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# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 9.

MONTREAL, FRIDAY, OCT. 31, 1870

No. 11.

Leading Wholesale Houses of Montreal

### GAULT BROS. & CO.

Manufacturers and Importers,  
MONTREAL,

Invite attention to their Fall Stock, which is now fully assorted in all departments, and embraces many new lines, both in Home and Foreign Manufacture. Their early purchases have placed them in a position to present a STOCK which, for STYLE and VALUE, will DEFY COMPETITION.

Orders by letter or through travellers will have careful and prompt attention.

GAULT BROS. & CO.

### JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

Importers and Exporters

### OF FURS.

MANUFACTURERS OF

FUR GOODS

And Jobbers in

BUFFALO ROBES,  
MOCCASINS,

MITTS AND GLOVES,

FUR WOOL

STRAW HATS, CAPS, &c.

PROPRIETORS OF THE

Montreal Felt Hat Works.

—:—

Special inducements offered to the Trade in our manufacture of Fur Goods and Wool Hats.

Leading Wholesale Houses of T-

### JOHN MACDONALD & CO.

We have just received and opened

NEW DESIGNS IN TAPESTRY

NEW DESIGNS IN BRUSSELS

— ALSO: —

OUR ELEGANT RANGE OF  
AMERICAN UNION CARPETS.

CALL AND SEE THEM AT

JOHN MACDONALD & CO.,

21 and 23 Wellington street, 30 and 32 Front street,  
TORONTO.

### 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.

Leading Wholesale Houses of Montreal

### Frothingham & Workman

Importers and Manufacturers,  
WHOLESALE DEALERS IN

## IRON, STEEL, TIN

AND

## General Hardware, MONTREAL.

ESTABLISHED IN 1809.

MANUFACTORIES:

ST. PAUL'S, near MONTREAL.

TO THE

## Millinery & Fancy Dry Goods TRADE.

### THOMAS MAY & CO.,

MONTREAL,

Begin to announce that they are now making their

## FALL SHOW OF NOVELTIES

in every department.

THEIR STOCK is more than usually complete and attractive and they invite inspection with confidence. For the convenience of WESTERN CUSTOMERS a full range of their samples will be shown from the FIRST of SEPTEMBER until about the TWENTY-FIFTH at

No. 13 Front Street, Toronto.

All orders given there will have their prompt and careful attention.

THOMAS MAY & CO.  
MONTREAL.

## The Chartered Banks.

## Bank of Montreal.

NOTICE IS HEREBY GIVEN that a Dividend of

## Five Per Cent.

upon the Paid-up Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at the Banking House in this city, on and after

Monday, the First Day of December next.

The Transfer Books will be closed from the

16th to the 30th November next,

both days inclusive.

R. B. ANGUS,  
General Manager.

Montreal, 17th Oct., 1879.

## 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, . . . . . John Crathern,  
Alex. Buntin.

THOMAS CRAIG, . . . . . Cashier.  
GEO. BURN, . . . . . Inspector.

## BRANCHES,

Hamilton, Ont. . . . . C. M. Counsell, *Manager*  
Aylmer, Ont. . . . . J. G. Billett, do  
Park Hill, Ont. . . . . T. L. Rogers, do  
Brussels, Ont. . . . . John Leckie do  
Exeter, Ont. . . . . W. A. Hastings, do  
Bedford, P.Q. . . . . R. Terroux, Jr., do

## AGENCIES,

Quebec, . . . . . Owen Murphy.

## FOREIGN AGENTS,

LONDON:—The Alliance Bank, (Limited.)  
New York:—The National Bank of Commerce; Messrs. Hilmers, McGowan & Co., 63 Wall street.

CHICAGO:—Union National Bank.  
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,  
R. A. B. Dobree, Frederic Lubbock,  
Henry R. Farrer, A. H. Philipotts,  
Richard H. Glyn, J. Murray Robertson.  
H. J. B. Kendall,

Secretary—R. W. BRADFORD.

HEAD OFFICE IN CANADA.—St. James St., Montreal.  
R. R. GRINDLEY, General Manager.  
J. S. CAMERON, Inspector.

## Branches and Agencies in Canada.

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

## Agents in the United States:

New York.—D. A. McTavish and W. Lawson, Agents.

SAN FRANCISCO.—A. McKinlay, Agent.  
PORTLAND, Oregon.—J. Goodfellow, Agent.

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

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

## THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital, \$2,000,000 Rest, \$400,000

HEAD OFFICE, MONTREAL.

## Directors.

JOHN MOLSON, Esq., . . . . . President.  
Hon. THOS. WORKMAN, M.P., . . . . . Vice-President.  
S. H. EWING, Esq., . . . . . R. W. SHEPHERD, Esq.  
Hon. D. L. MACPHERSON, . . . . . H. A. NELSON, Esq.  
MILES WILLIAMS, Esq., . . . . . Cashier.  
F. WOLFFERSTAN THOMAS, . . . . . Inspector.  
M. HEATON, . . . . .

## Branches of The Molsons Bank.

Brookville, Meaford, Smith's Falls,  
Exeter, Millbrook, St. Thomas,  
Ingersoll, Morrisburg, Toronto,  
London, Owen Sound, Sorel, P. Q.  
Ridgetown, Campbellton, N. B.

## AGENTS IN THE DOMINION.

Quebec—Stadacona 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—Merchants Bank of Halifax, Charlottetown & Summerside.  
Newfoundland—Commercial Bank of Newfoundland, St. Johns.

## AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. C. F. Smithers & W. Watson; Boston, Merchants National Bank; 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—Bank of Montreal, 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.

DIVIDEND No. 22.

NOTICE IS HEREBY GIVEN that a dividend of

## Three per Cent.

for the current half year, being at the rate of SIX PER CENT. per annum, upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at its Banking House in this City, on and after

Monday, the FIRST DAY of December Next.

The Transfer Books will be closed from the 17th to the 30th November, both days inclusive.

By order of the Board,

G. HAGUE,  
General Manager

Montreal, 23rd October, 1879.

## LA BANQUE DU PEUPLE.

Capital \$2,000,000.

HEAD OFFICE, . . . MONTREAL

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

## FOREIGN AGENTS.

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

## LA BANQUE NATIONALE.

On and after MONDAY, the 3rd of NOVEMBER next, this Bank will pay to its Shareholders A DIVIDEND OF

Two and One-half per Cent.

for the six months ending the 31st of October next. The Transfer Book will be closed from the 18th OCTOBER to the 2nd of NOVEMBER inclusively.

By order,

F. VEZINA,  
Cashier.

Quebec, 27th September, 1879.

The Chartered Banks.

**THE CONSOLIDATED BANK OF CANADA.**

NOTICE IS HEREBY GIVEN that the following Calls upon the Unpaid Stock in this Bank have been made due and payable at its BANKING HOUSE, in this city, on the dates set forth as follows, viz:

TEN PER CENT, on 15th Sept., 1879.
" " " 16th Oct., 1879.
" " " 17th Nov., 1879.
" " " 18th Dec., 1879.
" " " 19th Jan., 1880.
" " " 19th Feb., 1880.
" " " 22nd March, 1880.
" " " 22nd April, 1880.
" " " 21st May, 1880.
" " " 24th June, 1880.

By order of the Board.

ARCH. CAMPBELL,  
Act'g Gen'l Manager.  
Montreal, August 5th, 1879.

THE CANADIAN

**Bank of Commerce.**

Head Office, - - - Toronto.

Paid-up Capital - - - \$6,000,000  
Rest - - - - - 1,400,000

**DIRECTORS.**

Hon. WILLIAM McMASTER, *President.*  
WM. ELLIOTT, Esq., *Vice-President.*  
Noah Barnhart, Esq. James Michie, Esq.  
Hou. Adam Hope, T. Sutherland Stayner, Esq.  
George Taylor, Esq. Jno. J. Arnton, Esq.  
A. K. McMaster, Esq.  
W. N. ANDERSON, General Manager.  
B. E. WALKER, Inspector.

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

**BRANCHES.**

Barrle,	Guelph,	Sarnia.
Belleville,	Hamilton,	Scarfth,
Berlin,	London,	Simcoe,
Brantford,	Lucau,	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

**Bank of Ottawa**  
OTTAWA.

**DIRECTORS:**

JAMES MAGLAREN, Esq., *President.*  
CHARLES MAGEE, Esq., *Vice-President.*  
C. T. Bate, Esq. Alexander Fraser, Esq.  
Robt. Blackburn, Esq., M.P. Allan Gilmour, Esq.  
Hon. George Bryson. George Hay, Esq.  
Hon. L. R. Church, M.P.P.  
PATRICK ROBERTSON,  
Cashier.

