitor for Mr. Gooderham, has been attending the present session of the Lanark County Council at Perth, and endeavoring to induce the Council to extend their by-law granting \$75,000 to the Toronto and Ottawa Railroad to May next.

MONTREAL AND EASTERN ONTARIO have escaped the snow storm which appears to have visited the country west and east. The fall throughout the North-West is unprecedented at this season. The fall which visited some sections of the Eastern Townships was but light.

**TO THE
DRY GOODS, HARDWARE, GROCERY,
&c., TRADES.**

Use the new Folding Box for your Parcels Samples, &c., in place of wrapping paper, twine, &c. It is neat, secure, and helps to sell as well as advertise your goods.

Send for Samples, Prices, &c., to the
ARTHUR PATENT FOLDING BOX CO.,
29 ST. PETER STREET, MONTREAL.

A REPORT from Grand Falls, N.B., says that Conner's drive has jammed up the Grand Falls filling near half mile and reaching over the pitch, more than seventy-five feet high, something never seen before. The drive had to be abandoned. When the water rises sufficient to take it off it is likely to carry away the Andover and Woodstock Railway bridges.

Messrs. SEELEY & MOFFATT, who run the steamer "Peerless" in the Rideau, have been for the last couple of years affording a cash market to the farmers for coarse grains, especially rye and barley, for which they pay the highest price. The farmers had previously no market, save such as the local storekeepers and breweries offered them.

A BAD INVESTMENT.—The libel on which a magistrate of the County of Bruce obtained a verdict of \$500 at the last Bruce assizes contains 150 words, including the costs of both sides of several adjournments and other incidentals; the rate per word is not far short of \$10, or \$1,500 for the lot.

THE TERHAUTEPEC bonds, of which mention was made in a recent issue, are being placed upon the market by a St. Thomas, (Ont.) solicitor, who has issued circulars, offering them either singly or in lots, either to individuals or to a syndicate, at nominal rates, considerably less than a shilling on the £. They are offered as souvenirs of the pioneer attempt at opening communication between the Atlantic and Pacific, across the isthmus, to those who are fond of historical relics, while to those who look rather for gain the hope is held out that the new company will be compelled to redeem them.

JOHN TAYLOR & CO.

Manufacturers and Importers of

HATS, CAPS, FURS,

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

537 ST. PAUL STREET,
MONTREAL.

The CREDIT VALLEY Railway Company are about applying to St. Thomas for a bonus to assist in completing their line, of which 2 1/2 miles, between Ingersoll and St. Thomas, remain to be built. The total cost of the piece of road is estimated by the chief engineer at \$230,000. A survey is, however, in progress, which will be completed this month, when the cost can be arrived at with greater certainty. The amount of bonus to be asked is not yet stated. The completion of the line to St. Thomas is a matter of great importance to the Company, as it would enable them to tap the Canada Southern, while at present they are without any Western connection. The Credit Valley is the only road which the people of St. Thomas at present want; and, as they have competing lines in almost every other direction, when it is completed, they claim that St. Thomas will be the chief railway centre of the West.

PLACIDE QUESNEL, formerly hotelkeeper in Alfred village, Prescott, has opened a general store in that place. L. Labrosse, for several years a wine and liquor den at Vankleek Hill, is about to remove to Alfred village and open a general store. William Lawlor, formerly in business in Alfred, has obtained a deed of composition and discharge from the majority in number and amounts of his creditors, and now awaits the ratification of the deed by the judge for his discharge.

The BANK of Montreal has declared a semi-annual dividend of 4 per cent., payable December 1st.

R. G. BOWEN, of St. Johns, Nfld., has failed with \$1,800 of liabilities. The assets amount to \$60. Several Halifax merchants are interested.

BELDING, PAUL & CO.,

MANUFACTURERS OF

SEWING SILKS,

&c. &c. &c.

30 ST. GEORGE STREET, MONTREAL,

Call attention to Reduction of Prices for Spring as per PRICE LIST issued this day.

OUR NEW BRANDS OF

**EXCELSIOR TAILORS' TWIST IN BLACK,
TSATLEE " " COLORS,**

Are, for perfection of Finish and Roundness of Thread, unequalled by any sold in the Canadian market.

In order to encourage the growing demand for a better 50-yard spool than that so popular in Canada of late, we have reduced our Brand of

EAGLE, 50-yds (4 lbs strength)

TO

40 cts. per doz.,

And confidently recommend it to the Trade as an article that will give every satisfaction.

Produced in all colors in Letter A**" Blacks " A, B, C, D and E.**

Montreal, Jan. 23, 1880.

**TO THE TRADE.
Tobaccos, Tobaccos.****CANADA TOBACCO WORKS,**

MONTREAL, QUE.

A. D. PORCHERON,

PROPRIETOR.



A combination of CUT PLUG and HONEY DEW, making an aromatic perfume particularly refreshing. Smokers with a taste for Mixture will like this and use no other. It does not burn the tongue like other mixtures.

LEWIS BERGER & SONS, (LIMITED.)*Corroders of WHITE, RED & ORANGE LEADS*

MANUFACTURERS OF

Colors, Paints, Oils Varnishes, Chemicals, &c.

London and Sheffield, England. Montreal, Canada.

SOLE AGENTS FOR

**J. W. MASURY & SON, New York, and
H. WOODS, SONS & Co., Boston, Mass.**

CANADIAN WORKS: ST. GABRIEL LOCKS, MONTREAL, QUE.

OFFICE: 17, 19 and 21 ST. NICHOLAS ST., Montreal.

William Johnson, Manager.**C. H. BINKS & CO.,
MONTREAL.****GROCERS' SHELF GOODS.**

MANY of the monetary institutions of Toronto have sent circulars to their depositors notifying them that after the 1st prox. the rate of interest on deposits will be reduced from five and six to four per cent.

Thos. A. BECKWITH, general store, Burton, N.B., is offering to compromise; Henry Taine, storekeeper, Markham, Ont., is offering 60c in the dollar; James McDonnell, tailor, Cornwall, Ont., has assigned in trust.

HENRY BOXY, restaurant keeper, St. Catherine street, this city, cleared out last Saturday, leaving a few creditors wondering at their own credulity. He lost \$300 at cards the night before he left.

A LONDON cablegram announces that five steamers have been ordered to be built on the Clyde for the new French Company's trade with the United States.

Geo. W. LAMBLY, general storekeeper at Inverness, Megantic County, Quebec, has disposed of his stock to Joseph E. George, son of a wealthy farmer, and who, it is reported, has commenced business in the same stand with a cash capital of about \$2,000. Robert Stewart, of the same place, a wealthy general storekeeper, has sold out to Mr. Planch, who is to remove the stock to Leeds, Quebec, where he intends commencing business shortly.

**Richard Jones,
WOOLLEN MANUFACTURER,**

OFFERS TO THE TRADE

Yarns and Woollen Goods.E. A. JONES, Manager,
56 St. Francois Xavier Montreal.

Mills:—TAMWORTH, Ont.

Mr. JAMES GUEST of this city, the well-known wine merchant, has been appointed agent for the celebrated ports of Graham & Co., Oporto, Portugal.

A CABLEGRAM from Glasgow, Scotland, last Friday, announced the suspension of the wholesale dry goods firm of Thomson, Birkett & Bell, Hamilton, Ont. Mr. Bell of the firm has been in Great Britain lately, evidently trying to arrange with the English creditors, including the Glasgow party who put £10,000 sterling into the business in April, 1878, and who was expected to become a partner in January, 1879. This arrangement, however, fell through, but it is stated that the firm were enabled to meet promptly the demands of the heirs of Mr. Thomson, who died some four years ago, as well as the Young purchase, and to pay cash for some time. The liabilities are estimated at \$150,000, including the \$50,000 put into the business in '78; assets about \$100,000. It is stated that the offer of 70 cents in the dollar has been accepted by their British creditors. Under the circumstances it is probable that some efforts will be made to secure a new partner, with the view of obtaining additional strength. The firm began business some 12 years ago, purchasing the business of Young, Law & Co., in Hamilton, with whom the present partners were employes.

LEATHER BELTING.

Mill Owners, Manufacturers, Iron Founders, and Hardware Trade, will please notice that

BARRY, SMITH & CO.,Leather Belting Manufacturers,
MONTREAL, QUE.,

Were awarded

**THREE FIRST PRIZES
And a DIPLOMA**

For Leather Belting, Belting Leather, and Harness Leather. Send for Price Lists and Discounts.

THE CITY PASSENGER RAILWAY Co. has declared a dividend of 6 per cent, for the current half year. The report that the Company had earned 9 is incorrect.

It will be remembered that a couple of years ago the large woollen mill at Campbellford, Ont., owned by Messrs. Gault Bros. of this city, was destroyed by fire. The residents of that town and vicinity realizing the disadvantage they have sustained by the loss of the mill are now seeking its re-establishment, and the Messrs. Gault Bros. are willing to erect a new factory on condition that a suitable bonus, say \$10,000, be granted towards the object by the Municipal Council. In the event of the bonus being granted, which seems quite likely, work will be commenced early in the spring, on the erection of a mill of sufficient capacity to employ from 100 to 125 hands.

E. SHEPHERD of Port Hope, referred to last week, held a meeting of his creditors on the 15th at the office of J. Brayley & Co., Toronto, the largest creditors, when it was decided not to accept the insolvent's offer but to sell the stock.

Leading Wholesale Trade of Montreal.

Steel Co'y of Canada.
WORKS
LONDONDERRY,
NOVA SCOTIA.

THE SUBSCRIBERS offer for Sale the PRO
DUCTS of the above Works, consisting of
COKE PIG IRON, Nos. 1, 2 and 3.
BAR IRON, Assorted sizes,
"SIEMENS." AND
Do Do., } **CUT to SPECIAL**
"SIEMENS BEST," } **LENGTHS**
IF **REQUIRED.**

The above Iron is of VERY SUPERIOR
QUALITY, being entirely made from Hema-
rite Ore.

Gillespie, Moffatt & Co.,
12 St. Sacrament Street, Montreal,
AGENTS,
Steel Co'y of Canada.

JOHN S. SHEARER & CO.,
CANADIAN AND EUROPEAN
MANUFACTURERS.
THE WHOLESALE TRADE ONLY SUPPLIED.
Agents in Canada for

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

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.

The creditors expect to realize about 60c. in the
dollar. Mr. Shepherd's troubles are attributed
to incapacity for, or inattention to, business, his
tastes inclining to the ornamental rather than
to the practical side of life. His reputation as
a tenor singer is too great; and although Glad-
stone amuses himself occasionally by playing
on the violin, it is only as a recreation that he
indulges in it. It was Vanderbilt, we think,
who once said, "The young man who can sing
well is seldom good for anything else." There
are a good many favorable exceptions, but they
rather prove the rule. Music is too jealous to
endure any rivals.

THE "LADIES DEPOSIT," a new kind of savings
bank started in Boston some three years ago,
came to a sudden stop lately. The bank was
conducted by ladies, and did business only with
ladies. Deposits for less than \$200 and over
\$1,000 were not received. The rate of interest
was eight per cent. per month, payable quar-
terly, in advance, so that a person depositing
\$200 received immediately \$48 interest, and at
the end of a year had received \$192. The proof

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800.

LYMAN, SONS & CO.
WHOLESALE DRUGGISTS
AND
MANUFACTURING CHEMISTS
MANUFACTURERS OF
Lined Oil,
White and Colored Paints,
Putty,
Calced Plaster,
Lard Plaster.
DRUG AND SPICE GRINDERS.
IMPORTERS OF
DYE STUFFS, NAVAL STORES, OILS, &c.
382, 384 and 386 ST. PAUL STREET,
MONTREAL.

Tees, Costigan & Wilson.
(Successors to James Jack & Co.)
IMPORTERS of TEAS
AND GENERAL GROCERIES
66 ST. PETER STREET, MONTREAL.

M. LEFEBVRE & CO.,
MANUFACTURERS OF
Pure Vinegars,
AND
METHYLATED SPIRITS,
Imperial Triple Strength,
Cote d'Or Vinaigre de Vin,
White Wine,
Crystal Pickling.
39, 41 & 43 BONSECOURS STREET,
MONTREAL.

DUNCAN BELL,
COMMISSION MERCHANT
AND
MANUFACTURERS' AGENT.
Canadian Woollens, Hosiery, Rubber Cloth-
ing, Cordage, Twines, Nets, Rubber and Horn
Combs, Vegetable Ivory Buttons, &c., &c.
70 ST. PETER ST., MONTREAL.

of the padding was in the eating, and those who
received in due time more than they deposited,
or 96 per cent. per annum, were sure to make
it known, as only ladies can. Ladies in
Boston and all over New England flocked to
the place with their savings. The regular
Saving Banks and the authorities could do
nothing. Promises were faithfully carried
out. If any body became distrustful, her
money, capital and interest, was handed to her,
but she was not allowed to deposit again. The
whole affair was looked upon as a Providential
boom to the people. Millions poured in. The
other day one of the city newspapers exposed
the whole affair to the clear-headed Boston
ladies; an action for libel was instituted against
the paper; but this made it more public still; a
run was made upon the bank; the bubble had
burst. The ladies in Montreal interested in the
Consolidated Bank can sympathize with those
of Boston, who have learnt a lesson in finance
which they will not soon forget. A Canadian
lady; Mrs. D. T. Jackson, of Fredericton,
N. B.; is, according to Mrs. Howe, the President

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 Bellerin, [Cognac.]
Sieger & Sons, [Genuine Angostura Bitters.]
J. H. Honck, Delftshaven, Holland Gin, best Palo
"Prize Medal."
Canada Vine Grower's Assn. of Ont., [Brands,
Wines, &c.]
Wheeler & Co., Belfast, [Ginger Ales, &c.]
Warter & May, Oporto, Ports.
Manuel Cardenosa & Co., [Barcelona and Tarragona
Spanish Ports.]
Roig Ponsoti & Co., [Barcelona and Tarragona
Spanish Ports.]
C. Scheidt De Wachter, Cetto, [Sherrilos, &c.]
George Roe & Co., Dublin, [Celebrated Old Irish
Whiskies.]
C. & D. Gray's Far-famed Looch Katrine, Scotch
Whiskies.
Bollinger's Champagne, Special Brands of Cham-
pagne and Moselle.
Alphonse Chammette & Co., Chateau Pernaud, Bor-
deaux [Sauternes, &c.]
C. Clarke & Co., Bordeaux, [Clarets, Prunos, &c.]
Jamaica and Demerara Rums.
Geo. Randall & Co. Waterloo, Ont., Whiskies, &c.
Wheeler & Co., Belfast, Ginger Ales, etc., [Export
Bottlers].
Guinness' Stout, Bass & Allsopp's Ales, etc.
Wisdom & Welter, Xeres de la Frontera, Sherrilos,
etc.
Banagher Whiskey Distillery, Limited
(Old Irish Whiskey.)
The advertiser has been appointed agent for the
celebrated Huxtable's Gin for Quebec, Ontario and
Newfoundland.

HEADQUARTERS FOR
J. & J. COLEMAN'S MUSTARD.
CROSS & BLACKWELLS PICKLES
J. & G. COXE'S GELATINE.
DURHAM CORN FLOUR.
SCOTCH JAMS AND JELLIES.
MARMALADE.
CURRY POWDER, CAPERS.
ROWNTREE'S ROCK COCOA.
EPPS COCOA.
SOUPS, CHUTNEY'S.
PETIT POIS, All qualities.
MUSHROOMS.
PATE DE FOI GRAS.
JOHNSTON'S FLUID BEEF.
&C., &C.
WM. JOHNSON & CO.,
77 St. James St., Montreal.

of the defunct Ladies' Deposit, the originator
of the scheme, she having started the institution
in Alexandria, Va., in 1846. Mrs. Howe also
states that the Boston institution was controlled
by twelve men, of whom she knows little ex-
cept that they used to drive fast horses, and
sometimes took her for a drive, and that they
are well known in the business community.
They used to call every evening, count the
money left on deposit and carry it away in
baskets. They have not come to her relief since
the crisis, and she threatens an exposure that
will cause "a weeping and gnashing of teeth
more awful than any howl ever heard in Rome."
By the way, our citizens should be on the look
out for the promoters of a certain life insurance
scheme which some parties from Buffalo, N.Y.,
claiming to have the recommendations of our
Mayor and some city aldermen, are trying to
introduce among us. There is no royal road
to riches.