Agency—Arnprior. Agents in Canada—Canadian Bank of Commerce. New York—J. G. Harper & J. H. Goadby. London, Eng.—Alliance Bank [Limited.]

The Chartered Banks.

**EASTERN TOWNSHIPS BANK.**

AUTHORISED CAPITAL,..... \$1,500,000  
CAPITAL PAID in May 15, 1879..... 1,351,563  
RESERVE FUND..... 200,000

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

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

WM. FARWELL, General Manager.  
Head Office—Sherbrooke, Que.

**Branches.**

Waterloo, Richmond,  
Coaticook, Stanstead.  
Cowansville Granby.

Agents in Montreal—Bank of Montreal.  
London, England—London & County Banks.  
Boston—National Exchange Bank.  
Collections made at all accessible points and promptly remitted for.

**ONTARIO BANK.**

Capital Subscribed, \$3,000,000; Paid-up, \$2,950,272;  
Reserve Fund, \$525,000.

Head Office, - - - Toronto, Ont.

**DIRECTORS:**

HON. W. P. HOWLAND, PRESIDENT.  
HON. D. A. MACDONALD.  
C. S. GZOWSKI, Esq.  
D. MAUCKAY, Esq.  
WM. 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, 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.

**IMPERIAL BANK**  
OF CANADA.

Capital Authorized - - - - - \$1,000,000  
Capital Paid up - - - - - 854,045

**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. CARNE, Esq.,  
P. HUGHES, Esq., JOHN FISKEN, Esq.,  
D. R. WILKIE, Cashier.

HEAD OFFICE—TORONTO.

BRANCHES—St. Catharines, Ingersoll, Port Colborne, Welland, St. Thomas, Dunnville, Fergus and Woodstock.  
AGENTS IN LONDON, ENG.—Bosnquet 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.

**STADACONA BANK**  
QUEBEC.

Capital subscribed. . . . \$1,000,000  
do paid up 1st Aug. 1878. . . . 990,890

**DIRECTORS.**

A. JOSEPH, . . . . . President.  
Hon. P. GARNEAU, M. P. F. . . . Vice-Pres.  
T. H. Grant, T. LeDroit Joseph Shehyn, M. P. F.  
F. Kirouac, G. R. Renfrew.  
WM. R. DEAN, Cashier.  
Agents in the Dominion—Bank of Montreal.  
" Chicago—"  
" New York—C. F. Smithers and W. Watson.  
" London, England, National Bank of Scotland.

The Chartered Banks.

**The Bank of Toronto.**  
CANADA.  
Incorporated 1855.

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

**DIRECTORS:**

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

**HEAD OFFICE, TORONTO.**

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

**BRANCHES.**

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBURG, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Strathy, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgetts, Manager.

**BANKERS.**

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

**DOMINION BANK.**

NOTICE IS HEREBY GIVEN THAT A

**Dividend of Four Per Cent.**

Upon the capital stock of this institution, being at the rate of eight per cent. per annum, has been this day declared for the current half year, and that the same will be payable at the Banking House, in this city, on and after

Saturday, the First Day of November Next.

The Transfer Books will be closed from the 16th to the 31st October, both days inclusive.

By order of the Board.

R. H. BETHUNE,  
Cashier.

Toronto, Oct. 1, 1879.

**Financial.**

**THE HAMILTON**  
**Provident and Loan Society.**

Hon. ADAM HOPE, Senator—President.  
W. E. SANDFORD—Vice-President.  
Capital (authorized to date) . . . . . \$1,000,000.00  
Subscribed Capital . . . . . 950,000.00  
Paid-up Capital . . . . . \$314,000  
Reserve and Contingent Fund. . . . . 107,500 921,500.00

Total Assets . . . . . 1,593,759.00  
MONEY ADVANCED on Real Estate on favorable terms of Repayment.  
MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 and 6 per cent. per annum.

OFFICE,  
KING STREET EAST, HAMILTON.

H. D. CAMERON,  
Treasurer.

**THE ONTARIO**  
**LOAN & DEBENTURE COMPANY,**  
OF LONDON, CANADA.

Paid-up Capital, . . . \$976,000  
Reserve Fund, . . . 155,000  
Total Assets, . . . . 2,500,000  
Total Liabilities, . . . 1,367,470  
Money loaned on Real Estate securities only. Municipal and School section Debentures purchased.  
WILLIAM F. BULLEN,  
Manager.

**Stock Brokers.****FENWICK & BOND,  
STOCK BROKERS**

(MONTREAL STOCK EXCHANGE.)

**OFFICE:**

No. 4 MERCHANTS EXCHANGE, 11 ST. SACRAMENT ST.

**Assignees, Accountants, &c.**

(For Legal Cards see other page.)

**Antigonish, N.S.****ARCH'D A. MACGILLIVRAY, J.P.** County Treasurer and Official Assignee. Collecting of debts attended to promptly.**Arichat, Cape Breton.****JOHN H. HINDRESS,** Official Assignee, Notary Public, Commission Merchant, &c., Arichat, Cape Breton.**Arnprior, Ont.****JAMES BELL,** Official Assignee, a Commissioner and General Agent, Arnprior, Renfrew County, Ont.**Barrie, Ont.****JOSEPH ROGERS,** Official Assignee for the County of Simcoe and Muskoka District, Public Accountant, Insurance and General Agent, Barrie, Ontario. References kindly permitted.—Barrie: His Honor Judge Gowan, H. D. McCowen, Esq., Sheriff; Samuel Lount, Esq., Registrar, Messrs. Lount & Lount, Barristers.**Belleville, Ont.****M. B. ROBLIN,** Official Assignee, Valuator for Public Trust and Loan Company of Canada, Insurance Agent and Accountant, Belleville, Ont.**Berlin, Ont.****J. M. SCULLY,** General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.**Bradford, Ont.****SAMUEL DRIFILL,** Bradford, County of Simcoe, Official Assignee, Accountant and Conveyancer, Assessor for the Freehold Loan and Saving Society, Agent for the leading British and Canadian Insurance Companies, Notes and Accounts collected, Charges moderate.**Brampton, Ont.****J. W. MAIN,** Official Assignee for the County of Peel, Brampton, Ont.**Brantford, Ont.****THOS. BOTHAM,** Banker and Broker, Brantford, Ontario, Official Assignee County of Brant, Agent for Cunard and other lines from New York and Philadelphia, Agent for Canada E. & M. Insurance Co., London and Ontario/Inv. Co., Accident and Guarantee Ins. Co., Huron and Erie Loan Co.**JAMES POLLOCK,** Official Assignee for the County of Brant, Brantford, Ont., 25th August, 1879.**Brookville, Ont.****JOHN N. ABBOTT,** Brookville, Ont., Official Assignee for the County of Leeds, &c.**Carleton Place, Ont.****A. W. BELL,** Official Assignee for the County of Lunenburg, Notary Public and Accountant, Real Estate Agent, &c., &c., Carleton Place, Ont.**Colborne, Ont.****A. VARS,** Insurance, Fire, Life, Marine. Money to loan, Colborne, Ont.**Galt, Ont.****ALEX. MACGREGOR,** Official Assignee, County of Waterloo, Galt, Ont.**Guelph, 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 Kingemill, Esq., and Messrs. Lyman Bros., Toronto; F. Keller, Esq., Advocate, Montreal, &amp;c., &amp;c.

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

OFFICIAL ASSIGNEE,

For the County of Wellington.

INSURANCE AND LOAN AGENT.

Office—Federal Bank Buildings, Wyndham street, Galt, Ont., P.O. Box 244.

**Hamilton, Ont.****ALEXANDER DAVIDSON,**

OFFICIAL ASSIGNEE

AND

ACCOUNTANT,

No. 2½ JAMES ST., South. - HAMILTON, ONT.

**L'Avenir, P. Q.****S. FRASER,** Notary, Official Assignee for the District of Arthabaska, Insurance Agent. Collections promptly attended to. L'Avenir, P. Q.**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, 88 Dundas Street, London, Ont.**Merrickville, Ont.****E. H. WHITEMARSH,** Official Assignee for County of Grenville, Merrickville, Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.**Milton, Ont.****D. W. CAMPBELL,** Official Assignee for the County of Halton, Milton, Ont.**Montreal.****JOHN FAIR,**ACCOUNTANT AND OFFICIAL ASSIGNEE,  
COMMISSIONER,For taking affidavits to be used in the Province of Ontario,  
135 St. Francois Xavier Street, Montreal.**PERKINS & PERKINS,**

ASSIGNEES &amp; ACCOUNTANTS,

60 ST. JAMES STREET, - MONTREAL

**ARTHUR M. PERKINS,** Commissioner and Official Assignee.**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.**BEAUSOLEIL & KENT,**

ASSIGNEES, ACCOUNTANTS &amp; AUDITORS,

No. 56 St. James Street, Montreal.

**C. BEAUSOLEIL,** Official Assignee.**A. L. KENT,** Accountant and Commissioner.**LAJOIE, PERRAULT & SEATH,**

Assignees &amp; Accountants,

Nos. 64, 66 &amp; 68 St. James Street, Montreal.

**L. JOS. LAJOIE,** Official Assignee, City of Montreal.**C. O. PERRAULT,** Official Assignee, District of Montreal.**DAVID SEATH,** Accountant and Commissioner.

Montreal, July 2nd, 1877.

**Assignees, Accountants, &c.**  
(For Legal Cards see other page.)**C. H. DOBBIN,**SECRETARY AND ACCOUNTANT TO THE  
CANADIAN MANUFACTURERS' EXCHANGE.

By special appointment ASSIGNEE for all the Estates controlled by the members of the above Association.

OFFICES:—EXCHANGE BANK BUILDING,  
102 St. Francois Xavier Street, MONTREAL.**New Westminster, B.C.****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.**Owen Sound, Ont.****GEORGE PRICE,** Official Assignee for the County of Grey. Agent for the Dominion Telegraph Company, and Vickers' Express, Owen Sound, Ont.**Penobscot, N.B.****J. E. B. MCCREARY,** Official Assignee for King's County, Coroner, &c., Penobscot, N.B.**Peterborough, Ont.****JAS. A. HALL,** Sheriff and Official Assignee—Peterborough, Ont.**Plantagenet, Ont.****JAS. VAN BRIDGER,** Official Assignee for Prescott County, Plantagenet, Ont.**Prescott, Ont.****JOHN EASTON,** Official Assignee, Accountant, &c. Prescott, Ont. N.B.—Estates wound up with economy and despatch.**Renfrew, Ont.****GEORGE PEARSON,** Official Assignee County of Renfrew, Conveyancer, Commissioner in B. R., Agent for the Building and Loan Association and the North British Canadian Investment Companies of Toronto, also Agent for the Union, Standard, and Royal Mutual Fire Insurance Companies. Office, Main Street, Renfrew, opposite Merchant's Bank.**Riversdale, Ont.****JOHN MILLAR,** Official Assignee for the County of Bruce, Accountant, &c. Riversdale, Ont.**Sarnia, Ont.****J. FLINTOFF,** Official Assignee for the County of Lambton, Sarnia, Ont.**WM. J. KEAYS,** Official Assignee for the County of Lambton, Sarnia, Ont.**Sherbrooke, P. Q.****BROOKS & WIGGETT,** Joint Official Assignees, Accountants, Real Estate Agents, Fire and Life Insurance. J. W. Wiggett, Official Assignee. Geo. Brooks, Official Assignee. Sherbrooke, P. Q. Office in Brooks' Block.**Stratford, Ont.****THOMAS MILLER,** Official Assignee for the County of Perth, Stratford, Ont. Accountant Insurance and General Agent. Collections solicited.**St. Catharines, Ont.****MILLER & GLENCH,** St. Catharines, Ont., Official Assignees, Accountants, &c. Collections a specialty. References if required.**Strathroy, Ont.****H. NICHOLSON,** Accountant, Official Assignee, Real Estate Agent, Agent for National, Cunard, and Anchor Lines of Ocean Steamers. Money to Loan at 8½ per cent. per annum. Office: Front St., Strathroy, Middlesex County, Ont.**Sydney, N.S.****CHARLES W. HILL,** Auctioneer and General Agent, Official Assignee, Surveyor of Shipping, Sydney, Cape Breton, N. S.**Toronto, Ont.****TURNER, CLARKSON & CO.,** (see adv. on other page.**Uxbridge, Ont.****WM. SMITH,** Official Assignee for the County of Ontario, Agent for the Canada Permanent Loan and Savings Company, and Fire Insurance Agent. References:—G. W. Luter, Esq., M.P.; T. Paxton, Esq., M.P.P.; and A. T. Buttar, Esq., late Official Assignee. Office in J. G. Crosby's Block, Uxbridge, Ont.

**Assignees and Accountants.**  
(For Legal Cards see other page.)

**Walkerton, Ont.**  
GEO. GOULD, Official Assignee, &c., Walkerton, Ont.

**WM. M. SMITH, Official Assignee for the County of Bruce, Walkerton, Ont., Agent for "Allan," "Anchor," and "Dominion" Royal Mail Steamers, Canada Permanent Loan and Savings Co., Accountant, Conveyancer, &c., Commissioner in Queen's Bench. Money to Loan. Prompt attention given to Collections, and to all information required from him.**

**Waterloo, P.Q.**  
THOS. BRASSARD, Official Assignee for the County of Shefford, Waterloo, Que.

**Welland, Ont.**  
F. SWAYZE, Official Assignee for the County of Welland, Accountant, Conveyancer, &c. Office in the Court House, Welland.

**Whitby, Ont.**  
JOHN RICE, Official Assignee, County Ontario, Accountant, Auditor, &c., Office at the Court House, Whitby, Ont.

**Williamstown, Ont.**  
D. McLELLAN, Official Assignee for the County of Stormont, Dundas and Glengarry, Williamstown, Ont.

**Windsor, Ont.**  
J. McCRAE, Official Assignee for Essex County, Windsor, Ont.

**DANIEL W. SCARVILLE,**  
GENERAL  
**Commission Agent,**  
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Ingot Tin, Rivets, Veined Marble,  
Ingot Copper, Iron Wire, Roman Cement,  
Sheet Copper, Steel Wire, Portland Cement  
Antimony, Glass, Canada Cement  
Sheet Zinc, Paints, Paving Tiles,  
Ingot Zinc, Fire Clay, Garden Vases,  
Pig Lead, Fine Covers, Chimney Tops,  
Dry Red Lead, Fire Bricks, Fountains,  
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A large stock always on hand.

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Now solicit and will book orders at Montreal, for September and October, delivery from the Works in Toronto, of their Manufactures of

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MACHINE, BRIDGE,  
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BOLT ENDS,  
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*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 at work at the  
DOMINION GENERAL AGENCY,

Union Mills, 59 College St., Montreal.  
NEWELL & CHAPIN,  
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**BOOT & SHOE**  
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Is prepared to receive  
ORDERS FROM THE TRADE  
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**AMES, HOLDEN & CO.**  
Manufacturers of, and Wholesale Dealers in  
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A large and well assorted stock constantly on hand, specially adapted to the wants of the country trade.

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Maintained from best Markets.

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“**JOHN BULL BITTERS.**”

Prize Medal and Diploma, Exposition Universelle  
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SPECIALTIES OF

Extra No. 1 Ginger Wine, Old Tom Gin,

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Messrs. Dufresne & Mongenais beg to call particular  
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MARMALADE DEMIRABELLES.  
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Also a very large stock of Havana and Bordeaux  
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Fine Manila &amp; Flour Sack Paper a Specialty.

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Are now prepared to SUPPLY THE TRADE  
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IMPORTERS OF HARDWARE, IRON, STEEL,  
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Iron, Tinplates, Galvanized Iron, Can-  
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IRISH FLAX THREAD  
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THE

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Linen Machine Thread, Wax Machine Thread  
Shoe Thread, Saddlers' Thread, Gilliam  
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Recommended by the prin-  
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ESTABLISHED 1851  
THIS THREAD  
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Cases of Fine and Heavy Linens.

Cases of Handkerchiefs in  $\frac{4}{8}$  &  $\frac{3}{8}$  siz.  
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For Sale Low to the Trade.

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**JOHN S. SHEARER & CO.,**  
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Representing well-known Makers of

Knitted Goods, Naps, Tweeds, Etottes,  
&c., &c., &c.

Agents in Canada for Messrs. Wm. Lindsay & Co.,  
Shippers and Forwarders of Liverpool, London and  
Glasgow. Messrs. L. & Co. having recently estab-  
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**COPLAND & McLAREN,**  
Importers and Manufacturers

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**WELLINGTON & GREY NUN STS.**  
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Pig Iron, Galvanized & Black Sheet  
Iron,

General Supplies for Foundries,  
Fire Bricks and Fire Clay,  
Drain Pipes and Branches,  
Chimney Tops and Linings,  
Garden Vases and Edging,  
Cement, Portland, Roman and Water-  
Lime,

Tiles and Flue Covers,  
Wheelbarrows for Excavators,  
Garden Wheelbarrows,  
White Lead, Paints, Oils, Turpentine,  
&c. &c., &c., &c.