WILLIAM DARLING & CO.,

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,**Hair Sewing, Carriage**Makers' Trimmings and Curled Hair.*

Agents for Messrs. Chas. Ebbinghaus & Sons, Manufacturers 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.**D. McCALL & CO**

IMPORTERS OF

Millinery,**Mantles**

AND

*FANCY***Dress Goods,****FEATHERS,****FLOWERS, &c.,****51 YONGE STREET,****TORONTO, ONT.****The Journal of Commerce****FINANCE AND INSURANCE REVIEW****MONTREAL, OCTOBER 22, 1880****WOOL AND ITS MANUFACTURES.**

It is no slight interest which attaches to a manufacture that divides with cotton the textile industry of the whole world, and in which England, in her struggle with other countries for existence and wealth, has found her best auxiliary. The importance of a grand staple manufacture, that has already a strong foothold in this country, cannot be over-estimated, and therefore in any account of the wool and the worsted industry there can be no lack of interest. The large wool product of Europe has long been superseded by that of Australia and New Zealand, and

yet the demand for more goes on increasing. England still stands at the head of the wool-manufacturing countries of the world, and the immense growth of this staple industry is shown in the fact that, while the first importation of wool by England from Australia and New Zealand in 1814, was 23,000 lbs., in 1879 it reached the enormous amount of 287,757,934 lbs. The general consumption of wool in England is said to amount to a little over one English fleece (the weight of which averages 5 lbs.) per head per annum. And, as bearing out the vastness of the growth of the English wool trade, it may be stated that, while the importation of cotton in 30 years increased by 110 per cent, the increase in the importation of wool was 319 per cent. The following table indicates the progress of the woolen industry for the last ten years:

Years.	Imports.	Home Growth.
1869.....	255,161,000 lbs.	155,591,096 lbs.
1879.....	425,254,706 "	153,700,000 "

Exports.

	British.	Colonial and Foreign.
1869.....	12,410,000 lbs.	116,589,000 lbs.
1879.....	15,700,000 "	243,313,402 "

Consequently in the year 1879 the consumption of British wool in England amounted to 137,058,244 lbs., and of foreign and colonial wool 181,941,214 lbs., making a total of 319,000,000 lbs.

Wool is divided into three principal classes, the Long Wool, the Short Wool, and the Half Bred, the last being a cross between the two former. Breeds of sheep are synoptically arranged with special regard to the adaptability of their fleeces to the different kinds of manufacture. Thus we find that the best combing wools, or wools used in the manufacture of worsted stuff goods, are those of the long wool and half bred class; and those used almost entirely in the production of woolen goods, the short wool class. Of the three classes long wool is considered the most valuable, half bred next, and short wool the least. Before 1848 the relative values were exactly the contrary. The long wool was the least prized, while the short wool was most valued.

But, when the manufacture of worsted stuffs received proper encouragement, and wool began to be mixed with cotton, long wool was found the more suitable for the purpose, and it gradually superseded the short staple. The requirements of fashion, too, assisted in the lowering of the value of short wools, which were found wanting in the qualities of bright and lustrous fleeces, the manufactures from which became subsequently so successful. The process of producing each class of material is very dissimilar, differing in

almost every particular. The worsted spinner uses a long coarse wool, the character of which is estimated by the fineness to which the yards can be spun, while on the other hand, the woolen manufacturer uses a fine-haired short-stapled wool, which is made to produce the compact matted fabric known as broad-cloth.

When a bale of wool is opened, fleeces are first assorted into Hogs and Wethers. Hogs are the first shearings from the sheep, and are of course more valuable than all subsequent fleeces, which are called wethers. Each fleece contains eight different descriptions of staple,—five long and three short. The former are known as:—Fine, Blue, Neat, Brown, Breech; the latter as Downrights, Seconds, Abb. The short kinds are those which grow on the throat and belly of the animal, the best being that nearest the head, and all these kinds are as a rule, used chiefly in the manufacture of woolen, not of worsted goods. The other parts of the fleece, divided into the five long sorts, produce each a certain kind of yarn numbered as follows:—"44's" answering to Fine, "40's" to Blue, "36's" to Neat, "30's" to Brown, and "24's" to Breech. The spinner is required to spin a certain weight to a certain length; the term 40's, for instance, means that there are 40 hanks of yarn to the pound, each hank measuring 560 yards, so that, in a pound of 40's yarn, there are 22,400 yards, or nearly 13 miles.

The manufacture of worsted stuffs may be explained briefly. The operation of sorting being finished, the wool is thoroughly cleansed from grease and dirt, then rolled and dried, and afterwards taken to the combing shed. In its passage through the comb it is divided into Noils and Tops, noils being short hairs which become detached from the bulk of the material, and are sold off for other manufactures. The top, then, by means of the process of drawing and roving is gradually lengthened and twisted until it is fit for the spinning frame, whence it passes in the shape of yarn to the weaving-shed, and thence to the establishment of the dyer.

We may now glance at the woolen manufacture. In the woolen factory, the raw material as it comes from the stapler is broken up, as much care being taken to get rid of the long fibres, as in the worsted mill there was to preserve them. After being thus prepared, the wool is taken to the carding machine, and here it is first formed into one compact filny fleece, and afterwards removed to the slubbing machine in the first form of thread—that is, in one continuous sliver. Having been passed to roving bobbins, the material is now placed on the spinning

mule, where it is formed into yarn, and thence it goes to the weaving shed. The cloth is submitted to a cleansing kind of process called fulling and milling, and then to felting, in which latter operation the firmness so essential to cloth is brought about by mixing and entangling the fibres. After having been dried, the cloth is dressed and sheared, and is then ready for brushing, pressing, and packing for the market.

It is now readily understood how the long wool product of Ontario is not sufficient for the quantity of woollen goods manufactured in the country, and the importation of Cape Wool, already of great proportions, must increase in parallel ratio with the manufacture of domestic wools.

BOARD OF TRADE.

An important meeting of the Board of Trade took place on Tuesday, the 19th inst. The President referred in his opening remarks to the satisfactory statement made by the Harbour Commissioners, and to the abolition of the fees on grain by which a revenue of about \$2,000 per annum had been abandoned. After a reference by Mr. Lyman to the decrease in the number of failures during the year, the Board proceeded to discuss the amalgamation scheme, on which considerable difference of opinion seemed to prevail. After several members had addressed the meeting, a resolution proposed by Mr. T. White, M.P., was adopted, which was that the scheme was agreed to in its general outline, that the committee continue their efforts to perfect the arrangements, and that in the meantime steps be taken to secure the necessary legislation.

THE SAULT ST. MARIE BRANCH.

The next question discussed was the branch railroad to the Sault St. Marie. The President is reported to have announced that "the Board of Trade of Minneapolis had unanimously resolved on undertaking that road, and there could be no question that it would be proceeded with." There appears to be some misconception here, as of course the Board of Trade of Minneapolis cannot undertake such a work. It was likewise reported that the President had stated that "the Government at Ottawa had determined to push the road to a rapid completion." This is, we apprehend, a mistake. The Government does not propose to give any aid whatever to the road to Sault St. Marie, and we are not aware of any project to construct that branch.

THE GRAND TRUNK LOAN.

Some discussion took place about a debt due to the city by the Grand Trunk

Railway, arising, if we are not mistaken, out of a loan made to the St. Lawrence and Atlantic Railway before its amalgamation with the Grand Trunk. Considering that the unfortunate shareholders in the Grand Trunk have never received a dividend, and that the Dominion has abandoned its preference claim in their favor, and that the city has received two dividends on its loan, while other municipalities have given bonuses to railways, there was but little liberality evinced at the meeting. It was apparently the unanimous feeling of the meeting to insist on "the pound of flesh."

HARBOR IMPROVEMENTS.

Mr. Shearer brought forward a scheme for harbor improvements which we give in his own words:

PROPOSED HARBOR IMPROVEMENTS.

The President read the following letter from Mr. Shearer:—

Montreal, October 18, 1880.

To the Chairman of the Board of Trade, Montreal:

SIR,—I beg to submit the following plan to remove for ever the shoving of ice opposite the city, flooding of Griffintown, and blocking up of ice at Isle Ronde, caused by Moffat's Island and other projections in the main channel between the Island and St. Lambert, which is twice as wide as at Isle Ronde. I propose to have all obstructions removed, leaving a level bottom and clear run for the entire St. Lawrence to pass on the south-east side of St. Helen's Island, and with the material taken out for the channel build a peninsula from St. Helen's Island to Point St. Charles, a distance of 9,000 feet from bank to bank by 900 feet wide, thus raising the water two feet in the river and lowering it two feet in the harbour, making a still-water harbour, removing St. Mary's current, and giving a head of four feet for mills, elevators and factories and transporting of freight, and would give ample accommodation for railroads along it to the Isle Ronde, a distance of three miles. It would also give a roadway across the river for all coming traffic by a bridge from St. Helen's Island to St. Lambert, which is 2,400 feet, thus obviating the making of a tunnel at Hochelaga or a bridge at Isle Ronde. It would also make a highway from the city to St. Helen's Island and St. Lambert. This embankment would give a site for water-works with pumping power, and pure water for the city could be obtained from the St. Lawrence. The facilities this enterprise would afford, not only to the city and harbour, but to the whole country, are beyond the comprehension of any one at present.

Respectfully yours,
JAMES SHEARER,
St. Gabriel Locks, Montreal.

There was a general opinion on the part of members favorable to the scheme, but no suggestion as to the mode of meeting the expenses. It certainly would not be undertaken by a company, and is not

likely to be adopted as a Dominion work. If the Harbour Board adopt it, there ought to be some assurance that a revenue can be obtained from it without interfering with the trade of the port. We confess that we were disappointed at the absence of all reference to the Ways and Means.

It appears from a report of an interview with Mr. Shearer that his estimate of the cost is \$7,000,000. The question seems to be, whether the parties by whose aid the tunnel was to be constructed, are prepared to lend substantial assistance to the new scheme.

THE LUMBER TRADE.

One of the most successful seasons in the lumber trade of the country is drawing to a close. The exports to Europe have been unusually large; the imports into the United Kingdom alone from British North America for the first seven months of 1880 amount to:—

	1880.	1879.
Hewn Timber.....	£327,961	£222,369
Other Timber.....	930,687	821,169

and the exports of the products of our forests for the months of July and August not included in the receipts at the British ports were, for July, \$4,072,172, and August, \$3,872,623, a considerable increase in the shipments during the preceding years. The exportations to the United States have also increased, owing to the more important demand for Canadian lumber for the Boston and New York markets, which used to be glutted by the excess of western production that now finds a ready sale in the rapidly growing West. The bulk of Canadian exports has already gone forth to the United States, and an Ottawa paper says that 47 millions feet sold to American parties will be wintered over at Chaudière Falls. The following statement of the exports of sawn lumber from Ottawa, for the months of May, June, July, August and September of the last three years, and for only four months of 1880, affords some idea of the large increase for the present year:

1877. Exports during 5 months..	\$ 859,616
1878. " " " "	686,671
1879. " " " "	813,211
1880. " " 4 " "	1,101,320

The returns for September, 1880, not having yet been made up.

A comparative statement of wood products measured and culled at Quebec to 1st of September, for the last two years, equally shows that the improvement has been general:

	1879.	1880.
Waney white pine..	1,060,844	1,380,102
White pine.....	2,105,593	2,954,470
Red pine.....	530,555	696,097

Oak.....	610,789	1,104,979
Elm.....	274,650	786,368
Tamarack.....	6,654	20,871
Birch and Maple...	120,003	555,534

It will be noted that the increase in white pine, oak, and elm is quite important, and this revival of the square timber business at remunerative prices will go far towards restoring to the port of Quebec the activity so much wanting for some few years past. New Brunswick also partakes of the improvement in the lumber trade, and considerable shipments of Canadian pine are on the way from New Brunswick and Nova Scotia to Boston, where an advance from 40 to 50 per cent. has been obtained over last year's prices for spruce and hemlock.

Prices everywhere are very firm under the stimulus of a demand fully equal to the receipts of stock; at the same time there is no evidence of any speculation. The inquiry for Canadian white pine in connection with the reduced supply is such as to prevent any retrocession in prices. In sawn lumber the activity of the season has depleted stocks, and very little is offered. Quebec advices report a continued scarcity in waney board pine, with advancing prices, on a very active demand. Hewn oak timber of good quality and size, say 65 cubic feet average, is scarce, and 52 cents per foot have been paid for next spring's delivery. Elm, of 40 cubic feet average, is worth 28 cents. The shipments to the Eastern States, comprising nearly the entire receipts of the season, are hurried forward, and the most successful year of the lumber trade will close with little or no stock in first hands.

Unusual preparations for lumbering have been made this winter throughout the Canada logging districts, and next year's supply will likely prove to be the largest ever brought to market. But with a continuation of the present trans-Atlantic demand, and an active market in the United States, as every indication points out, there can be little fear of an over-production.

THE BANK STATEMENTS.

For the first time we have not only the Bank statements in good time, but likewise the Dominion note statement up to the 30th ult. There is an increase in the note circulation of the Chartered Banks to the extent of nearly three millions of dollars over that of 31st August, and of nearly four millions over the corresponding period of last year. The Dominion note circulation in the hands of the public has increased by not quite \$100,000, while the large notes held by the banks as reserve have increased by about \$95,000.

There is but little alteration in the deposits, except a decrease in those of the Provincial Governments, and an increase of those from the public to about the same amount. There is a considerable reduction in the amount loaned in the United States. The discounts have increased by nearly three millions, owing, doubtless, to loans made for the purchase of the crops. They are nevertheless considerably less than they were in September, 1879. We believe that the reduction of indebtedness to the banks is a good sign. It is very generally admitted that there has been for some years back too much banking capital for the legitimate business of the country, the consequence of which has been that improvident loans were made with disastrous results both to lenders and borrowers. The increased discounts during the month of September have been caused by legitimate business, and, when the crops have been converted into money, there will, we have no doubt, be a reduction in the line of discounts as well as in the circulation. The very small increase in the Dominion note circulation is confirmatory of what we have more than once pointed out, that the enormous inflation provided by recent legislation cannot be obtained so long as the principle of convertibility is adhered to, and we do not imagine that there has ever been the slightest intention of abandoning it:

	Sept., 1880.	Aug., 1880.	Sept., 1879
Capital authorized.....	\$57,466,666	\$57,466,666	\$60,866,666
Capital subscribed.....	54,555,633	54,555,634	57,646,033
Capital paid up.....	53,125,132	53,107,918	56,101,976
LIABILITIES.			
Circulation.....	\$21,698,071	\$18,760,949	\$17,726,005
D. Gov. dep. on demand	4,537,785	4,356,395	2,863,442
D. Gov. dep. aff'r notice	2,025,000	2,050,000	5,272,403
Deposits Security for Gov't Contracts and Ins.....	984,321	844,598	
Prov. Govt. on demand	1,090,496	1,849,058	496,902
do. do. aff'r notice	674,714	983,107	1,159,623
Other deposits on demand.....	40,108,568	39,222,842	31,541,409
Other dep. aff'r notice	30,177,040	30,089,556	25,996,460
Loans or depts. by other Can. Banks, sec'd.	50,000	40,000	
do unsec'd.	1,827,714	2,137,864	
Due Bks. in Canada....	983,979	1,052,229	2,104,901
do. in foreign countries.....	59,363	57,467	
do. in the U. K.....	416,453	397,140	1,811,248
Other liabilities.....	307,190	268,209	78,697
Total	\$104,940,702	\$102,109,414	\$89,051,090

ASSETS.			
Specie.....	\$6,720,782	\$6,612,675	\$6,298,721
Dom. notes.	10,141,834	9,862,338	8,155,616
Notes and cheques on other Banks	3,981,974	4,177,535	3,431,940
Due from Bk's in Canada..	2,689,933	2,491,403	3,689,914
Due from Bk's in foreign countries...	24,691,685	26,249,832	9,934,836
do. in U. K.	2,383,234	2,611,668	2,880,633
Available Assets.....	\$51,209,442	\$52,005,451	\$34,391,660
Government			
Deb. or St'k.	\$988,022	\$1,014,669	\$1,823,816
Loans to Dom. Government.	20,390	22,420	11,221
do. Prov. Gov.	1,000,567	1,216,495	652,578
Securities other than Canadian.....	1,380,153	1,280,153	
Loans secured by other than Canadian Collaterals.....	5,809,416	5,305,017	6,336,504
Loans to Municipal Corporations.	875,037	882,349	
Loans to other Corporations.....	4,110,450	3,958,257	2,954,638
Loans to or Deps. in other Bks, sec'd.....	29,867	29,867	
Do. unsec'd...	749,044	682,544	
Discounts.....	90,009,596	87,119,703	97,973,933
Notes overdue not specially secured....	1,965,793	2,073,870	2,861,510
Overdue notes, secured.....	2,879,575	2,703,612	2,571,556
Real Estate....	2,020,674	2,016,423	
Mortg's on R. E. sold by Bank.....	390,389	334,984	1,930,758
Bank Premis..	2,835,808	2,826,166	3,128,152
Other Assets..	2,577,113	2,520,193	1,205,479
Total Assets.	\$168,660,346	\$165,992,073	\$155,841,805
Directors' liabilities.....			
Av'ge Amt. Specie during month.	4,847,604	4,702,657	5,272,710
do Dom. notes.....	6,490,464	6,314,695	
	9,719,078	9,801,807	

STICK TO YOUR BUSINESS.

Cycles in trade have become matters of absolute faith with many economists, and they certainly have as much reason on their side as have those who believe that everybody must have the measles. There have been 1837, '47, '57, '67 and last though not least '77, and people wonder why hard times should recur at such regular intervals. Now that the country is recovering from the recent depression it becomes us to inquire what have been the causes of the troubles, in so far as individuals are concerned, with a view of employing the ounce of prevention before it is too late. We shall not refer here to the evil of over-purchasing.

Foremost among avoidable evils must be reckoned speculation outside one's regular business. No sooner does a merchant here and there find his success as-

sured and his balance at the bank increasing than he begins to look with less favor upon the ladder by which he ascended. He wants to get rich by some more rapid process, and he is ready to fall in with the first plausible scheme for a joint stock company that promises large dividends, whether it be for the cultivation of pine-apples in Labrador or the establishment of a manufacture for supplying blankets or skates for the South American tropics. Every decade has its peculiar speculation, from the South Sea bubble to the Mineral Point Tunnel. Mining companies have become the favorite investments of late years. It is wonderful what a degree of benevolence actuates the breasts of the promoters. They recount with minute detail the wonderful productiveness of the ore, and the immense profits that must accrue to the lucky shareholders. But it is most singular that so much cleverness is required to sell,—that so few people seem inclined to buy. We do indeed hear occasionally of miners who have become rich, but it has been chiefly those who have sold. Mining men who have made money are men who do not own the mines.

But it is perhaps through real estate that the greatest mischief has been done to Canadian merchants, from the speculation in suburban farm lots in this city in 1874 to the latest outburst of the Toronto grocer, whom 12,000 acres in Manitoba compelled to ask for indulgence from his creditors last week. Far be it from us to discourage enterprise, but no man should jeopardise his business by such investments. He who has money to spare from his business may speculate to the extent of such a surplus, but to that extent only. If the regularly recurring panic or depression is to be escaped during the present decade, the principal point to be observed by each member of the mercantile community is to stick to his business.

MUTUAL FIRE INSURANCE CO. OF THE CITY OF MONTREAL.

The annual general meeting of this Company was held on the 11th instant, under the presidency of Hon. J. L. Beaudry. The report of the Directors was most favorable, fires were few in number, and the assessment fixed at 1 1/2 per cent. That happy result is due not only to the administration, but also to the plentiful supply of water and to the good organization of the Fire department, which is inferior to that of no other city on this continent. The rest now amounts to \$71,835, and the capital of the Company to \$391,999. The draft of the new charter of the Company was read. Thanks were voted to R. A. R. Hubert, Esq., President, to Owen McGarvey, Esq., Vice-President, and to the other directors, for their good administration; also to the Hon. J. L. Beaudry, to the

auditors and scrutineers and to the secretary of the meeting. After the appointment of the directors, the meeting adjourned to the office of said Company on Monday, the 18th instant, at 4 o'clock p. m. The following gentlemen were elected for the year 1880-81:—

- R. A. R. Hubert, Esq.,
- Joseph Comte, Esq.,
- F. X. St. Charles, Esq.,
- Guillaume Boivin, Esq.,
- Owen McGarvey, Esq.,
- Charles Garth, Esq.,
- L. E. Beauchamp, Esq.,
- Claude Melançon, Esq.,
- Louis Archambault, Esq.

STATEMENT OF THE LAST 3 YEARS OF THE MUTUAL FIRE ASSURANCE COMPANY.

Years.	1878	1879	1880	Total for three years	Average per year.....
Amount insured at 1st October.	\$4,587,260	4,345,078	4,088,763		
Amount of deposit Notes.	\$371,316	345,655	320,164		
General Receipts.	\$8,484	8,069	7,094	23,647	7,882
General Expenses.	\$5,566	5,925	5,890	17,381	5,793
Number of Fires.	27	32	32	91	30
Amount of Fires.	\$1,452	3,609	1,620	6,680	2,230
Assessments.	2 0/0	2 3/0	1 1/0	64 0/0	21 1/2 0/0
Amount of Assessments.	\$7,298	5,502	5,923	21,423	7,141
Cash 1st October.	\$61,991	67,419	71,835		
Capital 1st October each year.	\$432,317	418,074	391,999		

N.B.—Value of buildings insured to 1st October, 1880, \$5,465,000.

ALFRED DUMOUCHEL,
Secretary-Treasurer.
Montreal, 13th October, 1880.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.
THURSDAY, Oct. 21st, 1880.

As intimated last week, the distribution of goods in some departments of the local wholesale trade is beginning to lag a little, but the bulk of the season's business in these departments has been done, and the shrinkage is natural and not unexpected. There has been a fair amount of business done within the past week, and on the whole there is little, if any, cause for complaint. Here and there a softening tendency in values is noticeable, but in the best of times there are always to be found some weak spots in the markets. Business men generally are confident of the future, as is evidenced by the comparative freedom with which money is being invested in productive enterprises throughout the country. The supply of loanable funds, however, in this market, continues more than ample for all requirements, and rates remain easy at 6 to 7 per cent. discount for good commercial bills, as to name and date. Call and short-dated loans on acceptable collaterals can be obtained at 3 to 4, and time loans at 4 to 5 per cent. as to circumstances. In Sterling Exchange there is very little offering, and rates are easy at 8 1/4 to 8 1/2 prem. for round amounts, and 8 1/2 do. over the counter. Documentary bills are made at 7 1/2 to 7 3/4 prem., and drafts on New York drawn at 1/4 do. The stock market has been decidedly less buoyant, with a declining tendency in values all week. This may be attributed to a combination of causes—the prolonged delay of any confirmatory information regarding the C.P.R.R. syndicate, the prospective announcement of several dividends in addition to those already announced, the luteness of the season, etc. Merchants Bank stock advanced to 108 1/2 this week, but to-day it sold down to 108 1/4. Cotton stocks have been in demand during the week, and Canada shares advanced 1/4 per cent., with sales at par, which was bid to-day. The market closes weak, at a fractional decline on yesterday's values for all the leading securities. There was no afternoon session of the Board to-day, the members having adjourned to attend the Lepine Races. Sales recorded on the Stock Exchange this forenoon were:—25 Montreal at 152 1/2; 11 Ontario at 87 3/4; 15 Molsons at 99; 162 Merchants at 108 1/2; 95 Commerce at 128 1/2; and 20 City Gas at 143. Montreal Telegraph was wanted at 129, but holders asked 129 1/2.

The Grand Trunk Railway Co. have issued their usual Fall circular to merchants, notifying them of the winter freight rates, taking effect on Monday last. A slight advance on the spring rates to Toronto and points west per direct line, has been made.

BOOTS AND SHOES.—The manufacturing houses continue quite busy, some on back orders still, and others on those now being received daily by mail; these latter are chiefly for heavy winter wear. All the travellers, the total number being estimated at about 50, are now out on their sorting-up trips, and, so far, are succeeding as well as expected. It should be stated here that one firm report that, owing to the excess of business on their hands at present, they will not send out travellers until the time for showing spring samples arrives. The retail demand in country districts this fall is good, as evinced by the clamouring of country merchants all season for the delivery of goods, and by the continuance of satisfactory remittances. Prices remain unchanged. Wholesale manufacturers, in purchasing material, are endeavoring to run as closely to orders as possible, as the financial year in this trade generally closes with the month of November, prior to stock-taking in December.

COAL AND WOOD.—The demand for Anthracite coal in this market is gradually increasing at previously quoted prices, \$6.50 for stove and \$6.25 for egg and chestnut; for

round lots, concessions of 25 to 50c. on these figures might be made. Soft-grate is still worth \$5. A lot of about 1,000 tons Scotch steam-changed hands this week at \$1, ex-ship, *W. O. L.*—Hardwood is scarce, and prices have advanced 50c. per cord, under a brisk demand—now quoted as follows, maple, \$6.50 to \$7.50; birch, \$6 to \$7; beech, \$6 to \$6.50; tamarac, \$4.75 to \$5.50; hemlock, \$4 to \$4.50. The supply bids fair to be light this winter.

CATTLE.—As is customary at this season of the year when shipping accommodation is becoming scarce, a general decline is noticed in values for all grades of cattle. A large number of cattle were offered at the St. Gabriel market on Monday last, but there being only one exporter present, and the quality of the offerings being inferior, the market ruled dull and prices declined to 4c to 5c for good shipping grades, butchers cattle bringing from 3c to 4c per lb. Sheep were worth from \$5 to \$6.50 each, and Lambs from \$2.25 to \$4.50 as to quality. To-day's market was very dull; there was an abundant supply, but owing to scarcity of shipping accommodation, and a light demand all round, sales were slow; the choicest cattle could be bought at from 4c to 4½c per lb., and Ald. McShane bought a lot at as low as 3½c. The shipments of cattle from this port for the season up to date were 40,000 head, against 26,000 for the like period last season, and sheep 70,000, also an increase over last season's shipments.

DAIRY PRODUCE.—The local butter market has not undergone any quotable change since our last reference, remaining quiet and steady for finest goods and flat for all other kinds. For the reasons stated fully in our last report shippers refuse to look at anything now but the very choicest quality of butter, and in these days they do not expect to find it in creameries. Factorymen would not sell their creamery butter while it was fresh, and would have commanded a good price, but held it under the delusive impression, it appears, that it was proof against deterioration, and now their offerings are so much off flavor that dealers pronounce it scarcely as good as medium, and it will have to be sold at a sacrifice. Many creamery factories are now closing down for the season, and it is said the stocks to be offered are large, comprising the make from August 1st, and in some cases all of July make. A good deal of Kamouraska has been offered here within the week, but there are no buyers for it at present asking prices. A lot of Morrisburg was sold on Tuesday at 2½c, Eastern Townships are still quoted at 2½c. for fine Fall makes, but some buyers maintain that this is an extreme figure. In Cheese the market is quiet and flat, and prices are somewhat uncertain. Some 1,500 boxes of fine September make were offered here yesterday at 13c., but the best bid was 12½c. It is stated that an effort is being made to induce farmers to hold their stocks until such time as dealers can unload with as little loss as possible.

DRY GOODS.—Trade at wholesale continues uniformly quiet, none of the large houses having been very busy during the week. There have been very few customers in the market, but a fair number of sorting-up orders have been received per travellers, and dealers are still reducing stocks gradually. Importations now arriving are quite small, and of only those goods which are wanted as soon as received. Owing to the continued mild weather, stocks in the country are not much broken as yet, but travellers in Western Ontario write this week that the weather is turning colder, and they have now better hope of placing orders for heavy winter goods. From some parts of Ontario reports come of a good deal of rain lately, retarding business, especially with travellers, but in certain sections of Quebec province complaints are made of the want of rain. Manufacturers expect an advance in the cost of raw material before long, therefore there are no prospects of a decline in prices for cottons, or other manufactured goods. Remittances are quite satisfactory,

and November is expected to be a very good month in this respect. The city retail trade continues fairly active.

DRUGS AND CHEMICALS.—There is a steady active business doing, without any change to note in prices. In England the market is a little firmer, but any considerable advance is not expected.

FRUITS.—The local demand for Apples during the week has been quite limited, and, owing doubtless to the recent unfavorable English advices, the enquiry for export is considerably less active, also. The crop throughout the Dominion is almost unprecedented, and prices are lower, in many districts, than for many years. A correspondent writes that on the South shore of Lake Ontario apples are a drug at 75c. to \$1 per bbl. In the County of Essex, Ont., they are so plentiful that for want of sale for them owners of orchards are said to be feeding them to their cattle. The apple crop in Nova Scotia is large, and farmers are seeking for a place in the English markets. Several counties in Nova Scotia can export 100,000 barrels of choice apples, and the supply is constantly increasing. There will be 100,000 barrels of apples in Annapolis county this year. Fall apples have sold there low at \$1.50 to \$1.25 per bbl. No winter apples yet in that market, the farmers look to Glasgow and London markets, and will ship some *via* Halifax per English steamers, others by sailing vessels direct to meet the holiday demand. Late mail advices from Liverpool report sales of Montreal shipments at from 3s. to 12s. 3d. per bbl., but the bulk was sold at low figures, not sufficient to pay the freight and other charges. Receipts of winter fruit here during the past week have been heavy, 65 car load arriving from the West on Tuesday last. Prices for winter apples are now quoted at \$1.75 to \$1.90; extra choice qualities, including Baldwins and Russets, bring \$2, in small lots. A lot of 1,500 barrels of choice winter fruit sold, to arrive, at \$1.97½; a car load of good assorted apples sold at \$1.75, and another at \$1.80. There are no strictly fall apples in the market, and there is no demand for them; a mixed lot of fall and winter sold this week at \$1.60 for a carload. *Alameda Grapes* are scarce, only about 120 barrels arriving per the last vessel; there is a good demand for them, at \$6 per barrel. *Jamaica Oranges* also in good request, quoted at \$5 per box, or \$10 per barrel. *Lemons*—A lot of 300 cases arrived here yesterday from Malaga, and the arrival of another shipment by direct steamer is reported. They are selling at \$4.50 to \$5 per case; extra large cases are held at \$7.50. *Cranberries* are in good supply, and meet with a fair demand at \$7 to \$7.50 per bbl. *Sweet Potatoes* in good request at \$4.50 to \$5 do.

FLOUR AND GRAIN.—The grain markets on both sides of the Atlantic have relapsed into a quiet and easy condition since our last report appeared. There has been a decline in England of 6d. to 1s. per qr. for wheat, and buyers and sellers are now wider apart than ever. To-day Liverpool market is reported quiet with but a small business doing; to effect sales of any amount holders would require to make concessions. Corn was steady with a good demand at quotations. The imports into Great Britain during the past week show a decrease of 240,000 bush wheat, of 80,000 bush corn, and an increase of 5,000 bbls. The amount of wheat now on passage to the United Kingdom, 1,675,000 qrs., and of corn, 510,000 do. On this continent much the same state of affairs exists; the stocks of wheat in Chicago have been accumulating, and the prospects are that receipts will be quite liberal for some time to come. The Chicago wheat market to-day was quiet at a decline of 1c on yesterday's price, quoted at \$1.02½ Dec. at noon, and corn at 40c Nov., a decline of ½c compared with yesterday. In this market there was a very limited amount of business done; in grain no sales were reported, and actual quotations are somewhat difficult to obtain. Prices for wheat, while easier, are not essentially changed from the figures quoted last week.