Bradley Tin Plate and Tinned Sheer

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**BELDING, PAUL & CO.**

Manufacturers of

**Sewing Silks**

MACHINE TWIST, &c. &c.

16 BONAVENTURE STREET,

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The entire process of manufacture from the raw  
Silk to the finished thread is done at our Mill in  
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We challenge comparison with the best.  
Orders from Jobbers only solicited.

BELDING BRO. & CO.,  
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The Montreal Woollen Mill Co.

Are now producing at their Mills,

IN MONTREAL,

OVER 2000 YDS. PER WEEK,

and ARE ADDING LARGELY to their present  
capacity for manufacturing

BROAD CLOTHS,

PRESIDENTS,

PILOTS,

NAPS,

— AND —

OTHER HEAVY OVERCOATINGS,

Equal in MAKE and FINISH to Imported Goods  
of Superior Value.

The WHOLESALE TRADE  
only supplied.

Commercial Summary.

— The Quebec Bank has declared a dividend  
of 3 per cent. for the current half year.

— The crops are good, and mills are said to be  
wanted on Manitoulin Island.

— There is talk of opening an agency of the  
Bank of Hamilton at Wingham, Ont.

— Five crushers are to be in operation this  
winter at the North Hastings gold mines.

— Five hundred hands are now employed  
full time at the Londonderry iron mines.

— Thirty laborers left Quebec on Friday to  
work in the woods of Saginaw, Mich.

— Splendid specimens of mica from the  
vicinity of Hammondsmith, are shown in King-  
ston.

— The Ontario car wheel factory, at Lon-  
don, are reported turning out sixty car wheels  
a day and still over-burdened with orders.



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GEORGE BRUSH,**4 to 34 King and Queen Streets, Montreal,  
MAKER OFSteam Engines, Steam Boilers, Hoisting Engines,  
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Mills, Mill Gearing, Hangers and Pulleys, Hand and  
Power Hoists for Warehouses, &c., also, sole Manu-  
facturers of**Blake's Patent Stone and Ore Breaker,**  
with Patented Improvements.**"ASKWITH'S" Patent Hydraulic Lift.**  
AND AGENT FOR**WATERS' PERFECT ENGINE GOVERNOR.**  
And Heald & Sisco's Centrifugal Pumps.**COTTON, CONNALL & CO.**

No. 2 Corn Exchange, Montreal.

**CONNALL, COTTON & CO.,**

134 St. Vincent Street, Glasgow.

Agents for CHAS. TENNANT & CO., Glasgow—  
Chemicals. WM. LANG, Jr., & CO., Pig Lead, Dry  
Red Lead, Litharge, &c.Importers of Paper and Soapmakers Chemicals,  
Bi-Carbonate of Soda, Sal Soda, Linseed Oil, Dry  
White Lead.Orders for SCOTCH REFINED SUGARS and  
merchandise executed in the British markets ON  
BEST TERMS.— John Coates, harness, of Shelburne, Ont.,  
has effected a compromise with his creditors at  
4, 8, 12 and 16 months in secured paper.— Messrs. Phippen & Graham of Belleville  
have purchased the steam barge "Jason"  
from Mr. Hutchinson, of Trenton, for \$4,000.— The contract for the St. Ann's locks has  
been awarded to O'Connor & Cassidy, who are  
said to have made a remarkably low tender.— The schooner "Susan M." has been seized  
by the Customs Collector at Canning, N.S., for  
smuggling.— The latest foreign wheat crop estimates  
point to a deficiency of 132,000,000 bushels to  
be made up by importation, which is somewhat  
under previous estimates.— The colliers at Joggins' Mine, Cumberland  
County, N.S., are demanding an advance from  
32 cents, present rate, to 40 cents per box, and  
have refused an offer of 36 cents.— Jas. G. Heiter, grocer, of Oakville, Ont.,  
failed on the 24th ult., owing \$7,000, and having  
assets of \$2,200 only, \$1,450 in book debts and  
\$750 stock.— A meeting of the creditors of John Wallen,  
hotel-keeper, Oil City, Lambton County, is  
called for the 5th prox. The insolvent's liabilities  
are given at over \$2,000, and assets \$150.— Ottawa lumbermen report that an in-  
creased quantity of logs will be got out this  
winter, owing to the revival in the sawn lumber  
trade. The square timber trade has not im-  
proved.— Mr. McCallum, Dominion Land Surveyor,  
is reported on his way east returning from  
Manitoba, and brings with him specimens of  
gold and silver found in the vicinity of Rat  
Portage on the Canada Pacific Railway.— The department of Customs has issued a  
new circular respecting wreckage, which per-  
mits American tugs to work in Canadian  
waters, in cases where life or property is in

## Leading Wholesale Trade of Montreal.

**GREENE & SONS CO.,**Wholesale Manufacturers  
MONTREAL.**FURS AND HATS,  
BUFFALO ROBES, &c.**

Our Customers Buying from us Buy Direct from First Hands.

**FINE FURS. BEST VALUE.**

ALL THE LEADING STYLES.

WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.  
ST. PAUL STREET.danger, but under no other circumstance, and  
in no case, to assist in loading cargoes.— The jury have finally disagreed in the case  
of the directors of the Hamilton Powder Co.,  
on trial for maintaining a dangerous nuisance  
at Beloit, where they have a nitro-glycerine  
factory. The jury were only discharged after  
being out all night. A new trial will be had.— The New York Produce Exchange esti-  
mates, carefully prepared from the best avail-  
able sources, now place the wheat crop of the  
United States for 1879 at 425,000,000 bushels,  
which would leave about 175,000,000 bushels  
for export.— It has been discovered that the entire  
mountain of Cheticamp, C.B., is full of cop-  
per. Traced for miles, some leads are half an  
inch in width. Surface samples yielded 28 per  
cent. of copper. Others show 34 parts copper,  
28 iron, 35 sulphur, and 3 silica.— Mr. Scott has written to the secretary of  
the Colonization Society of London, Ont., to  
say that the Attorney-General will recommend  
the appropriation of, say, \$50 towards the  
expenses of a visit to Muskoka by delegates of  
the Society for the purpose of inspecting the  
free grant lands.— There has been some excitement in Quebec  
in consequence of a letter published by Mr.  
Sewell, late Harbour Commissioner, charging  
incompetency on the part of the engineers, who  
have charge of the harbour improvements, and  
predicting the absolute failure of the entire  
work.— The Bank of Liverpool, N.S., which has  
been the custodian of government deposits to  
the extent of some \$50,000 to \$60,000 for a  
long time past, when called upon to refund a  
portion of the amount declared its inability to  
do so, and thereupon the government sued out  
a writ of attachment.

— Immense beds of coal have been discovered

on the River Assiniboine, about sixty miles  
south of the Grand Valley, and a company has  
secured four thousand five hundred acres of  
land there. One thousand tons will be brought  
to Winnipeg this winter.— H. W. Harrison, of insolvent firm of Bur-  
nett & Co., grocers, Forest, Ont., has effected a  
compromise of the firm debts at 50 cents on the  
dollar, payable at four and eight months, giving  
security. Harrison is understood to have sold  
out the business, since obtaining the settlement,  
at a fair profit.— The Wingham Council has accepted  
tenders for the proposed water-works from  
Goldie & McCulloch, of Galt, who supply  
the wheel, machinery, pumps, etc., for \$1,700,  
and from A. J. Laxton of Toronto, who furnishes  
the pipes, hydrants, etc., at \$2,995.10. The  
contract for the buildings is not yet given out.— A suit in which the Ottawa Agricultural In-  
surance Company proceeded against certain  
shareholders for the amount of their unpaid calls  
was decided against the Company on Monday  
last in the Division Court at Ottawa. The defence  
set up was that subscriptions had been obtained  
through misrepresentation. It is understood  
that the decision rendered will be appealed  
from.— Sir S. L. Tilley and some local mem-  
bers are visiting our city factories. Hon. Mr.  
Bowell arrived at Belleville on Saturday from  
his trip to Manitoba, of which country he speaks  
highly. Mr. Loftus Fortier, late of the Gov-  
ernor-General's office, has been appointed to a  
government position at Winnipeg, Man. Mr.  
Pole, Deputy Registrar of the County of Carlton,  
has resigned the office.— The new French cable enterprise has  
received a serious check in the announcement,  
on the part of the Anglo-American Company, of  
a reduction in rates to sixpence per word; to  
take effect upon the opening of the new line.