Pense appeared to meet with the most active demand, and holders were very firm, asking 84c to 85c; sales transpired yesterday at 83½c to 84c, for cargoes. Corn rules quiet at 52½c to 53½c; Barley steady at 65c to 70c, and Oats nominally unchanged at 30c to 31c. Rye is easier, quoted at 98c to 99c, but there is very little to be had. A correspondent at Annapolis, N.S., writes: The amount of Wheat, Buckwheat and Oats, Barley, &c., grown in this county the past season will materially reduce the amount of flour to be imported this year. *Flour.*—Buyers are generally holding off, and the market remains quiet, with an easier tendency in values, but the actual changes, as compared with last Thursday, are trifling. A lot of 500 barrels of Superior Extra sold on Tuesday at \$5.25; smaller lots have been offered at \$5.22½, but not sold, as shippers refuse to take hold at present rates of freight. An exceptionally choice lot of 100 barrels Superior changed hands yesterday at \$5.30; Extra has sold at \$5.20; Superfine at \$4.80, and Strong Bakers' at \$6—all in small lots.

FRIGHTS.—Are reported firm, with some tendency to a further advance. A transient steamer was engaged this week for grain direct to London at 6s. 3d. Contracts have been made with iron clippers at 5s. 3d. and 5s. 6d. for grain to U. K. ports; and small sailing vessels of 2,000 to 4,000 qrs have been taken at 6s. 6d., owners, however, generally holding out for 7s. 1. 0. The rates on flour, of which there has been considerable shipped of late, are 2s. 3d. to 2s. 6d. to direct ports, and 2s. 6d. to 2s. 9d. to outside ports. *Deals.*—We know of at least one vessel having been fixed for deals from Quebec for a direct U. K. port at 6s. *Lumber.*—There are no orders of any consequence now in the market, the tonnage for this article having been contracted for in advance; rates, however, are quoted at \$13 to \$14 per M. *Apples* have been carried from this port to Liverpool and Glasgow per sailing vessels at 3s. and 3s. 3d., and per steamer at 3s. 6d. Cattle freights unchanged, £4 10s. to £5.

FURS.—Our manufacturers are all still very busy on orders, and, without sending out their travellers seem likely to have all they can possibly fill, up till the end of the year. A few *skunk* skins have already been offered in this market, and about 75c has been realized for No. 1; average qualities would likely bring from 4½c to 50c. As yet there are no other kinds offering, to speak of, but *mink* will sell at low figures, owing to the entire neglect of the manufactured article. Fall *musk rats* will probably bring from 8c. to 10c. Owing to the present troubles in Turkey and Greece *fox* skins will not command over \$1.25 to \$1.37. *Uters* are high; good, fresh, prime skins are worth \$10 to \$11. As previously stated, however, no considerable quantities of raw furs will be bought until some time in November, and until then quotations cannot be established.

FISH.—A fair amount of business is being done at the following quotations: Dry Cod, per 112 lbs, \$4.00 to \$4.25; Draft do, per 224 lbs, \$5.50 to \$5.75; Green do per bbl, \$4.50 to \$4.75; Boneless do, per lb, 7c to 7c; Boneless Hake, 4c to 4½c; Labrador herring, per bbl, \$5.50 to \$5.75; Cusco do, per bbl, \$4.75 to \$5.00; Mackerel No. 2, \$5.00; do No. 3, \$4.50; Sealed herring, medium, 30c; Canned Salmon, \$2.00; do Lobsters, \$1.25; do Mackerel, \$1.15.

GROCERIES.—In Sugars there is a fair amount of steadiness in the market, although no advance is to be noted. The returns from the Beet are not of the strength expected. Refined Yellows here are in good demand and firm; Granulated and other Refined White Sugars not so active. In Raw Sugars business is light. *Teas.*—There is very little change in figures for the week. Japan of desirable qualities most dealt in; inferior kinds dull. Young Hysons keep firm for lower qualities. Blacks quiet. *Molasses.*—Trade is not heavy. Some Cuba and other kinds taken in some cases instead of Barbadoes, owing to price. *Rice,* \$4 to \$4.35.

Coffees.—Not much business passing, and market but little changes. **Spices.**—Pepper firm, large sales in New York at full prices. Fruits. —Valencians, 7½c to 8½c; not active. Malaga Fruits about as last week. Currants dull. Almonds rather lower.

HARDWARE AND IRON.—Trade has continued fairly active. Orders from travellers have been quite numerous, but the demand continues even, sales comprising general assortments of goods. **Bar Iron** is weaker, and we reduce our quotations this week 5c. on all ordinary brands. This cannot be traced or attributed to any change in the English market, but is merely the result of the keen competition between Montreal and Western merchants, previously referred to. The **Nail** makers have been again in conclave, and the outcome is important. The usual 30-days cash discount allowed has been increased by six per cent. The discount of 30 per cent. applies only to Finishing, common Flour Barrel and Tobacco Box Nails, and for 10 Kegs of each kind separately. The discount on Clinch, Flat, Sharp and Pressed Nails is from 25 to 30 per cent. The quotations for Cut Nails, including Casing, Box and Shook Nails and Cut Spikes are net for any quantity, with 6 per cent. off for cash. Jobbers are not forcing trade at such prices. But it would not be bad policy to stick just now. **Pig Iron.**—The Glasgow market has remained steady during the week, with an advance reported by cable on Tuesday last of 9d. on last week's quotation for Scotch warrants, now quoted at 51s. 6d. The local market remains nominally unchanged; there has been some enquiry during the week from U. S. dealers, but the high winter rates of freight cause holders to hesitate, and they are not pushing sales. A lot of between 400 and 500 tons, which has been lying on the wharf here for several months, has been sold during the week to a western dealer on p. t. So far as we know this was the only outside lot offering. As stated in our last report nearly all the large stocks here are held by foreigners, who have probably shipped it on consignment, and can afford to yard it. One small lot of Glengurnock was sold the other day by a local dealer to an American buyer at \$17 in bond, but, pending the Presidential election and the uncertainty of the United States tariff, American buyers have been naturally holding off, but since the Western State elections last week business men seem to be reconciled to the belief that there will be no radical change in the financial policy of the Government.

HIDES AND SKINS.—The market for butchers' green hides remains unchanged. Receipts for the week would probably include 1,500, all of which found a ready sale at \$10, \$9 and \$8 per cwt for Nos. 1, 2 and 3 respectively. It is reported that there are one or two new buyers in the market, and the demand is therefore especially keen. Tanners are ready buyers at \$11, \$10 and \$9. **Lambskins** are, if anything, a shade easier, though we cannot make actual changes in our quotations. The local dealers are now pretty well stocked, and accordingly the demand is less active. We quote city pelts at \$1.00 to \$1.15, as to quality, but nearly all offering are No. 1, and the bulk are sold at \$1.05 to \$1.10, only extra good skins bringing our outside quotation. In the Townships and in Ontario buyers representing Montreal dealers pay from 75c to \$1, according to quality.

LEATHER.—Compared with the corresponding period of last year the leather trade is certainly not active, and dealers have been somewhat disappointed. There is a moderate demand, however, and a fair average business has been done during the week. An increased demand has been experienced since Monday last, and sales of medium-weight *Upper*, for sorting-up orders, have been made at our quotations. *Soft* leather has been in fair request, at firm prices; the supply of No. 2 B. A. is short, but stocks of No. 1 are reported sufficiently large. *Harness* is in good demand, but stocks are rather light. *Slaughter* is easier, large sales of No. 1 having been reported at our inside figure, 27c, whereas

28c was the lowest price quoted previously for prime stock. Sales generally comprise small lots, but we hear of a sale of 20 tons. *Splits* for future delivery at a price not specified but within our quotations. The market for other descriptions rules quiet, with prices steady and unchanged.

LUMBER.—Trade continues active, with prices firm; good sound lumber is much sought after, and will be very saleable towards Spring, as the accumulated stock is not large, and consumption is greatly increased. Large sales of limits have been made this season at extraordinarily good prices. There is considerable excitement over these sales, and extraordinary preparations are being made to get out enormous quantities of logs and square timber. It is not improbable that trade in this direction will be overdone. The demand for the local trade is reported fair, at unchanged quotations. About two million feet of timber, consisting principally of white and red oak, walnut, hickory and elm have been shipped from Essex county, during the past summer, and about 3 or 4 million feet more will be ready for shipment by next Spring, the markets being Buffalo and Quebec.

OILS.—There has not been much movement in oils since our last, except in the ordinary way of trade. Linseed Oil is firmer, and holders are not particularly anxious to sell. Part of the lot referred to last week has changed hands (500 Bels), but price has not transpired. **Naval Stores.**—Turpentine continues to advance in New York—at the rate of about 1c per gallon per day; it is quoted here nominally at 75c per imperial gallon, with few buyers. **Naval Stores.**—Pitch and Rosin have each advanced 50c per bil. during the week, owing to the small stocks on hand. Pitch is now quoted at \$2.50 to \$2.60 for large lots and \$2.75 for small lots. Rosin is selling at \$3.45 to \$3.50 in round lots, and at \$3.60 to \$3.75 for small parcels; the demand is only fair.

PROVISIONS.—Trade for the week has ruled dull, with a slightly easier tendency in values for leading articles. The demand for *Mess Pork* has fallen off, and prices are now quoted 25c to 50c lower than at our last reference. The Chicago clique, at the head of which are Messrs. Armour & Co., appear to have come out best in the speculative game they have been playing for many weeks with those who now constitute the "shorts," and have at length succeeded in "cornering" the market for pork to such an extent as to control prices to their entire satisfaction for all purchases, either for shipment abroad or for the local trade. Accordingly these prices are very irregular; and, while it was stated here a week or two ago that the local trade were being supplied at lower than Chicago prices by a Montreal dealer who had loaded up in the early part of the season for this purpose the secret, now generally known, of the anomaly was that Messrs. Armour & Co. have all along been selling cash pork for shipment to this market, at \$3 to \$4 below Chicago market prices, knowing, of course, that it could not be legally shipped back to or re-sold in Chicago. According to actual transactions, Chicago is now quoted at \$13 to \$14 for cash pork for shipment, and at \$18.50 with a sharp upward tendency for cash pork to the "shorts," some of whom have intimated their intention of evoking the aid of the law to recover what they have lost by the sharp practices by which they have been victimized; or, in plainer terms, to enable them to escape the responsibility of their losses. This market is quoted at \$18 to \$18.50, but concessions would have to be made on even these reduced prices to induce sales of any considerable quantities. *Lard*—is scarce for the time being, and under a good demand prices rule firm at 12½c, for Fairbanks' in pails. Canadian is nominally quoted at 12c, but it is very doubtful if there is any in the market. *Eggs.*—Stocks are now chiefly in the hands of one dealer, and there is a steady jobbing move-

ment reported at about 18c. Stored lots are quoted at 17c. to 18c., but strictly fresh eggs offered by farmers would doubtless bring 19c. to 20c. Shipments have been made to the American markets at current quotations.

ASSES.—Receipts moderate, just about equal to the same time last year. There has this week been a fair demand for First Pots, and the price has advanced to \$465 to \$470. Seconds, \$3 75. No Thirds. The advance will not likely be maintained. *Pearls.*—No receipt for some days, the last sales were at \$4.95 for Light Tares to \$5.10 for choice heavy Tares of First Sort. No Seconds selling. Receipts since 1st January, 7378 barrels Pots, 1368 barrels Pearls. Deliveries: 7585 barrels Pots, 1260 barrels Pearls. Stock in store at six o'clock on Wednesday evening, 255 barrels Pots, 212 barrels Pearls.

TALLOW.—Is in active demand, at steadily advancing prices. Rough tallow readily commands 5½c to 6c., and rendered is selling at 7½c to 7½c, for round lots. A earload was sold yesterday at 7½c., another lot of three tons changed hands at the same figure, and another sale of a round lot was reported at 7½c.

WOOL.—The supply of fleece in the country sections is large, and, as the manufacturers all appear well supplied still, the market for domestic wools remains quiet and inanimate. A round lot of 1,400 lbs. *poller* sold here last week on p. t., but understood to be at about current figures. No changes to note in prices. Foreign wools have not been moving to any extent yet, pending the auction sale of damaged Cape. To take place here on the 28th inst. Prices remain entirely unchanged.

AMERICAN MARKETS.

Chicago, Oct. 21, 2.24 p.m.—Wheat, Oct., 99½c; Nov., 99½c; Dec., \$1.02. Corn, Oct., 39½c; Nov., 39½c; Dec., 40c. Oats, Oct., 29½c; Nov., 29½c; Dec., 30½c. Pork, 2.08 p.m.—Oct., \$18.62½; Nov., \$17.02½. Lard, 1.02 p.m.—Oct., \$8.10; Nov., \$7.97½.
Milwaukee, 1.—Wheat, Oct., \$1.00; Nov., \$1.00½; Dec., \$1.02.

ENGLISH MARKETS.

London, Oct. 21st.—Beerbohm reports floating cargoes of wheat off the English coast 6d. per quarter cheaper, and corn firm. Cargoes on passage and for shipment, wheat rather easier, corn quiet. Liverpool wheat on spot quiet, corn firm. On passage for the United Kingdom, wheat, 1,675,000 qrs.; corn, 510,000 qrs. Weather in England, frosty.

TORONTO WHOLESALE MARKETS.

(By Telegraph from our own Correspondent.)

TORONTO, OCT. 21st, 1880.

There is apparently little change in the state of trade here since our review last week. In several branches, particularly provisions and leather, the volume of transactions shows a slight diminution; in the former it is due to short supplies, and in the latter more from a natural re-action after the active trade of the previous weeks. Railroads have been taxed above their capacity, and exporters and dealers in grain have suffered some inconvenience for the want of cars to move their produce. General merchandize markets rule firm; and orders for dry goods from the North an' West, which are principally of a sorting up description, are numerous, and embrace nearly all lines. As a rule, the wholesale dry goods trade is reported as in every way satisfactory, with sales in the

aggregate much larger than previous years. The feeling in both woollen and cotton goods is better, and assortments have been considerably broken in some lines. Payments are regarded as satisfactory, renewals being little asked for. Money has been in better demand, but rates still remain unchanged. The supply of loanable funds is large, and in excess of present requirements. Call loans can be had as low as 4 per cent., the ruling rate being 4½, and time loans on good collateral at 5 per cent. Prime commercial paper, of large amount and well endorsed, is discounted at 6 per cent., while the general run is at 7c. The stock market has been more active the past few days, and banks have sold at enhanced prices. Sales of Merchants have been made at 107 and 108, Imperial at 106, Montreal at 153½, Ontario at 87 and 89, Commerce at 123, Standard at 93½ and 93¾, Federal at 123 and 123½, and Toronto at 134½. There was also a slight improvement in loan companies, with sales of Canada Permanent at 193, Dominion Savings at 121, Building and Loan at 95 and 96, Union at 136½, Imperial Savings at 117, and Hamilton Provident at 124. London and Canadian was weak yesterday, and under liberal offerings declined; sales were made at 148, 147 and 146. Following are to-day's prices:

Banks.	Bid, Oct. 14	Bid, Oct. 21	Loan Cos.	Bid, Oct. 14	Bid, Oct. 21
Montreal	152	152	Can. Permanent	192	192½
Toronto	133	133	Freehold	162	162½
Ontario	85	85	Western Can.	162	162
Merchants	105	105	Bldg. & Loan	94	95
Commerce	123½	125½	Imp. Savings	118	118
Dominion	133	125	Farmers' Loan	123	123
Hamilton	104	104½	Lond. & Can'dn	...	145
Standard	93	93	Huron & Erie	143	145
Federal	120½	123½	Dom. Savings	120	120½
Imperial	106	106½	Ontario Loan	129	129
Molson	...	...	Hamilton Prov.	122½	122

BOOTS AND SHOES.—There is still an active trade being done, and travellers who are now out on their sorting-up trips are much encouraged. Prices of all makes are firm. Factories are kept working on full time, and it is said that one house can hardly keep up with the demand. Heavy goods are receiving the most attention.