Leading Wholesale Trade of Montreal.

# THE DOMINION TWEED AND WOOL COMPANY.

Nos. 9 and 11 R collet Street,  
MONTREAL.

JOHN CALDWELL,  
Manager.

REFERENCES,  
Any Bank in the Dominion.

Make prompt Cash advances on all consignments of

## Canadian Cotton & Woollen Goods;

ARE ALSO PREPARED TO SUPPLY

Wool to Manufacturers at most advantageous figures.

We sell to the Wholesale Trade only.

The shares of the French Company, issued at five per cent. premium, upon the spread of this information fell to twenty-five per cent. discount.

— Hudson Bay Company shares advanced 1 1/2 per cent. in London on the 29th inst.

— The Hochelaga Fire Insurance Company propose to appeal from the decision of Judge Torrance, in the Kelly suit, noticed in the Journal last week.

— It is reported that the gold mine at Montague, which has been so productive of late, has been sold to a Mr. Mills, of New York, for \$65,000.

— A Western subscriber asks what is a "bon," to which we reply it is of the same character as what is known in England as an "I.O.U." The documents miscalled *bons* referred to in the case of the Consolidated Bank were "Demand notes" given for over-drafts.

— A meeting of the creditors of Thomas Goodes, of Clifton, has been called for the 11th inst. The liabilities of the insolvent are stated at \$2,399.24. Assets are roughly estimated at \$2,200, of which \$1,500 is the valuation put upon stock, and the rest book debts.

— Wm. Whelan, boots and shoes, 1421 St. Catherine street, has been attached at the instance of Ames, Holden & Co., who found this step necessary to protect themselves as creditors holding secured paper. The liabilities of the insolvent are not more than \$600, and his stock is said to be worth about \$500.

— A Guelph correspondent writes that "manufactures are stagnant," and "real estate can scarcely be sold except at prices very much below former values." Still, he says, substantially "tradesmen are more hopeful, farmers more confident, millers also sanguine, and a fair quantity of produce is moving."

— The report of the Directors of the Ville Marie Bank, submitted at a meeting held on Monday last, showed a nominal excess of assets over liabilities of \$40,000. A committee of five was

appointed to consider the report and prepare themselves to advise, at a meeting to be held next week, what course it were best the Bank should pursue.

— Advices from Uxbridge give the gratifying information that there has been but one failure in that town within a period of two years, and that took place last January. Two new general stores have been recently opened, one by Numsic and Genereux, and the other by Abijah Smith formerly of Mill Brook. These incidents are in their way indications of increasing and healthy business, and the condition of trade is regarded by the community as on a solid and satisfactory basis.

— G. R. Hannah, of Shelburne, Ont., in the hardware business since 1877, who failed in September, offers to compromise at 60 cents on the dollar, 40 cents in well secured paper, and 20 cents unsecured, all to mature within a twelve-month. The liabilities of the insolvent are given at \$6,569, and the assets, \$4,925, about \$3,000 in book accounts, notes, etc., and the rest in stock and furniture. Mr. Hannah did a fair business in a reputable way, but is understood to have extended credit too liberally.

— Mr. J. D. Wells, lately Canadian Manager of the Globe Mutual Life Insurance Company in this city, has been appointed joint Manager of the New York Life in Philadelphia, the Company being still undecided about recommencing business in Canada. When Mr. Wells accomplished so much with a concern like the Globe Mutual there can be little doubt that a successful career awaits him in such a Company as the New York Life, and his many friends in Canada will be glad to hear of it.

— John B. Miner, confectioner, of Brantford, Ont., who assigned on the 24th of September last, has just effected a composition with his creditors at 30 cents on the dollar in unendorsed notes at one and two months. The liabilities of the insolvent are given at \$2,327, and assets \$905, made up as follows: stock, \$145;

Leading Wholesale Trade of Quebec.

## J. H. BOTTERELL & CO. Boot & Shoe Manufacturers QUEBEC.

Always on hand a FULL ASSORTMENT of the STAPLE LINES.  
ORDERS by MAIL promptly and carefully attended to.

## S. H. MAY & COMP'Y, IMPORTERS OF PAINTERS SUPPLIES Of every description, including, Leads, Oils, Varnishes, etc., etc., MONTREAL.

furniture, horses, waggons, &c., \$655; book accounts, \$100. Minor's difficulties are said to result from heavy rates of interest and low prices through too much competition.

— The Grand Trunk Railway return of traffic for the week ending 18th Oct., 1879, compared with the corresponding week of 1878, shows an increase of \$15,393:

	1879.	1878.
Passengers, mails and express freight.....	\$ 67,837	\$ 64,843
Freight and live stock.....	\$146,043	133,644
Total .....	\$213,880	\$198,487

The increase in the past sixteen weeks amounts to the sum of \$133,377.

— Moise Paquette, wholesale and retail liquor dealer, of this city, insolvent, who was upon the announcement of his failure, some months ago, arrested on a writ of *capias* and lodged in Hochelaga jail for many weeks, has successfully sustained a suit at the instance of John Osborne Son & Co., charging him with unlawfully pledging and spiriting away goods purchased from them on credit. The prosecution broke down completely before the evidence for the defence was all in, and formally abandoned the case, whereupon Justice Monk directed the jury to bring in a verdict of "not guilty."

— The Grand Trunk Railway, from an investment point of view, is far from being a flattering success, as shown by the following special to the *Globe*, dated London, October 24th:

"The semi-annual report of the Grand Trunk Railway Company has been issued. After making provision for the interest on debentures and all minor charges, a balance of £227 is carried forward with the £1,300 balance of the previous half-year. The gross receipts are over five per cent. less than for the corresponding period last year. The President promises full information relative to the extension to Chicago. The recent correspondence with the Great Western Railway Company was given to the meeting."

— A writ of attachment has been issued at the instance of P. P. Martin & Co., of this city, against F. & H. Guerin, dry goods, 201 Notre Dame street. This house failed some two years ago, and the estate was sold at auction, creditors realizing 34 cents on the dollar. The purchasers were Messrs. Martin & Co., and the stock afterwards fell into the hands of Messrs. Guerin again. The liabilities of the insolvents

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**MORLAND, WATSON & CO.**  
Iron and Hardware  
Merchants & Manufacturers.  
All descriptions of

SHELF AND HEAVY HARDWARE.  
MONTREAL SAW WORKS,  
MONTREAL AXE WORKS,  
385 & 387 ST. PAUL STREET.  
MONTREAL.

879. FALL SEASON, 1879.

OSTRICH and VULTURE  
**FEATHERS.**

The Stock of Feathers is now complete in every Department.

Orders by letter will receive personal attention.

No Travellers employed.  
**J. H. LEBLANC,**  
547 CRAIG ST., - MONTREAL

are not authoritatively known, but will probably be not over \$10,000, ninety per cent. and over of the amount being due to Martin & Co. Assets not yet ascertained.

— The successful prosecution of the contributors to and proprietors of a vile sheet called the "City Life" for alleged libel of some prominent citizens has nevertheless resulted somewhat unsatisfactorily all round. The prosecutors, although richly deserving the thanks of the public, cannot help feeling as most persons do who champion the people in ridding them of nuisances, that they undertook an ungrateful task in coming into collision with such a contemptible affair and spending valuable time and money upon it. The fine imposed upon Mr. James Guest for having neglected to take out a wholesaler's licence although he is rather an importing agent, is perhaps an out-come of the affair. But we have probably not yet seen the finale.

— The monster elevator in course of construction by the Grand Trunk Railway at Point Edward is now rapidly pushing forward. The length of the building is 107 and the width 69 feet, and its capacity will be 250,000 bushels. The foundation is intended to last for ages—resting on over 1,000 of the best oak piles, driven from fifteen to twenty feet into the clay bottom, and sawed off two feet below the surface of the water. The engine-house will be about 34 feet square; the chimney 14 feet square and 134 feet high. The entire foundation is computed to cost \$30,000, and the whole structure \$150,000, and everything connected with the elevator is to be finished at the opening of navigation.

— The management of the Consolidated Bank have lately been seeking an additional ninety days' extension of time at the hands of the Government, and also some special privileges in reference to the manner of winding up the affairs of the Bank. Having failed, at least as to the timely procurement of such authorization, application was made for a writ o

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

**White Lead & Colors,**  
DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Stair, 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's Materials, Chemicals, Dye Stuffs. Naval Stores, &c., &c. OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street AND 253, 255 and 257 Commissioners Street MONTREAL.