COAL.—Orders are numerous, and, as a rule, small, the cold snap having induced the increased demand from mechanics, laborers, etc. Prices still remain unchanged, and are as follows: Egg, Stove, Grate and Chestnut, \$6 a ton delivered; best quality of Soft Coal, \$6.50; second quality, \$6.

COAL OIL.—The demand is good for small lots, but, on account of the high price and slight advance this week, large lots are not selling freely. Our lots are now quoted at 28c per imperial gallon, five barrel lots at 29c, and single barrels at 30c.

COUNTRY PRODUCE.—*Apples.*—Trade has been rather slack this week, and prices steady at 50c to 75c for windfalls, and \$1.00 to \$1.50 for choice hand-picked. *Beans.*—As yet there are few offerings, and small lots of hand-picked sell at \$1.35 to \$1.45. *Eggs.*—The demand has apparently moderated this week, and receipts continue small. Case lots bring 17c a dozen, and dealers sell at 18c. *Hogs.*—The market has been better supplied the past few days, and prices in consequence are a little easier. Sales are being made at \$6.50 to \$6.75 per 100 lbs. *Hops.*—Brewers appear to be taking only sufficient for present wants and those of inferior quality, which sell at 20c to 22c. Middlings are quoted at 25c, and the best quality at 28c to 30c. *Onions.*—There is a fair demand, and prices are steady at \$2.25 to \$2.50 a barrel. A few barrels sold on Saturday at \$2.75. *Potatoes.*—Trade is on the quiet side, with both small receipts and limited demand. Cars on track sold on Monday at 40c per bag.

DRUGS.—Business is not quite as active as last week, but prices continue very firm. Borax advanced to 15c. Opium easier at \$9.00 to \$9.15.

Glycerine is firm at 23c to 27c. Buchu leaves are up to 40c, and morphia is a shade easier at \$4 per ounce. English oil of lavender scarce and firm at \$3 an ounce. Quinine is unchanged at \$3.85. Colombo root higher at 40c. Cream of tartar firm at 35c to 37c, and Tartaric acid at 65c. Turpentine now sells at 75c per Imperial gallon, and lincsed oil is unchanged at 64c for raw and 68c for boiled.

Flour, etc.—There has not been as much activity this week; stocks are small, and there is therefore little offering. The demand also has been checked, presumably on account of stiffer freight rates. Superior Extra sold on Friday at \$4.90, and up till to-day no other sales seem to have been made. Extra is held at \$4.75 and \$4.80, but, in absence of demand, prices are nominal. Other grades have not offered. *Oatmeal* is dull and lower. A good deal offers at outside points, and a side was made here on Saturday at \$3.90 for a car lot. *Cornmeal* is quiet, with trade confined to small quantities at \$2.90 to \$3.00. *Bran* is in active demand and higher; holders, if there are any, look for still higher figures. A car sold on Tuesday at \$10.75 on track.

WHEAT.—Prices are firm at slightly advanced figures; and although the demand is not quite as brisk as last week, sales would have been more numerous if cars could be had on the Northern to bring larger quantities into the city. On Saturday No. 1 Spring sold at \$1.14 and No. 2 at \$1.12. On Tuesday the same grades sold at \$1.15 and \$1.13 respectively. No. 2 fall sold on Saturday at \$1.05, and No. 1 fall is held at \$1.07 and \$1.08. Yesterday No. 1 Spring sold at \$1.15 and No. 2 at \$1.13. Market to day dull; holders asking yesterday's figures. No. 2 Fall will not bring over \$1.03.

COARSE GRAINS.—*Barley.*—The trade has been fairly active on large receipts, and prices well sustained in sympathy with Oswego. Stocks now amount to 360,000 bushels, against 351,388 bushels last week and 290,000 bushels the corresponding period of last year. Sales have been made daily at the following prices: No. 1 at 73c; No. 2 choice at 69c and 70c; No. 2 ordinary at 66c, and No. 3 extra at 60c. Yesterday, under a brisk demand, sales of No. 1 were made at 74c; No. 2 choice at 71c; and No. 2 at 66c. Market to-day active and firm, with sales of No. 1 at 74c; No. 2, choice, at 72c; No. 2 at 67c; and No. 3, extra, at 62c. *Peas.*—The movement has been small, and sales of No 2 are easily effected at 65c. Market firm, with a sale to-day of No. 1 at 67c. *Oats.*—There has not been such an eager demand this week, and the market has ruled very dull. Prices, however, are steady on small receipts. Our loads sold on Saturday, Monday and Wednesday at 32c on track. *Rye* continues in active demand for export, and prices advanced to 90c, at which figures numerous sales have taken place. A good demand exists. One car sold to-day at 90c on track. *Corn* is dull and nominal at 37c to 58c.

FREIGHTS.—Rates are firm, and unchanged, except to Maritime Provincs, which are 5c higher. From Toronto to Belleville, 22c; Shan nonville to Kingston, inclusive, 25c; Gananoque to Prescott, 30c; Edwarsburg to Cornwall, 35c; Summersville to Montreal, 35c; St. Lambert's to St. Johns, Q., 42c; St. Madeline to Acton, 50c; Waterville to Coaticook, 55c; Island Pond to Portland, 60c; Danville to Chaudière and Aston, 55c; Doucet's Landing, 46c; Point Levi, 55c; Quebec, 52c; Humphries to Amherst, and Point du Chêne to Coldbrook, 80c; Picton, Truro, Halifax, 75c; Frederickton Junction, 75c; Carleton, N.B., 70c; St. John, N.B., 70c.

GROCERIES.—Trade remains very satisfactory to dealers; the demand is steady for nearly all lines. *Fish* are meeting with a fair enquiry and prices unchanged; sardines, 12c for ½s, and 19c to 20c for ½s; canned lobster, \$1.50 to \$1.80; and salmon \$1.85 to \$2.10. *Fruit* is arriving in larger quantities and sells fairly well;

new Valencias, 81c to 84c; old currants, 5½c to 6c; new do, 7c to 7½c; Sultanas, 9c; Layers, \$2.25; London Layers, \$3; loose Muscatels, \$2.75; Filberts, 9½c to 10c; Walnuts, 10c to 10½c; Almonds, 18c to 19c; Brazil nuts, 10c to 11c; Lemon peel, 25c. *Sugars* are moving freely at advanced prices in sympathy with Montreal; low yellows are 8c to 8½c; bright do, 8½c to 9½c; Granulated, 10½c to 10½c. *Syrups* are in good demand and firm at 60c per imperial gallon for common; 65c to 75c for Amber, and 78c to 80c for choice Amber. *Teas* are active and firm at last week's quotations:—Young Hyson, common, 37c to 41c; good to medium, 40c to 50c; finer sorts, 60c to 65c; Congou Teas—common, 35c to 40c; good 40c. *Rice* quiet at \$4.37½ to \$4.50. *Coffee* is dull and unchanged. *Pepper* is in moderate demand, at 15c to 16c for White, and 11c for Black. *Tobacco* is firm and unchanged; manufactured ½s, 6s and 8s, 37½c to 45c; Navy, 3s bright, 43c to 45c; Navy Black, 37c to 40c; Solaces, 36c to 45c; Virginia, 80c to 90c.

HIDES AND SKINS.—Hides are moderately active and easier, in sympathy with outside markets. Dealers are paying 10c for steers and 9c for cows, and asking 10½c for inspected. *Calfskins* are dull and unchanged at former quotations. *Lambskins* are taken freely at \$1.10, the price current last week. *Tallow* is in moderate demand and steady; dealers pay 3½c for rough and 5½c for rendered, and sales have been made at 6½c.

HARDWARE AND IRON.—This branch of business is in every way satisfactory. Reports are generally of a very encouraging character, and the turn over during the week has been large. Orders for heavy lines are numerous, and foot up to a large sum. *Pig Iron.*—The demand is moderate, and holders are asking the following prices: Eglington, \$21; Summerrice and Coltness, \$22; and Siemens, \$23. Other prices are as quoted last week.

LIVE STOCK.—*Cattle.*—The receipts for the past week were not as large as the previous one, but on account of the great number of common cattle offered, many forced sales had to be made. There were a number that sold down as low as 2½c per lb. Of the sales yesterday, one load brought \$43 a head, the average weight of which were 1150 lbs.; another load sold at \$35 a head, another at \$34.50, and others at \$32, \$33, and \$24.50. There is some demand for shipping cattle, but they are apparently hard to get. Stock weighing from 1,200 to 1,400 lbs. would bring from 4½c to 5c per lb. *Sheep* is not in active demand, but a few choice lots are taken for shipment at 4c to 4½c per lb. Inferiors will not bring over 3½c. *Lambs* are in moderate supply and firm at previous quotations. The average price is \$3 per head. *Calves* are not offering, and prices may be said to be nominal at \$7 to \$9 for first class, \$5 to \$6 for second class, and \$3 to \$4 for third class. *Hogs* are in fair demand and steady at former quotations. Exporters would pay 5c to 5½c for choice lots, and store hogs are dull at 4½c.

LEATHER.—This market has been rather quiet during the week, with sales restricted to small quantities of sole and harness. Prices continue firm. Spanish sole No. 1, all weights, 28c to 30c; Spanish sole No. 2, 26c to 28c; slaughter sole, heavy, 29c to 30c; slaughter sole, light, 29c to 31c; Buffalo sole, 22c to 24c; hemlock harness leather, 30c to 33c; oak harness leather, 45c to 50c; oak belting leather, 30c to 31c; upper, heavy, 39c to 43c; upper, light, 39c to 45c; kip skins, French, \$1.00 to \$1.75; kip skins, English, 80c to \$1; Chicago slaughter kip, 65c to 70c; native slaughter, 60c to 70c; New York vent kips, 70c to 75c; splits, large 30c to 32c; buff, 17c to 19c; pebble, 16c to 18c; russets, shoe, 30c to 45c; russets, saddlers, \$6.50 to \$8; hemlock, calf, 30 to 40 lbs., per doz. 75c to 85c; Hemlock, light, 50c to 65c; French calf, \$1.30 to \$1.40; cod oil, 55c to 60c; Straits unchanged, at 50c to 55c; Gambier, 5½c to 6c; Sumach, 5½c; Degras, 6c to 7½c.

S. Statement of Banks acting under Charter, for the month ending 30th Sept., 1880, 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.
ONTARIO.									
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	905,675	34,915	.....	25,000	.....	.....
2 Bank of Hamilton.....	1,000,000	1,000,000	750,000	535,302	23,239	.....	53,400	.....	.....
3 Canadian Bk of Com.	6,000,000	6,000,000	6,000,000	2,765,945	90,645	.....	51,620	108,831	200,000
4 Dominion.....	970,250	3,000,000	2,997,512	870,157	110,209	.....	.....	129,530	433,392
5 Ontario.....	1,000,000	.....	.....	32,390	60,205	.....	.....	.....	30,000
6 Standard B. of Can.....	1,000,000	509,750	509,750	303,257	24,645	.....	5,550	.....	.....
7 Federal.....	1,000,000	1,000,000	1,000,000	570,706	3,609	.....	4,350	.....	.....
8 Bank of Ottawa.....	1,000,000	582,200	570,706	297,263	131,240	50,000	183,600	100,000	.....
9 Imperial Bk of Can.....	7,000,000	914,300	890,767	802,611	.....	.....	.....	.....	.....
Total, Ontario.....	17,000,000	15,976,500	15,689,575	8,400,214	504,328	50,000	321,610	343,652	663,392
QUEBEC.									
10 Montreal.....	12,000,000	12,000,000	11,993,200	4,133,153	3,506,391	1,600,000	409,000	628,225	.....
11 Brit. North America.	4,366,000	4,366,000	4,366,000	854,099	10,516	.....	13,511	2,212	.....
12 People's.....	1,000,000	1,000,000	1,000,000	524,393	4,819	.....	.....	.....	11,922
13 Nationale.....	2,000,000	2,000,000	2,000,000	635,205	9,512	25,000	.....	.....	.....
14 Jacques Cartier.....	500,000	500,000	500,000	340,824	512	10,000	.....	.....	.....
15 Ville Marie.....	1,000,000	1,000,000	919,335	22,610	55,961	25,000	.....	.....	.....
16 St. Jean.....	1,000,000	540,000	224,470	118,050	19,453	15,000	.....	.....	.....
17 Banque de St. Hyac.....	1,000,000	504,939	233,670	181,314	19,896	.....	.....	6,245	.....
18 La Bk d' Hochelaga.....	1,000,000	800,000	685,549	339,234	13,007	.....	.....	.....	.....
19 Eastern Townships.....	1,500,000	1,469,600	1,382,704	695,222	72,963	.....	.....	12,653	.....
20 Exchange Bk. of Can.	1,000,000	1,000,000	1,000,000	359,333	9,409	.....	.....	.....	.....
21 Molsons.....	2,000,000	2,000,000	1,999,095	1,569,691	59,552	.....	10,000	4,761	.....
22 Merchants'.....	6,000,000	5,793,297	5,325,836	2,611,133	228,946	200,000	176,200	.....	.....
23 Quebec.....	3,000,000	2,500,000	2,500,000	609,251	24,455	.....	.....	.....	.....
24 Union.....	2,000,000	2,000,000	1,912,300	545,737	2,240	1,000,000	.....	.....	93,167
Total, Quebec.....	40,466,663	38,579,133	37,435,557	13,288,857	4,033,352	1,975,000	659,711	746,843	11,322
NOVA SCOTIA.									
25 Bank of Yarmouth.....	400,000	400,000.00	382,785.00	89,958.21	88,875	.....	.....	.....	.....
26 Bank of Nova Scotia.	1,000,000	1,000,000.00	1,000,000.00	616,291.65	219,506	.....	400	.....	.....
27 Exchange.....	400,000	400,000.00	350,030.00	42,553.57	.....	.....	.....	.....	.....
28 Merch'ts Bk of Halifax	1,000,000	1,000,000.00	900,000.00	457,793.49	222,477	.....	.....	.....	.....
29 People's Bank.....	800,000	800,000.00	600,000.00	170,205.25	24,424	.....	.....	.....	15,373
30 Union Bank.....	1,000,000	1,000,000.00	604,000.00	122,412.56	40,333	.....	.....	.....	.....
31 Pictou Bank.....	500,000	500,000.00	240,000.00	136,571.09	.....	.....	.....	.....	.....
32 Halifax Banking Co.	500,000	500,000.00	250,000.00	198,338.07	79,507	.....	.....	.....	.....
33 Com. Bk of Windsor	600,000	600,000.00	250,000.00	78,631.63	.....	.....	.....	.....	.....
Total, Nova Scotia.....	6,100,000	5,900,000.00	4,692,815.00	1,930,518.43	676,134	.....	400	15,373	.....
NEW BRUNSWICK.									
34 Bk of New Brunswick	1,000,000	1,000,000.00	1,009,000.00	496,154.00	347,603	.....	6,820	.....	.....
35 Maritime Bank.....	2,000,000	786,100.00	611,439.00	19,315.00	49,900	.....	.....	.....	.....
36 St. Stephen's Bank..	200,000	200,000.00	245,433.00	.....	58,775	.....	.....	.....	.....
Total, New Brunswick	3,200,000	1,986,100.00	1,811,430.00	706,909.00	455,278	.....	6,820	.....	.....
Grand Total..	66,796,666	62,441,733.67	60,629,427.99	24,369,793.43	5,678,848	2,025,000	991,542	1,105,869	674,714.76

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 Agts. in United Kingdom.	Liabilities not included under foregoing Heads.	Total Liabilities.
ONTARIO.									
1 Bank of Toronto.....	\$ 1,658,823	\$ 785,568	\$	\$ 352,154	\$ 13,577	\$	\$ 364	\$	\$ 3,774,268
2 Bank of Hamilton.....	777,143	257,259	.....	.....	2,780	.....	.....	.....	1,037,182
3 Canadian Bk of Com.	6,084,605	5,133,162	.....	140,000	59,618	.....	304,766	.....	14,956,188
4 Dominion.....	2,884,776	1,098,402	.....	.....	10,010	.....	.....	.....	4,772,751
5 Ontario.....	1,694,138	1,684,137	.....	.....	40,002	4,944	.....	.....	4,321,612
6 Standard B. of Can.	338,494	490,616	.....	.....	4,033	.....	.....	.....	1,319,890
7 Federal.....	2,070,249	1,727,348	.....	.....	26,672	.....	95,097	.....	4,953,002
8 Bank of Ottawa.....	232,710	224,330	.....	.....	808	.....	.....	.....	703,130
9 Imperial Bk of Con.	1,243,036	869,372	.....	.....	5,218	.....	.....	.....	3,575,769
Total, Ontario.....	16,470,978	11,589,708	.....	492,164	102,223	4,944	109,863	364	39,206,638
QUEBEC.									
10 Montreal.....	8,505,469	6,281,366	.....	729,316	138,596	.....	85,004	.....	26,714,219
11 Brit. North America.	1,111,702	3,777,792	.....	.....	16,539	25,853	.....	.....	5,812,610
12 People's.....	1,002,292	890,878	.....	40,090	4,120	3,172	8,798	.....	2,019,413
13 Nationale.....	1,134,653	770,636	.....	.....	52,056	21	3,162	.....	2,651,466
14 Jacques Cartier.....	719,554	183,947	.....	.....	236	.....	8,881	.....	1,262,256
15 Ville Marie.....	39,753	97,007	50,000	.....	.....	.....	47,664	.....	337,996
16 St. Jean.....	88,421	47,788	.....	.....	.....	.....	.....	.....	318,717
17 Banque de St. Hyac.	35,744	450,836	.....	.....	.....	.....	.....	.....	728,838
18 La Bk d' Hochelaga.....	128,030	95,490	.....	.....	1,592	.....	747	.....	578,162
19 Eastern Townships.....	377,008	1,008,338	.....	.....	10,919	.....	3,496	.....	2,177,004
20 Exchange Bk of Can.	140,007.75	109,395	.....	100,000	21,071	12,762	34,636	.....	1,065,809
21 Molsons.....	2,103,693	780,192	.....	30,000	379,287	12,610	.....	23,461	4,973,823
22 Merchants'.....	4,650,769	2,899,773	.....	356,244	13,124	.....	.....	5,527	10,743,216
23 Quebec.....	2,766,042	322,428	.....	.....	116,200	.....	.....	.....	3,994,208
24 Union.....	633,763	742,670	.....	50,000	69,005	.....	178,791	69,648	2,386,947
Total, Quebec.....	23,637,690	18,696,331	50,000	1,335,560	821,760	54,421	216,689	306,826	56,734,163
NOVA SCOTIA.									
25 Bank of Yarmouth.....	80,186.79	80,082.59	.....	.....	.....	.....	.....	.....	339,962
26 Bank of Nova Scotia.	866,963.25	1,368,384.98	.....	25,000	12,482.09	5,606	173,153.30	.....	2,712,798
27 Exchange.....	35,420.62	40,376.00	.....	.....	.....	.....	.....	.....	118,882
28 Merch'ts Bk of Halifax	852,741.47	655,859.04	.....	.....	62,801.30	.....	.....	.....	1,739,678
29 People's Bank.....	124,470.18	274,693.73	.....	.....	6,662.66	.....	.....	899.95	616,308
30 Union Bank.....	140,007.75	498,132.53	.....	.....	3,972.76	.....	.....	141.05	721,293
31 Pictou Bank.....	63,092.39	258,962.32	20,000	.....	6,216.83	.....	9,170.20	1,028.63	494,641
32 Halifax Banking Co.	91,363.16	103,080.28	.....	.....	81.71	.....	.....	1,040.30	485,003
33 Com. Bk of Windsor	16,679.61	89,716.05	.....	.....	.....	.....	.....	.....	294,536
Total, Nova Scotia.....	1,261,165.25	8,364,936.62	20,000	25,000	81,108.35	11,252	182,323.50	5,100.43	7,652,713
NEW BRUNSWICK.									
34 Bk of New Brunswick	697,024.84	1,160,127.59	.....	.....	48,176.01	.....	.....	.....	2,768,751
35 Maritime Bank.....	40,118.70	2,626.00	.....	.....	.....	.....	.....	1,999.60	83,559
36 St. Stephen's Bank..	118,399.66	.....	.....	.....	.....	.....	276	4,938.00	427,838
Total, New Brunswick	825,542.60	1,162,652.89	.....	.....	48,176.01	276	2,945.86	6,945.60	3,270,148
Grand Total..	42,196,276.50	34,704,079.68	70,000	1,862,714	1,118,268	70,894	601,723.28	319,286.85	116,768,661

ASSETS.

Table with columns: BANKS, Specie, Dominion Notes, Notes and 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, Prov. For. or Col. Public other than Canadian, Loans to Dominion Government, Loans to Provincial Governments, Loans, Disct. or Advances for which stock, Bonds, Debts of Govt. or Canadian, Brit. or For. Secs. are held as collateral, Loans, &c., to Municipal Corporations, Loans, &c., to other Corporations, Loans to or dep'ts. in other Banks secured.

PROVISIONS.—Butter has continued in good demand for shipment at 19c to 20c, the latter price being for choice No. 1 on the spot. Holders in the country, however, have their ideas up, and want 20c to 21c at outside points, which few shippers are willing to pay. The jobbing trade is quiet at 21c to 22c for selections and 16c to 18c for medium store lots. Bacon is in good demand and firm at 11c for long clear and 10c for Cumberland cut. Ham is in moderate demand at 11½c for smoked, and 12c for canned. Pork is dull and nominal, there being no stocks. Lard continues in active demand, and the price of American has advanced to 13½c. The trade is confined to small quantities. Canadian tubs or pails sell at 12½c. Cheese is firm and unchanged; the demand, however, is small; quotations are from 13½c to 14c for the best quality. Dried Apples are easier, and offerings from the country are more liberal. Country lots in bags bring 4c and dealers sell in barrels at 5c.

WOOL.—There is little or no movement in fleece; dealers are still unwilling to pay over 27c for large lots, and some refuse to pay even that, while country holders ask 29c and 30c. Supers are accumulating, and remain unchanged, with buyers at 30c, and sellers at 31c. Extra is steady at 35c to 36c. Dealers report a fair business in foreign.

Special Notices.

Mr. G. L. Kavanagh of Toronto, who is well known to the trade in Ontario, has started business for himself at 63 Colborne street, Toronto, as a produce and commission merchant, and is now prepared to receive consignments of butter, cheese and eggs. With experience, energy and tact, he should soon take a leading stand among the business men of Toronto. His reference, as will be seen by advertisement elsewhere, is of the best—The Molsons Bank, Toronto.

Messrs. D. McCall, late of the well-known wholesale millinery firm of McKinnon, Proctor & McCall, and W. Blackley, late head book-keeper for the same firm, have formed a co-partnership under the name of D. McCall & Co., to carry on business as wholesale milliners in the fine premises No. 51 Young Street, Toronto. Mr. McCall is one of the oldest millinery men in Canada, having been for twenty (20) years on the road, and is known to every merchant handling their line of goods. The firm say they have so far done double the business expected for the season. They are selling at short credit and small profits, and find it the most satisfactory way of doing business. Their stock is well assorted, and new goods receiving daily, the firm thoroughly understanding the requirements of the country. Mr. McCall still "sticks to the road," while Mr. Blackley attends to the financing and inside business.

Beaconsfield Vineyard G.T.R.—Near Point Claire, P.Q.—The Messrs. Gallagher & Gauthier are meeting with immense success in their new enterprise, as witnessed by the following important testimonial:—

J. M. J.

"We have purchased (last fall) from Mr. Geo. F. Gallagher several hundred plants of the Grape Vines—'Beaconsfield.'"

"They are growing wonderfully—even beyond expectation. Some of those young Vines have already produced six and seven bunches."

"The vigorous growth of the plants surpasses that of almost all shrubs and vegetables of our garden, and promises great results for the future, with little trouble."

"LES RELIGIEUSES HOSPITALIÈRES

"DE L'HÔTEL DIEU DE ST. JOSEPH.

Montreal, July 24th, 1880.

Such letters as the above are being constantly received, and indicate the care and attention which Messrs. G. & G. are devoting to the cultivation of vines, small fruits, etc. All orders should be addressed to Gallagher & Gauthier, Beaconsfield, P.Q., or to their office in Montreal, No. 57 St. Gabriel street.

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GENERAL COMMISSION MERCHANTS.
FRUITS AND DAIRY PRODUCTS
A SPECIALTY.

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[Opp. main entrance St. Ann's Market.]

References:—M. H. Gault, Esq., M.P., Montreal; Cochrane, Cassils & Co., boot and shoe manufacturers, Montreal; Thos. B. Collins, Esq., Merchant Millbrook, Ont.

Correspondence invited

Established 1845.

D. Rees & Co.,
CURERS OF PROVISIONS

AND
PACKERS OF BEEF & PORK,
46, 48 & 50 GREY NUN STREET,
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PORK, BEEF and LARD

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Refined Petroleum, 120 test.

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DRY GOODS, WHOLESALE,

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AND

18 St. Bartholomew Close,

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SILK and CHENILLE FRINGES.
Colored and Black, newest productions in this market.

BLACK SATINS. Low and Medium.

SILK VELVETS, in all the newest shades.

Cashmere and Wool JERSEYS,
JACKETS and VESTS.

DRESS GOODS, in latest novelties,
including the new FRENCH POP-
LINS.

KNITTED WOOL SHAWLS and
CLOUDS. Newest styles on this
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WOOL SHAWLS, in Longs, Squares
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BLACK WOOL DIAGONALS and
BEAVERS.

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COATINGS.

To these we invite special attention.

Orders will receive our careful
attention.

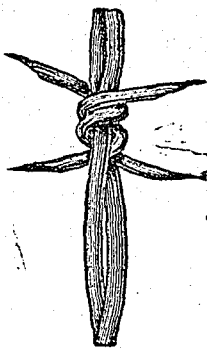
SEND FOR PRICE LIST.

S. CARSLY,

113 ST. PETER STREET, Montreal.

WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 21, 1880.

Name of Article:		Wholesale Rates	Name of Article.		Wholesale Rates.	Name of Article.		Wholesale Rates
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Boots and Shoes.			Sul Soda.		1 00	Japan, fine to choice lb.		0 40
Men's Thick Boots.....	2 20	3 00	Tartaric Acid.....	0 57	0 60	Japan Nagasaki.....	0 25	0 33
" Split ".....	1 75	2 25	Bleaching Powder.....	1 60	1 75	Y. Hyson common to gd	0 33	0 40
" Inferior ".....	1 40	1 50	Citric Acid.....	0 86	0 80	Y. Hyson fine to finest, lb	0 42	0 65
" Kip Boots.....	2 75	3 25	Camphor Eng. Ref.....	0 45	0 48	Gunpd, fair to med.	0 33	0 38
" Calif Boots, pegged..	3 00	3 50	" Am. Ref.....	0 40	0 42	" Good to fine	0 50	0 60
" Kip Brogans.....	1 35	1 50	Gun Arabic, per lb.....	0 20	0 35	Gunpd, finest.....	0 65	0 70
" Split ".....	1 00	1 10	" Truj.....	0 45	0 50	Imper' med. to gd	0 38	0 38
" Buff Congress.....	1 60	2 75	Copperas per 100 lbs.....	0 95	1 00	" Fine to finest..	0 45	0 55
Wom's Pebbled & Buff Bals	1 10	1 40	Blue Vitrol.....	0 6	0 7	Twankay, com. to gd.	0 29	0 32
" Split do.....	0 90	1 10	Dry Goods.			Qwong.....	0 33	0 38
" Prunella do.....	0 50	1 50	<i>(See Manuf's of Cotton.)</i>			Cougon common.....	0 26	0 30
" Inferior do.....	0 45	0 50	Flour.			" med. to good.	0 35	0 40
" Cong. do.....	0 50	1 25				" fine to finest..	0 41	0 60
" Bu-kins. do.....	0 50	0 80				Seehong common.	0 23	0 30
Misses' Pebbled & Buff Bals	0 85	1 10				" med. to good	0 33	0 45
" Split do.....	0 75	0 90				Fine to choice	0 50	0 70
" Prunella do.....	0 80	1 10				Coffees, green Mocha per lb.	0 20	0 25
" Cong. do.....	0 60	0 70				Java.....	0 23	0 30
Childs' pebbled & Buff B's	0 60	1 00				Maraocabo.....	0 21	0 23
" Split do.....	0 50	0 60				Capo.....	0 19	0 20
" Prunella do.....	0 50	0 75				Jamaica.....	0 18	0 20
Infants' Cacks, pr. doz.....	4 00	6 00				Kio.....	0 19	0 23
Dairy Produce.						Singapore & Ceylon	0 23	0 27
Creamery.....	0 20	0 27				Chicory.....	0 12	0 12
Townships, choice select's	0 22	0 23				Sugars (Ccks. & Brls.)		
" choice lines dairies	0 20	0 21				Porto Rico..... per lb	0 07	0 08
Brockville, choice select's	0 21	0 21				Cuba.....	0 07	0 08
" ch'ce lines dairies	0 20	0 21				Barbados..... per lb.	0 07	0 09
Morrisburg, ch'ce select's	0 22	0 23				Yellow Refined.....	0 10	0 11
" ch'ce lines dairies	0 19	0 21				Cubes.....	0 10	0 11
Western Dairy, ch'ce lines	0 19	0 20				Granulated.....	0 10	0 10
" fair to good.....	0 17	0 18				Syrups.—Extra, imp. gal.	0 66	0 70
Kamouraska.....	0 00	0 00				Good.....	0 55	0 65
Cheese, finest.....	0 12	0 13				Fair.....	0 43	0 48
Drugs & Chemicals.						Molasses (Barbados).....	0 54	0 68
Aloes Caps.....	0 16	0 17				Trinidad.....	0 40	0 45
Alum.....	1 85	2 00				Sugar House.....	0 03	0 00
Borax.....	0 13	0 15				Maple.....	0 00	0 00
Castor Oil.....	0 10	0 10				Fruit: Loose Muscatel, box		2 60
Caustic Soda.....	2 50	2 75				Layers in boxes.....	2 45	2 75
Cream Tartar.....	0 32	0 35				Sultanas.....	0 08	0 10
Epsom Salts.....	1 25	1 40				Seedless.....	0 08	0 09
Extract Logwood.....	0 60	0 10				Valencia..... per lb.	0 07	0 08
Indigo Madras.....	0 85	1 00				Currants.....	0 06	0 08
Madder.....	0 12	0 12				Pruines.....	0 07	0 8
Opium.....	8 50	9 00				Figs.....	0 13	0 14
Oxalic Acid.....	0 12	0 13				H. S. Almonds.....	0 6	0 07
Potass Louide.....	3 90	4 00				S. S. Tarragona.....	0 16	0 19
Quinine.....	3 90	4 00				Walnuts.....	0 3	0 10
Soda Ash.....	1 75	2 0				Riberts.....	0 8	1 0
Soda Bicarb.....	3 40	3 50				Brazils, new.....	0 60	0 60



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

The Best and Cheapest
Farm and Railway
Fence.
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WHOLESALE PRICES CURRENT, THURSDAY, OCTOBER 21, 1880.