**MILLS & HUTCHISON**  
WHOLESALE

CANADIAN WOOLENS  
186 McGill street Montreal

**FALL STOCK**  
COMPLETE.

Large variety. PRICES LOW. Travellers now on the road. Buyers visiting Montreal are requested to examine our Stock before placing their orders.

attachment on Wednesday, the 29th inst. Mr. Tait, counsel for the Bank, opposed the application, and asked for a six months' extension of time, according to certain provisions of the Banking Act. Mr. Justice Jetté, before whom the hearing was had, took the motion *en délibéré*. In the meantime proceedings are adjourned forty days, and a committee appointed to examine into the Bank's affairs.

— Marine insurance companies are discriminating against soft wood vessels, and the *New York Bulletin* says in relation thereto that "vessels from the British Colonies which, down to the month of August last, were favorites for grain charters, now suffer from the increase of insurance imposed on their cargoes, on account of the great losses made on these vessels. The cause of these losses is stated to be that the Colonial ships being built of soft wood, to which the bolts will not cling, are not so safe as the hard wood ships. Moreover, it is asserted that while Italian ships, which are now greatly favoured for grain, are paying a high price for superior ceiling, the Colonial ship masters, who used to be very careful about their ceiling, now get it done cheaply. At all events the rates of insurance on grain in Colonial ships are from 3 to 3½ per cent., according to size, while cargoes on United States and European hardwood ships are insured at 2½ per cent.

— Our attention has been directed to the fact that the final disposition of the estate of Henry Bentlie has not been noted in the "summary." The estate was sold some time since to a third party at 11 cents on the dollar, a bid on account of the insolvent, at 10 cents, having been first

Leading Wholesale Trade of Montreal

**CHARLES DICKENS' COMPLETE WORKS.**

LOVELL'S POPULAR ILLUSTRATED EDITION. This is an entirely new edition, printed from new electrotype plates, large, clear type, handsomely illustrated and bound in cloth, gilt. It contains all of Mr. Dickens' writings as far as the publisher has been able to collect them, and in this respect it is believed it will be found the most complete edition published. The beauty of the type and illustrations will commend it to all desiring a fine, and, at the same time, cheap edition of Mr. Dickens' works. Price per vol., \$1.50; the set of 15 vols., in neat paper box, \$22.50. Orders will be received for the complete set to be delivered at once, or at the rate of three volumes a month. Pickwick Papers, 809 pp.; David Copperfield, 854 pp.; Martin Chuzzlewit, 840 pp.; Nicholas Nickleby, 831 pp.; Bleak House, 862 pp.; Little Dorrit, 832 pp.; Dombey & Son, 840 pp.; Our Mutual Friend, 832 pp.; Oliver Twist, Pictures from Italy, and American Notes, 831 pp.; Old Curiosity Shop and Hard Times, 832 pp.; Tale of Two Cities and Sketches by Boz, 824 pp.; Barnaby Rudge and Mystery of Edwin Drood, 838 pp.; Great Expectations, Uncommercial Traveller, and Miscellaneous, 831 pp.; Christmas Stories and Reprinted Pieces, 840 pp.; Child's History of England and Miscellaneous, 831 pp. Sent free by mail or express on receipt of price. Address,

ROBT. K. LOVELL,  
23 St. Nicholas street, Montreal.  
AGENTS WANTED.

**"Portland Cement,"**  
(The Durham Brand)  
**C. H. BINKS & CO.,**  
MONTREAL.

informally accepted, and then formally refused. It will be remembered that, upon the insolvent's making application for his discharge, the Court denied the petition, on the grounds that the assent of creditors to the deed of composition needs must be obtained in formal meeting, duly called by the assignee, which had not been done. Such a meeting was then held, as noticed in the JOURNAL at the time, and, upon one of the creditors withdrawing the assent previously given, the compromise proceedings all fell to the ground. This case is but one of many instances of the necessity of due formality in all insolvency matters, but points the conclusion so forcibly that we doubt not it will bear this partial iteration.

— The necessity for full compliance with legal forms in insolvency matters is shown in the case of the Consolidated Bank v. Davidson Brothers, wherein one Stanley, a creditor, petitions court to direct the assignee of the estate of Davidson Bros. not to accept certain tenders which had been made. The petitioner grounds his objection on the fact that a certain meeting of the creditors was irregularly adjourned by sole act of the chairman, a vote being requisite to constitute due legal formality. The point was well taken, and would have been decided in favor of the petitioner but for the fact that he had not properly proved his claim against the estate of the insolvents. Sec. 104 of the Insolvent Act requires that claims must be accompanied by the vouchers in which they are based. In this instance, a statement of account only was submitted, whereas the claim rested on two notes not produced. This informality deprived the petitioner of all standing before the court, and his petition was dismissed. Lawyers taken by and large may or may not be an evil, but there are assuredly a necessity.

Leading Wholesale Trade of Montreal.

**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.

— We have received a number of circulars from a concern styled the "Manhattan Novelty Company" of New York, and they are all of the "Cheap John" style,—that is, offering to sell very valuable goods for a song. Our readers have heretofore been fully cautioned against this sort of thing, but the JOURNAL OF COMMERCE is constantly falling into new hands through an increasing circulation, and we deem it fit again to warn the public against such a weak device as "One ladies' Parisian Diamond Finger Ring, Solitaire, equal in appearance to a diamond that cost \$150, think of it, you can secure it for one dollar" or "these goods (gold-filled jewelry) have been manufactured for a number of years, and the secret was only discovered when persons who had worn them out and then offered to sell them to jewellers for old gold." This is not English, but, guessing at the meaning intended, the statement would seem to be as unvarnished as the syntax is confusing. The same concern advertises in like manner, fire arms, watches, cow milkers, and a wonderful book of magic; and if any one wants to be sold in any other line of property acquisition it need not be doubted that the "Manhattan Novelty Company" stands ready with the desired accommodation.

—Immediately after the great fire at St. John, N.B., the city of Montreal, by the official action of the City Council, voted a grant of \$10,000 for the relief of the sufferers. For one reason and another the money was never paid, and last week the City Council deliberately rescinded its former action. We know not what virtue there may be in the excuse offered that it was not competent to the Council to make such a grant, but we judge not much, since other cities have found no difficulty growing out of similar grants honorably carried out. At all

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**LYMAN, SONS & CO.**  
WHOLESALE DRUGGISTS  
AND  
MANUFACTURING CHEMISTS

MANUFACTURERS OF

Linseed Oil,  
White and Colored Paints,  
Putty,

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DRUG AND SPICE GRINDERS.

IMPORTERS OF

DYE STUFFS, NAVAL STORES, OILS, &c.

382, 384 and 386 ST. PAUL STREET,  
MONTREAL.

*Bourgeau, Liffiton & Co.,*

PROPRIETORS

**COFFEE & SPICE**

STEAM MILLS,

43 COLLEGE Street, cor. ST. HENRY,  
MONTREAL.

events the time to have fully considered the legal aspects of the matter was before the original vote was taken, not after. We recall but one parallel to this action, and that was the case of James Lick, the California millionaire, who executed a deed of gift to the City of San Francisco covering some \$6,000,000 (a generous act, which was naturally published far and wide not only within the States but throughout the civilized world), and then, changing his mind, revoked it. Mr. Lick ultimately gave different institutions of the city enormous sums, and made many munificent charitable bequests, but the pitiable weakness displayed must long remain as a mark of his character. So with this city, it may yet do many creditable things through the action of its Council, but that it has done one highly discreditable one is not to be denied.

— The death was announced on Monday last of Mr. Andrew Wilson, for very many years associated with the *Montreal Herald* in different capacities, and for a long time past as part proprietor. Mr. Wilson came to this country, from Scotland, in 1831, and has been a resident of Montreal since that time. He worked his way up from a very subordinate capacity in the *Herald* office in 1836, by the virtues of industry and probity and the talent of intelligence, to the position of leading manager in 1847, when, upon the retirement of Mr. Robert Weir, he acquired an interest in the property by purchase. His colleague pays the following very high tribute to the character of the deceased: "We do not attempt any praise of one whose character has been so highly esteemed by all that was best in the city of Montreal. But the writer cannot refrain from paying to the memory of a dear and valued friend the last tribute of affection. Associated with him intimately in business and social relations for thirty-five years, knowing as much of his friend's mind as

Leading Wholesale Trade of Montreal.