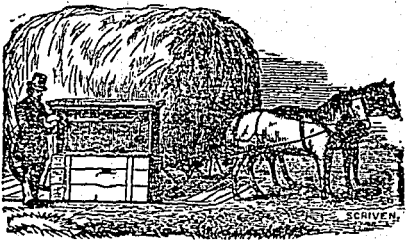
Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
1 1/2 " 2 " "	\$ 6 15 4 85	" Tire, " "	\$ 3 50 0 00	Upper heavy.....	\$ 0 38 0 40	Meats, Eggs, &c.	\$ c. \$ c.
2 1/2 " 3 " "	4 70 4 10	" Sleigh Shoe, "	2 50 2 75	" light.....	0 41 0 43	Pork, mess, new.....	18 00 15 50
10 kegs 3/4 p.c. dis.		" Blister, " "	0 9 0 10	Grained Upper.....	0 42 0 41	Do thin mess.....	17 00 17 50
Clinch and 1/2 in. Cl. Nails:		" IC Plate: IC Coks	4 75 2 25	Scotch Grain.....	0 42 0 46	Flams, City cured.....	0 12 0 13
1 and 1/2 in. per lb.....	0 08 1 08	" IC Charcoal.....	6 00 6 75	kip Skins, French.....	0 75 0 85	Lard pails and tabs.....	0 11 0 12
2 " 2 1/2 " "	0 07 0 07	IX " "	7 75 8 75	English.....	0 65 0 75	" tierces.....	0 00 0 00
2 1/2 " 3 " "	0 07 0 08	LXX " "	9 50 10 75	Canada, kip.....	0 45 0 55	Eggs fresh.....	0 17 0 19
2 1/2 " 3 in. and up	0 08 0 00	DC " "	5 75 6 60	Common Calf.....	0 05 0 80	" Laced.....	0 01 0 30
Flat & sharp pres'd. Nails:		DXX " "	7 75 8 50	Do light.....	0 65 0 65	Tallow rendered.....	14 50 15 00
1 and 1/2 in. per lb.....	4 60 0 60	Anciens par lb	4 75 5 75	French Calf.....	1 30 1 30	Beef, mess per brl.....	12 00 13 00
1 " 1 1/2 " "	3 55 0 70	Lead: Bar per 100 lbs	5 50 0 00	Splitt. Light & Medium.	0 20 0 35	Prime mess do.....	12 00 13 00
2 " 2 1/2 " "	3 61 0 00	" Pig.....	5 00 5 60	do heavy.....	0 25 0 35	Maple Syrup per lb.....	0 01 0 00
2 1/2 " 3 " "	3 35 0 00	" Sheet " "	5 50 7 00	Splitt. small.....	0 25 0 35	" Syrup per gal.....	0 00 0 00
3 in. and up.....	3 10 0 00	" Shot " "	8 00 6 50	Leather Board, Can	0 15 0 14		
" 25 to 30 p.c. dis.		" Shot " "	8 00 6 50	Enamelled Cow, r ft.	0 15 0 17	Manuf. of Cotton.	
No. 30 Nails: 7 lb. size.....	0 22 0 00	" Shot " "	8 00 6 50	Patent.....	0 15 0 17	Cottons:	
" " 8 lb. " "	0 21 0 00	" Shot " "	8 00 6 50	Polished Grain.....	0 18 0 16	Valleyfield (blech'd) B 25 in.	0 07 1 00
" " 9 lb. " "	0 20 0 00	" Shot " "	8 00 6 50	B. Calf.....	0 16 0 17	" " X 30 in.....	0 07 0 00
Bright Woodfords P. & F.	0 22 0 24	" Shot " "	8 00 6 50	Brush Kid.....	0 16 0 17	" " XXX 36 in.....	0 08 0 00
45 p.c. dis.		" Shot " "	8 00 6 50	Buff.....	0 15 0 14	" " O 36 in.....	0 09 0 00
Horse Shoes.....	0 00 4 00	" Shot " "	8 00 6 50	Russetta, light.....	0 50 0 55	" " O 36 in. Soft Finish.....	0 09 0 00
Galvanized Iron No. 24	0 05 0 07	" Shot " "	8 00 6 50	Russetta, heavy.....	0 35 0 40	" " O 36 in. Soft Finish.....	0 10 0 00
" " 26	0 07 0 03					" " O 36 in. Soft Finish.....	0 10 0 00
" " 28	0 07 0 03					" " O 36 in. Soft Finish.....	0 10 0 00
Pig Iron: Siemens No. 1.	00 00 00 00					" " O 36 in. Soft Finish.....	0 10 0 00
Cottless.....	25 50 21 00					" " O 36 in. Soft Finish.....	0 10 0 00
Langdon.....	24 50 21 00					" " O 36 in. Soft Finish.....	0 10 0 00
Summerlee.....	19 50 20 00					" " O 36 in. Soft Finish.....	0 10 0 00
Gartsherric.....	19 50 20 00					" " O 36 in. Soft Finish.....	0 10 0 00
Glenarnock.....	19 50 20 00					" " O 36 in. Soft Finish.....	0 10 0 00
Carnbroe.....	19 50 20 00					" " O 36 in. Soft Finish.....	0 10 0 00
Eglington.....	18 50 19 00					" " O 36 in. Soft Finish.....	0 10 0 00
Bar-ord-brds. pr 100 lbs	1 85 2 00					" " O 36 in. Soft Finish.....	0 10 0 00
Best refined.....	2 25 2 50					" " O 36 in. Soft Finish.....	0 10 0 00
Siemens.....	2 50 2 00					" " O 36 in. Soft Finish.....	0 10 0 00
Sheet Iron to No. 20.....	2 50 2 75					" " O 36 in. Soft Finish.....	0 10 0 00
Boiler Plates.....	2 75 3 00					" " O 36 in. Soft Finish.....	0 10 0 00
Swedes.....	4 25 4 50					" " O 36 in. Soft Finish.....	0 10 0 00
Hoops.....	2 50 0 10					" " O 36 in. Soft Finish.....	0 10 0 00
Canada Plates: Hatton.....	3 25 3 50					" " O 36 in. Soft Finish.....	0 10 0 00
Penn.....	3 50 4 00					" " O 36 in. Soft Finish.....	0 10 0 00
Garth.....	3 50 4 00					" " O 36 in. Soft Finish.....	0 10 0 00
Iron Wire: No. 6, p. bdlr.	2 00 2 10					" " O 36 in. Soft Finish.....	0 10 0 00
" 8.....	2 30 2 40					" " O 36 in. Soft Finish.....	0 10 0 00
" 12.....	2 50 2 70					" " O 36 in. Soft Finish.....	0 10 0 00
No 16, per bundle.....	3 40 0 00					" " O 36 in. Soft Finish.....	0 10 0 00
Steel, cast, per lb.....	0 12 0 00					" " O 36 in. Soft Finish.....	0 10 0 00
" Spring 100 ".....	3 75 0 00					" " O 36 in. Soft Finish.....	0 10 0 00

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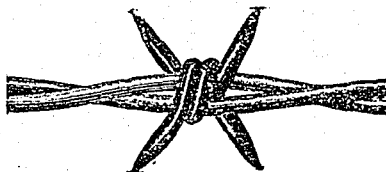
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" Trois Pistoles.....	2.05 "
" Rimouski.....	3.41 "
" Campbellton.....	5.31 "
" Dalhousie.....	7.55 "
" Bathurst.....	8.31 "
" Newcastle.....	10.15 "
" Moncton.....	11.40 "
" St. John.....	2.10 a.m.
" Halifax.....	6.05 "
" Halifax.....	10.45 "

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ALEX HAGGART.****Yarmouth, N.S.****THOS. B. FLINT, LL.B.,
BARRISTER and ATTORNEY-AT-LAW,**

WHOLESALE PRICES CURRENT. - THURSDAY, OCT. 21, 1880.

Table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Fancy Shirts, Tobacco, and Wines.

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

LONDON GUARANTEE & ACCIDENT CO.

Head Office, 10 Moorgate Street, London, England.

M. HUTTON CHAYTON, Esq. JNO. YOUNG, Esq. D'ARCY CHAYTON, Esq. SIR THOS. BARKIN. MAJOR W. FLETCHER GORDON. J. J. SERVIS, Esq.

SECRETARY. E. G. LAUGHTON ANDERSON.

Head Office for Canada, 25 Toronto Street, Toronto.

A. T. McCORD, Jr., Chief Agent.

Deposited with Dom'n Govt. \$55,000.00.

LOCAL BOARD:

Robert Hay, Esq., M.P., Alfred Boulbee, Esq., M.P., W. H. Dunsbaugh, Esq., and Jas. Fraser, Esq., of Toronto, and A. W. Ogilvie, Esq., Montreal.

MONTREAL, 3 June, 1880, G. H. PATTERSON, General Agent.

UNION Fire Insurance Company

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

HEAD OFFICE: 28 Toronto Street, TORONTO.

DIRECTORS:

HON. J. O. AIRKINS, Secretary of State, PRESIDENT. W. H. DUNSPAUGH, late of Dunsbaugh & Wilson. JAMES PATTERSON, of Patterson Bros., Toronto. A. A. ALLAN, of A. A. Allan & Co., Toronto. ALEX. NAIRN, of A. & S. Nairn, Toronto. W. E. CORNELL, Toronto. SAML. McBRIDE, London, Ont. W. T. EDGE, London, Ont. R. H. BOWES, of Smith, Wood & Bowes, Toronto.

A. SQUIRE, Inspector. A. T. McCORD, Jr., Manager.

Risk taken at Equitable Rates, and Losses settled promptly.

WM. KYLE & CO.,

38 WELLINGTON STREET EAST, TORONTO,

Sole Agents in Canada for Gillett Bros., Cognac,

Wines, Clarets & Brandies.

The increasing consumption of Claret, and its recognized value as an every day drink, has led us to pay special attention to this branch of the trade.

Our object is to meet the difficulty so very generally felt in this country of obtaining a pure Wine by supplying consumers direct from the country of production, and giving them at reasonable prices a Wine whose genuineness is guaranteed.

By always supplying pure and undiluted articles, at moderate prices we trust to merit the confidence we have the honor of soliciting. Orders sent at the above addresses for direct importation will receive our immediate attention. Orders for the Province of Quebec, New Brunswick, Prince Edward Island and Nova Scotia, delivered at Montreal.

WM. KYLE & CO.

WILLIAMS SINGER

Sewing Machine

18

The most popular Machine in the Market;

Has a larger sale than any other Canadian Machine, and is universally admired by every lady who has ever had the pleasure of using one.

Don't buy a Machine until you have given it a trial.

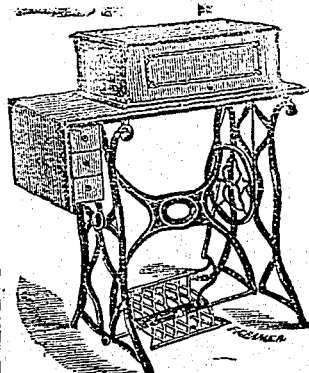
HEAD OFFICE:

347 NOTRE DAME STREET

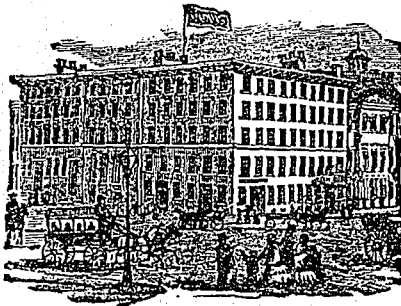
MONTREAL.

D. GRAHAM,

Managing-Director



Hotels.

ST. LOUIS HOTEL,
THE RUSSELL HOTEL CO. PROPRIETORS,

WILLIS RUSSEL, 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.

J. A. GOVIN, Proprietor.

HOTEL JALBERT

BERTHIER (En Haut.)

First-class accommodation for Travellers. All steamers stop opposite the door.

L. J. N. JALBERT,
Manager.

A. LORD,
Prop.

Hotels.

ST. LAWRENCE HALL.

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

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager.

NEW WELLINGTON HOTEL.
Guelph, Ont.

The above Hotel is one of the best in the Dominion, and the ONLY FIRST-CLASS HOUSE in the City; has all the modern improvements, Bath Rooms and Water Closets on each flat. Electric Bells in every room. Rate \$1.50 per day. Special Rates to members of the Commercial Travellers Associations.

Sample Rooms free.

Omnibus and Baggage Vans at every train.

THOMAS WATTS & W. A. BOOKLESS,
PROPRIETORS.

DOMINION BANK.

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF FOUR PER CENT upon the capital stock of this Institution has this day been declared for the current half-year, and that the same will be payable at the Banking House in this city, on and after

Monday, the 1st Day of November Next.

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

By order of the Board,
R. H. BETHUNE,
CASHIER.

Toronto, 29th Sept., 1880.

Hotels.

BRADY HOUSE,
NORWICH, Ontario.

N. BRADY, Proprietor. The travelling Public will find this a first-class Hotel in all its appointments, good sample Rooms for Commercial men. Omnibus to and from all trains. First-class Hall and Livery in connection with the House.

QUEEN'S HOTEL.

A. A. ADAMS - PROPRIETOR

PORT HOPE, ONT.

The best Sample Rooms and accommodation for commercial men. Bus and Baggage Van at all trains and boats.

Dissolution.

The Partnership heretofore existing between the undersigned as Grain Bag Dealers, under the firm of THOS. SONNE & LEAHY, has been this day dissolved by mutual consent.

All debts due to said firm will be received and liabilities paid by THOMAS SONNE.

Montreal, 1st May, 1880.

THOS. SONNE,
MICHAEL LEAHY.

279 & 281 Commissioners' street.

NOTICE.

In reference to the above, THOS. SONNE continues the business usual at the Old Stand, 279 and 281 Commissioners' street, and MICHAEL LEAHY is to be found at 351 Commissioners' street, under the style of M. LEAHY & CO.

THE
METROPOLITAN MUTUAL BENEFIT
SOCIETY.

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

President: WM. DONAHUE, Merchant. Vice-President: ROBT. EVANS (of Evans Bros.) General Manager: F. B. WELLS.

Directors: JOHN WANLESS, M.D., EDWARD HOLTON, Advocate, ALBERT D. NELSON (of H. A. Nelson & Sons), FRANCIS O. WOOD, B.A., B.C.L., RICHARD BULL. District Directors: W. H. VAN VLIET, Mayor of Lacolle. E. DONAHUE, Mayor of Farnham. Medical Director: DR. JOHN WANLESS. Solicitor: EDWARD HOLTON. Chief Inspector: RICHARD BULL.

H. E. IRVINE, Secretary-Treasurer.

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
Mutual Fire Insurance Company
OF THE
COUNTY OF JOLIETTE.

HEAD OFFICE:

MONTREAL, P. Q.

JOHN ORILLY, Esq.,
President.

FRANCIS O. WOOD, Esq., A., B.C.L.,
Vice-President.

A. A. DICKSON, Secretary.

This Company insures all classes of Property in the Province of Quebec at equitable rates (the large cities excluded). Agents wanted in all unoccupied Territory in the Province.

THE STANDARD
Fire Insurance Company.

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.

WILLIAM CAMPBELL, General Agent Toronto District

CANADA LIFE
ASSURANCE COMPANY.

HEAD OFFICE, . . . HAMILTON, Ont.
MONTREAL BRANCH, . . . 80 ST. JAMES STREET.

ABSTRACT OF 33rd ANNUAL REPORT TO 30th APRIL, 1880.

1. Assets 30th April, 1880, (exclusive of Capital).....	\$4,297,852
2. Income for the year.....	835,856
3. Claims by death during the year.....	192,948
4. Do as estimated and provided by Co.'s tables.....	296,878
5. Policies issued during the year, 2107, for.....	3,365,092
6. Policies in force 30th April, 1880, 12,556, upon 10,540 lives, for....	21,547,759
7. Ratio of expenses to income — per cent.....	14.27

Business and Position from its foundation in 1847 to 1880:—

Period.	Assurances in force.	Annual Revenue.	Claims paid.	Total Funds.
1850	\$ 814,902	\$ 27,898	\$ 1,200	\$ 41,573
1861	3,365,407	133,446	226,773	664,920
1870	6,404,437	273,728	680,154	1,090,098
1880	21,547,759	835,856	1,845,862	4,297,852

1880 versus 1850.—The assurances now (1880) in force are twenty-five times greater. The annual revenue thirty times, and the total funds one hundred times greater than in 1850.

The MUTUAL LIFE
ASSOCIATION OF CANADA.