**JAMES GUEST,**  
COMMISSION MERCHANT  
AND GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL,

AGENT FOR

Jules Durof & Co., Cognac, [Vine Growers Co.]  
Jules Boherie, [Cognac.]  
Sieger & Sons, [Genuine Angostura Bitters]  
J. H. Henkes, Deltshaven, Holland Gin, best Paló "Prize Medal."  
Canada Vine Grower's Association of Ontario, [Brandy, Wines, &c.]  
Wheeler & Co., Belfast, [Ginger Ales, &c.]  
E. Johnston & Co., Liverpool, [Export Bottlers, Guinness' Stout, and Bass Ales, &c.]  
Manuel Cardenas & Co., [Barcelona and Tarragona Spanish Ports.]  
Roig Ponsel & Co., [Barcelona and Tarragona Spanish Ports.]  
C. Scheidt De Waalher, Cotte, [Sherris, &c.]  
George Roe & Co., Dublin, [Celebrated Old Irish Whiskies.]  
C. & D. Gray's Far-famed Loch Katrine, Scotch Whiskies.  
Bollinger's Champagne, Special Brands of Champagne and Moselle.  
Alphonse Chaumette & Co., Chateau Fernand, Bordeaux [Sauternes, &c.]  
C. Clarke & Co., Bordeaux, [Clarets, Primes, &c.]  
Jamaica and Demerara Rum.  
Geo. Randall & Co., Waterloo, Ontario, Distillers, [Whiskies, &c.]

**Manager Whiskey Distillery, Limited**  
(Old Irish Whiskey.)

The advertiser has been appointed agent for the celebrated HENKES GIN for Quebec, Ontario and Newfoundland.

**The Telegraph Pen.**

Try our MONTREAL TELEGRAPH CO. PEN, the best Commercial Pen in use. None genuine without our name on Box and Pens. In Boxes of 1 gross, 10 cts.; 1 gross, 30 cts.; 1 gross, 20 cts., Mailed on receipt of price.

MURRAY & CO.,

Stationers' Hall, 231 McGill Street.

perhaps it was ever given to one man to know of the mind of another, he never heard him utter an unworthy sentiment, and believes him to have been utterly incapable of an unworthy or an ungenerous action, while his amiability was such that, during that long period, sometimes in very trying circumstances, no word of unkindness ever escaped him. It is a rare blessing to have such a friend."

—The public may not generally know, although editors are but too well acquainted with the fact, that the Post Office usually returns with undelivered publications a printed form in which blanks are left to be filled in by the postmaster, whose duty it is to state the reasons for non-delivery. Possibly when the present form was adopted it was all that could be desired, but this is an age of progress, and we are constantly finding new developments of the needs of civilization that can only be met by new machinery. The form in use is marked with an asterisk against the line left blank for the insertion of reasons, and this asterisk is seen to refer to the following note of instructions: "Postmasters will state the reason for not delivering here, whether 'Refused,' 'Not called for,' 'Removed,' or 'Dead' as the case may be." At first thought, these terms may seem to cover all possible grounds of non-delivery, but a moment's reflection will show this to be a mistake, leastwise so thought the worthy postmaster at Caledonia who sends us

**PINKERTON, WHITHAM & CO.**

WHOLESALE MANUFACTURERS OF

**BOOTS AND SHOES**

Nos. 9 and 11 Youville Street,

AND

Nos. 1 and 3 Normand Street,

**MONTREAL.**

Opposite H. &amp; A. ALLAN'S Steamship Offices.

A large and well assorted Stock continually maintained, specially adapted to the wants of the Country Trade. Orders through our Travellers, or by mail, promptly filled, and first-class Saleable Goods guaranteed at the lowest possible prices.

**D. MORRICE & CO.,****Canadian Manufactures,  
MONTREAL.**

Hochelaga Grey Cottons, Cotton Yarns, and Bags,  
Valleyfield Bleached Shirtings,  
Knitted Goods,  
Tweeds, Flannels, &c., &c.

**THE WHOLESALE TRADE ONLY SUPPLIED.****M. E. DANSEREAU & CO.,**

AGENTS FOR THE

**Societe de Commission, de Consignations et  
de Transports. [Capital, 1,000,000 frs.]**

No. 1, RUE LAFAYETTE, PARIS.

BRANCH-HOUSES:—**Havre, Brest, Nantes, Bordeaux, Marseille,  
Saigon, (Cochin-China), St. Petersburg, (Russia.)**

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Payment divided in twenty monthly instalments from date of delivery of purchase. Duties and charges added to the first instalment.

Philosophical and Chirurgial Instruments and apparatuses for Laboratories imported on order.

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**FAURE FRERES.**

PROPRIETORS OF THE CELEBRATED CRUS:

GRUAUD-LAROSE, CHATEAU DU GAY, CHATEAU LABURTHE, &c.,  
BORDEAUX.Branch Offices:—**COGNAC, REIMS and NANTES.**

Wine Merchants and Private Parties desirous of importing Wines and Brandy of undoubted quality, will find it to their advantage to address

**M. E. DANSEREAU & CO.,**

Sole Agents for the Dominion of Canada,

15, 17 &amp; 19 ST. JAMES STREET, MONTREAL.

**Wm. McLAREN & CO.****BOOT AND SHOE**

MANUFACTURERS,

Factory: 90, 92 &amp; 96 Jurors Street,

Offices and Warehouse: *VICTORIA SQUARE,***MONTREAL.**

one of these formal notices in reference to a Journal addressed to Wm. McLennan, filled in with the specification "left for parts unknown." We suggest to the department that this reason for non-delivery is fast becoming of like importance with those noted in the printed form, and that new blanks should be amended so as to meet the requirements of these days of sudden migration to that populous colony, "parts unknown."

— Prior to August, 1876, Neil McFadyen, of Kinloss, Ont., was a farmer in good circumstances, having a homestead valued at some \$6,000. He then started a saw and grist mill, and having no knowledge of bookkeeping or other requisite commercial education, the intervening time has sufficed to bring him to a wretched condition of insolvency. Although he dealt largely in notes, McFadyen kept no

cash-book nor bill-book, and only knew the times at which notes were falling due by the bank notices sent him just prior to maturity. The worst part of the story is that finding himself in the toils of disaster, McFadyen sought escape by using his brother's name, deeming the paper thus made from time to time as he found himself able to do so. His difficulties still increasing, the unfortunate man finally absconded, leaving his creditors in possession of an estate valued at \$14,497, and mortgaged in the sum of \$14,000, with which to meet general liabilities of \$15,312.50, or in other words, when the cost of insolvency proceedings and the privileged claims of workmen are met, leaving them nothing. In his necessity the insolvent dealt largely with private banks or bankers at ruinous rates of interest, and in this way the day of his collapse was hastened and its

extent enlarged. McFadyen's case is its own moral; without special knowledge of the business in which he was engaged, without requisite qualifications for the conduct of any commercial enterprise, and hand-capped with an interest account measured by his own ignorance of banking (and consequent unsafe methods), failure was, broadly speaking, inevitable. The sacrifice of a modest property, the ruin of a fair name, the loss of home and friends, these are the calamities directly traceable in this instance to the original sad blunder of abandoning a business that was fairly understood, to take up with one of which virtually nothing was known.

—The case of Sir Francis Hincks, in which the jury made an adverse return in the Court Queen's Bench last week, has been adjudged to go before the Court of Appeal.

THE  
**MONTERRAT CO.**  
(LIMITED.)  
**LINE-FRUIT JUICE**

AND  
**PREPARATIONS.**

**H. SUGDEN EVANS & CO.**

Sole Agents for Canada and United States.

Prices and descriptive Catalogue on application.

**WILLIAM DARLING & CO.,**  
IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates*

*Hair Seating, Carriage*

*Makers' Trimmings and Curled Hair.*

Agents for Messrs. Chas. Ebbingshams & Sons, Manufacturers of Window Cornices.

No. 30 St. Sulpice, & No. 379 St. Paul Streets

**MONTREAL.**

**A. & T. J. DARLING & CO.**

SHELF AND HEAVY

**HARDWARE,**

CUTLERY A SPECIALTY.

[5 FRONT ST., EAST.]

**TORONTO.**

1879. AUTUMN. 1879.

**DRY GOODS**  
**STOCK COMPLETE.**

Having received the BULK of our NEW FALL GOODS, we take pleasure in announcing that we are now in condition to serve our customers, having determined to close out our whole Stock early.

Special inducements will be offered.

**T. JAMES CLAXTON & CO.**

St. Joseph st., Montreal.