The Board of Directors of the Mutual Life Association of Canada announce that they have increased the Deposit of Securities in the hands of the Dominion Government for the protection of Policy-holders to over \$90,000.00 (par value) or nearly 80 per cent. of the Reserve.

The Directors further announce that they propose to increase such Government Deposit from time to time to the full amount of Reserve required to cover policies in force, thereby giving absolute security to the Policy-holders.

The investments of the Company are all held within the Dominion of Canada.

The Mutual Life Offices,
Hamilton, Ont., 25th Nov., 1879. } **DAVID BURKE, Manager.**

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.

COMMERCIAL UNION

ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, *General Agent.*

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. 99 St. Peter Street.—A. FRASER, Agent.

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

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

Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

WESTERN

ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,637,553 00

Income for Year ending 31st Dec., 1879..... \$1,001,052 00

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres't. J. J. KENNY, Man'g. Dir.
JAS. BOOMER, Secretary.

A. R. BETHUNE, Manager, Montreal Branch.

329 NOTRE DAME STREET

Retail Merchants who wish to keep abreast of the times, and have a continual and reliable guide to the leading markets, should subscribe to the MONTREAL JOURNAL OF COMMERCE. The Market Reports in the JOURNAL are unequalled for comprehensiveness and correctness of detail. No Merchant or other business man can afford to do without it. Published every Friday. Subscription to all parts of Canada, except Montreal, \$2.00 a year. Address,

JOURNAL OF COMMERCE, Montreal.

Insurance.

CITIZENS
INSURANCE COMPANY,
OF CANADA.
CAPITAL, . \$1,188,000.

DIRECTORS:

President—SIR HUGH ALLAN.
Vice-President.—HENRY LYMAN,
Andrew Allan N. B. Corse Robert Anderson.
J. B. Rolland. Arthur Prévost.
ARCH. MCGOWN, SEC. TREAS.
GERALD E. HART, GEN'L MAN'R.
GEORGE F. THOMPSON, INSPECTOR.

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

CHIEF OFFICES.

TORONTO—J. B. REED, Agent.
QUEBEC—OWEN MURPHY, Agent.
ST. JOHN, N. B.—H. CHURR & Co., Agent.
HEAD OFFICE, 179 St. James Street,
MONTREAL.

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,
Manager.
G. BANKS, Assistant Manager.
Insurance effected at reasonable rates.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations October 21, 1880.

NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Share par value.	Amount paid per Share.	Value per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	5-6mos.	\$50	\$50	\$75	146 1/2
Canada Life	2,500	7 1/2-6mos.	400	50	150	315
Citizens, Fire, Life, Guarantee & Acc't	17,580	100	20			
Confederation Life.....	5,000	5-6 mos.	100	10	10 1/2	163 1/2
Sun Mutual Life and Accident.....	5,000	4-6 mos.	100	12 1/2	12 1/2	100
Isolated Risk, Fire.....	5,000	.....	100	10	10	26
Quebec Fire.....	5,000	10	100	65	65	100
Queen City Fire	2,000	10	50	10	10	100
Western Assurance.....	20,000	7 1/2 mos.	40	20	38 1/2	139
Royal Canadian Insurance.....	20,000	5	50	15	13 00	66 5/8
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	20	100
Canada Guarantee Co.....	2335	8 per ct.	50	20	20 1/2	102 1/2
Merchants' Marine Insurance Co.....	5,000	6 per ct.	100	20	...	...

BRITISH AND FOREIGN.—(Quotation on the London Market, Sept. 27 1880.)

Briton Medical Life	20,000	10	£10	2	....	....
Briton Life Association.....	50,000	10	1	1	....	....
British & Foreign Marine	50,000	50	20	4	21 1/2	....
Commercial Union Fire Life & Marine	50,000	80	50	15	21 22	....
Edinburgh Life.....	5,000	10	100	5	35	....
Guardian Fire and Life.....	20,000	13	100	50	7 1/2	....
Imperial Fire.....	12,000	£7 p. sh.	100	25	15 1/2	....
Lancashire Fire and Life.....	100,000	30	20	2	7 1/2 8 1/2	....
Life Association of Scotland.....	10,000	15	40	3 1/2	....	....
London Assurance Corporation.....	35,892	48	25	12 1/2	6 1/2 66	....
London & Lancashire Life.....	10,000	10	10	1 7-20	25s 3-8	....
Liverpl' & London & Globe Fire & Life	£391,752	70	20	2	19 10 1/2	....
Northern Fire & Life	30,000	70	100	5	40 1/2	....
North British & Mercantile Fire & Life	40,000	50	50	6 1/2	58 59	....
Phoenix Fire.....	6,722	£21 p. s.	....	....	306	....
Queen Fire & Life.....	200,000	30	10	1	78s 9d 80s	....
Royal Insurance Fire & Life.....	100,000	50	20	3	30	....
Scottish Commercial Fire & Life.....	125,000	22 1/2	10	1	....	....
Scottish Imperial Fire and Life.....	50,000	6	10	1	32s 3/4	....
Scottish Provincial Fire & Life	20,000	15	50	8	12 1/2 12 1/2	....
Standard Life	20,000	53 1/2	50	12	75	....

The liability on all Bank Stocks and the Canada Guarantee Co.'y is limited to double the Amount of the Subscribed Capital. On all other Stocks the liabilities of shareholders is strictly limited to the amount of Subscribed Capital.

THE
WATERTOWN AGRICULTURAL
INSURANCE COMPANY,

A Stock Company, - - Chartered in 1853.

J. A. SHERMAN, Pres. ISAAC MUNSON, Sec'y

DEPOSITED WITH CANADIAN GOVT. . . . \$100,000.

Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, against Loss or Damage by Lightning as well as Fire.

CASH ASSETS, January 1, 1879.....\$1,150,063.99
Claims for Losses, Dividends..... 51,440.75
Capital (paid up in cash)..... 200,000.00
Unearned Reserve Fund..... 681,977.62
Net Surplus..... 216,645.62

GEO. H. PATTERSON, Montreal, Manager Pro. Quebec.
J. FISHER, Cobourg, Chief Agent, Ontario.

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, W. TATLEY.

SUN MUTUAL

LIFE AND ACCIDENT INSURANCE COMPANY.

CAPITAL, . \$500,000
DEPOSITED WITH GOVERNMENT, . . . 56,000

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

DIRECTORS:

T. WORKMAN, Esq. DAVID MORRICE, Esq.
A. F. GAULT, Esq. JAMES LUTFON, Esq.
M. H. GAULT, Esq., M.P. T. M. BRYSON, Esq.
A. W. OGLIVIE, Esq. T. J. CLAXTON, Esq.

Toronto Board:

Hon. J. McMURRICH. JAS. BETHUNE, Esq.,
A. M. SMITH, Esq. O. C. M.P.P.
WARING KENNEDY, Esq. JOHN FISKEN, Esq.
Hon. S. C. WOOD. ANGUS MORRISON, Esq., M.P.

Policies non-forfeitable. Return of Premiums guaranteed Dividends apportioned equitably. Endowment Assurance thereby rendered profitable.

Issues Life and Endowment Policies combined with weekly allowance in case of injury—a deservedly popular form of assurance.

\$1.33 for EVERY DOLLAR of Liability to Policy-holders.

All Pure Insurance. No Tontine,—periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward

This Company issues Life and Accident Policies on all the most approved plans at the lowest possible rates.

Hx. O'HARA, Toronto, Branch & Gen. Agt. Nor. West'n Ont.

R. MACAULAY, Sec'y.

ACTIVE AGENTS WANTED.

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

Legal.

Quebec, Ont.

BISCOE & McMILLAN, Barristers, Attorneys, Solicitors in Chancery and Insolvency, Notaries, &c. Masonic Hall Block. F. Biscoe; D. E. McMillan.

Hamilton, Ont.

FURLONG & STEELE, Barristers and Attorneys at Law, Solicitors in Chancery, etc., 10 King St. West, Hamilton, Canada. EDWARD FURLONG, LL. B. D. STEELE, JR.

OSLER, GWYN & TEETZEL, BARRISTERS, &c.

Court house:—Prince's Square, Hamilton, Ont. OSLER & GWYN, Barristers, &c., Dundas, Ont. B. B. OSLER, Q. C. (County Attorney.) H. C. GWYN, J. V. TEETZEL.

CAMERON & CURELL,

Barristers, Attorneys-at-Law, Solicitors in Chancery and Insolvency, Notaries Public, Conveyancers, &c. No. 10 Hughson St., south, Hamilton, Ont. A. D. CAMERON, J. G. CURELL.

Original, Ont.

MUNROE & MAXWELL, Barristers, Attorneys, Etc. J. MAXWELL, M. MUNROE.

London, Ont.

MACMAHON, GIBBONS & McNAB, BARRISTERS AND SOLICITORS, Office over Canadian Bank of Commerce. H. Macmahon, Q. C. Geo. C. Gibbons. Geo. McNab.

W. H. BARTRAM, BARRISTER, ATTORNEY-AT-LAW, Solicitor in Chancery, Notary Public, Conveyancer &c., &c.

Office—No. 61 Dundas St., near the Court House.

STREET & BECHER, Solicitors to the Bank of Montreal,

Liverpool, N.S.

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

Mitchell, Ont.

DENT & HODGE, BARRISTERS, ATTORNEYS, SOLICITORS, NOTARIES PUBLIC, &c. Abraham Dent, Robert Hodge

Montreal.

ABBOTT, TAIT, WOTHERSPOON & ABBOTT, ADVOCATES,

North British Chambers, 11 Hospital street.

Q. M. O. & O. RAILWAY.

Trains run as follows:

Table with columns for Mail and Express trains, listing departure and arrival times for routes like Hochelaga to Hull, Quebec, and St. Jerome.

(Local trains between Hull and Aymer. Trains leave Mile-End Station Seven Minutes Later. Magnificent Palace Cars on all Passenger Trains, and Elegant Sleeping Cars on Night Trains. Train and from Ottawa connect with Trains to and from Quebec. All Trains Run by Montreal Time. GENERAL OFFICE, 13 Place d'Armes Square. TICKET OFFICE, 202 St. James Street. L. A. SENEGAL, Gen'l Sup't.

WM. CAMPBELL,

INSURANCE AGENT

and ADJUSTER OF LOSSES,

Office 1 Court Street, Toronto. P. O. Box 1817.



ESTABLISHED 1850. J. H. WALKER, WOOD ENGRAVER, 13 Place d'Armes Hill, Near Craig Street.

Having dispensed with all assistance, I beg to intimate that I will now devote my entire attention to the artistic production of the better class of work, Orders for which are respectfully solicited.

The Journal of Commerce, Finance and Insurance Review.

DEVOTED TO

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

Issued every Friday Morning.

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Table listing subscription rates: Montreal Subscribers \$3 a year, Other Canadian Subscribers 2, British 10s. stg, American \$3 U.S. cy, Single copies 10 cents each.

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

M. S. FOLEY & CO., Publishers & Proprietors.

POST OFFICE TIME TABLE.

MONTREAL, August, 1880.

Table with columns for DELIVERY (A.M., P.M.), MAILS, and CLOSING (A.M., P.M.).

ONTARIO AND WESTERN PROVINCES.

Table listing mail services to Ontario and Western Provinces, including Ottawa by Railway, Provinces of Ontario, Manitoba & B.C., and Ott. Riv. to Carillon.

QUEBEC AND EASTERN PROVINCES.

Table listing mail services to Quebec and Eastern Provinces, including Quebec, Three Rivers, Berthier and Sorel, M. O. & O. Ry., Quebec by Steamer, and various routes to St. John's and Newfoundland.

LOCAL MAILS.

Table listing local mail routes and times, such as Beauharnois Route, Boucherville, Contrecoeur, and various routes to Hochelaga.

UNITED STATES.

Table listing mail services to the United States, including Boston & New England States, New York and So. States, and Island Pond & Portland.

GREAT BRITAIN, & C.

Table listing mail services to Great Britain and other regions, including Canadian Line, Supplemental, and Hamburg American Packet.

WEST INDIES.

Table listing mail services to the West Indies, including letters prepared in New York and forwarded to Havana.

* Postal Card Bags open till 8.45 a.m. and 9.15 p.m.

† Do do do 9.00 p.m.

The Street Boxes are visited at 9.15 a.m. 12.30, 5.30 and 7.30 p.m.

Registered Letters should be posted 15 min. before the hour of closing ordinary Mails, and 30 min. before closing of English Mails.

Insurance.

PHOENIX
Fire Assurance Co'y.

OF LONDON.

ESTABLISHED IN 1782.

CANADA AGENCY
ESTABLISHED IN 1804.

LOSSES PAID, since the establishment of the Company, have exceeded

Twelve Millions Sterling.

BALANCE HELD IN HAND, for payment of Fire Losses only,

Exceeds £600,000 Sterling.

LIABILITY of Shareholders UNLIMITED

GILLESPIE, MOFFATT & CO.

GENERAL AGENTS FOR THE

DOMINION OF CANADA,

CHIEF OFFICE,

12 ST. SACRAMENT STREET.

R. W. TYRE,

Manager.

Insurance.

DOMINION
FIRE & MARINE INSURANCE CO.

Head Office—HAMILTON, Can.

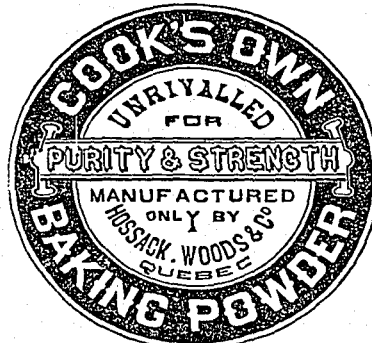
Deposit with Dominion Gov't., \$50,000.

JOHN HARVEY, of J. Harvey & Co., *President.*
F. R. DESPARD, *Manager.*

H. P. ANDREW, *Agent, Toronto.*

HEAD OFFICE FOR PROVINCE OF QUEBEC:
119 St. Frs. Xavier St.
MONTREAL.

JOHN F. NOTT, } *Joint*
CHAS. D. HANSON, } *General Agents.*



FOR SALE BY ALL LEADING GROCERS.

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 :

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IMPERIAL
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Subscribed Capital, - £1,600,000 Stg

Paid-up Capital, - £700,000 Stg.

ASSETS, £2,222,552 Stg

RATES REDUCED.

The STANDARD LIFE

ASSURANCE COMPANY.

Established 1825.

Head Offices :—EDINBURGH, Scot., & MONTREAL, Can.

Total Risks.....over \$90,000,000	Claims paid in Canada, over
Invested Funds... " 26,000,000	\$1,200,000
Annual Income...about 4,000,000	Investments in Canada, over
or over \$10,000 a day.	1,000,000
Total amount paid in Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$5,000 a day.	

Division of Profits, 1880.—Special Notice.

The Profits which have arisen since 1875 will be divided among Policies in force at the close of the current year, and Assurances now effected will participate.

W. M. RAMSAY, *Manager, Can.*

CONFEDERATION LIFE ASSOCIATION.

Incorporated by Special Act of the Dominion Parliament.

Guarantee Capital, \$500,000. Gov't. Deposit, \$86,300.
Capital and Assets, 31st Dec., 1879, \$906,337.

Head Office . . . TORONTO, ONTARIO.

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Of London, England.

CANADA BRANCH.

Head Office, 42 ST. JOHN STREET,
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This Company has deposited at Ottawa for the EXCLUSIVE
BENEFIT OF CANADIAN POLICYHOLDERS the sum of

\$110,000.00

In addition to which the WHOLE OF THE EARNINGS of the
Branch ARE INVESTED IN THIS COUNTRY. The Canadian
Investments now amount to over \$175,000 and are rapidly
increasing.

Every desirable form of Life Policy is granted, and at Rates Lower than the majority of offices.

Cash Surrender Value or free paid-up Policies granted after the receipt of Two and Three Years Premium have been received.

Policies almost entirely FREE of conditions and unchallengeable on any ground whatever, connected with the documents on which the Assurance was granted, after they have been in existence five years.

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WILLIAM ROBERTSON,

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