**The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 31, 1879.

**BANK STATEMENTS.**

It is not a little extraordinary that although many years have elapsed since the passage of the Act relating to Banks and Banking, there has been no discussion by the press until very recently as to the form of the returns to government, although it has been admitted by Bankers in their evidence in the late trial that there was a great deal of uncertainty as to the proper mode of classifying such ordinary banking transactions as loans from other banks and overdrafts. The publication of a letter addressed by Sir Francis Hincks to the Hon. Isaac Buchanan, of Hamilton, which will be found elsewhere, has led our daily contemporary, the Mont-

real *Herald* to enter its protest against the allegation in that letter that the returns signed by the writer were in accordance with the law. We cannot congratulate the *Herald* on the appositeness of his equine comparison. Admitting that a breeder of horses would give a false account if he enumerated his stallions as so many mares, we would ask the *Herald* whether, if the said breeder were required to make a return under specific heads of his stock of various descriptions, and that there was but one heading for horses, he would be guilty of deception if he returned both stallions and mares under the general head of horses. We might be ready to admit that, if the Banks were called on to render a true account of their condition in their own way and on their own responsibility, loans of the description of those which, as the *Herald* observes, imply poverty would not be properly classed with deposits. The banks have no such power, but must follow the prescribed forms. Unfortunately for the *Herald's* argument no distinction is made in the parliamentary classification (and moreover it would be found very difficult to make one) between loans made by one Bank to another for the convenience of the lender and for that of the borrower. The items in the returns under the general heads of liabilities and assets are 29 in number, and yet such ordinary banking transactions as overdrafts and time loans from other Banks have been for many years returned under different heads by the Banks generally, and it is only when a conviction for wilful deception has taken place that the press has taken up the discussion. The *Herald* does not state how these transactions should have been returned. He simply objects to the heading adopted.

We have been informed on reliable authority that, since its first return for May, 1876, the Consolidated Bank has been in the habit, from time to time, of purchasing exchange, giving deposit receipts payable at a future day in payment thereof, which have been invariably returned under the head "deposits payable after notice." After following this practice for years without remonstrance, although it must have been well known to the lending banks as well as to others, all of a sudden the president is charged with wilful falsification because he made no change in a practice which he found in existence when he first joined the Bank, and which he, moreover, still conscientiously believes to be the heading most in accordance with the law. The heading contended for by the witnesses for the prosecution it has been clearly shown would have rendered the return

deceptive and misleading. Towards the end of the *Herald's* article he refers to what he terms "the false enumeration of personal and worthless bonds as if they were gold or legal tenders." The term *bond* was used for effect by the prosecuting counsel, but does not convey a proper idea of the demand notes which were accepted by the late general manager from certain customers of the Bank, from whom he believed that he had ample collateral security. It was proved on the trial that his mode of dealing with those notes was adopted apparently in order to blindfold the President and directors. They were never treated as gold or legal tenders as the *Herald* affirms. They were treated in the return in the only way which it was possible to treat them, although the President, as appeared by the evidence, as well as the officers in the head office who prepared the return from the balance sheet, furnished by the accountant of the Montreal office, were wholly unaware of their existence. The *Herald's* article ought at least to convince the government that it is absolutely necessary to re-consider the form of return, and to make it so clear that in future bank officers will not have reason to complain that it is a trap from which it is difficult to escape.

The *Montreal Gazette*, which has, as well as the *Herald*, discussed the subject in a judicial spirit, arrives at a conclusion, which we apprehend will meet with general concurrence, that "it will be the duty of Parliament next Session to amend the Banking Act so as to provide against a repetition of these proceedings in the future." We have but one observation to offer on the *Gazette's* article, and that is that he does not seem to estimate the difficulty that would be caused by providing a column for "due to other Banks after notice." That heading we admit would have prevented the present difficulty but would have raised a new one. It is impossible by any such heading, or by any other that could be adopted, to convey a correct impression as to the nature of any given transaction. Unless this be conveyed the return may be misleading and deceptive. A loan may be obtained by one Bank from another without the borrowing bank being in the least difficulty, or without its having been given "to prop an institution." The danger to be apprehended from the form suggested by the *Gazette* is that, in every case of a loan, or, to put the case more correctly, the purchase of exchange by one Bank from another on a time deposit, it might be assumed that the borrowing Bank required "a prop," and, as a consequence, there

might be a run and a panic in the stock. There is nothing in the *Gazette's* article to lead us to suppose that he has sufficiently considered the danger that might be incurred by a bank borrowing merely for convenience and not at all from necessity from publishing the fact that it had obtained time loans. That view, however, will require consideration when the amended form of return comes up for discussion in Parliament.

#### THE RISE IN PRICES.

Less than three months ago one might have searched the columns of the newspapers of this land in vain for a single word of encouragement with regard to present or prospective business. No merchant could be found who looked with any confidence for increased activity, nor broker sanguine of enlarged commissions, no dealer hopeful of livelier movement, no speculator prophetic of enhanced values. Business conversation was habitually carried on in a tone of despondency, and had there been a single man of affairs so bold as to hazard a prediction of better times in the near future, he would surely either have been pool-pooled as a scatter-brain or commiserated as an innocent. We refer to Canada, of course. In the States returning prosperity was then already far advanced and its continuance seemingly assured, but our own merchants and business people held themselves to be governed by quite different laws from their Southernly neighbors, and insisted that our legislation was at fault, or that our commercial and financial systems were the enduring obstacles to improvement, or even admitted, rather than take a hopeful view of affairs, that the Yankees had more dash and push and recuperative energy than ourselves. Indeed, a score of weak explanations of why the times should not and could not mend in the Dominion were ever to be had for the asking, while on the other hand it was next to impossible to find in any branch of trade a prophet of good things to come, to say nothing of the extraordinary conditions that are now upon us.

From such a state of stagnation and gloom suddenly there has burst upon the community an almost unprecedented rise in prices, a marked degree of activity in many lines of industry, an era of wild speculation, and a spirit of prophecy that will not be daunted by comparative figures, but insists that higher and higher prices still are to obtain for everything that is merchantable. One man takes cheese or butter as his standard, and shows without any difficulty that his line of goods has not begun to go up proportionately,

and therefore there is still a wide margin left for an advance; another will submit that flour has gone up more than wheat, and so make out his case; and still another, say a cheese man, will set aside all talk of relative prices as inconsequent, and maintain that in his commodity there is a genuine famine, and, therefore, precedent prices are not to be considered, and further advances *practically without limit* are not only reasonable, but as near as may be, demonstrable.

Here is indeed a change. Since September 2nd, flour has risen in the Liverpool market, which we cite as being the most stable and reliable for staple commodities, about 52 per cent; wheat, 25 per cent; corn, 25 per cent; pease, 15 per cent.; lard, 25 per cent.; bacon, 36 per cent., and cheese 115 per cent. Iron also has advanced over 50 per cent.; tin, about 35 per cent.; hides, 50 per cent.; teas, about 35 per cent., and so we might go on extending the list almost indefinitely. It thus appears that there has been a rise this season in not a few of the chief articles of world-wide consumption of anywhere from 25 to 50 per cent., with exceptions beyond these figures.

A pertinent question is, does not this rise fully represent, and more than represent, the change that might be expected legitimately to follow the causes that have brought it about? We opine that it does. The causes referred to can only in part be designated, for indubitably many of them are hidden beyond power of investigation; but the principal ones will perhaps be admitted to be: the gradual and now about completed consumption of stocks, bankrupt and otherwise, that had been accumulating through the early years of depression when yet production had not been brought to conform to the lessened requirements of impoverished labor; and the rapidly increasing buying power of the United States, fostered by their compulsory conservatism after the crash of 1873, and strengthened by their wise financial system, but having its birth in two successive rich and abundant harvests. Here are the forces, as we think, that have set the ball of trade activity in motion, first in the United States, then in Great Britain, and now here. They are not new forces; they had long been silently operating unobserved, as we pointed out at the beginning of this article, and it is possible they still have some potency, but is it not reasonable to expect that their great momentum is spent? We know that, other things being equal, every rise in prices must in the long run serve to lessen demand, and an enormous general rise has already been witnessed;

but we know further that mad speculation has sprung up throughout the United States, especially in New York and Chicago. The fact that speculators have been able to supply themselves so freely, and are now such large holders of produce and merchandise of every description, is not only a danger signal, it is a piece of direct evidence, as far as it goes, that legitimate demand or demand for consumption is no longer so necessitous nor so eager as to defeat the ambition of speculators to possess themselves of large holdings. There is also a factor working against continual advances in the general markets in the limited resources of consumers, who, it should not be forgotten, are but just emerging from a condition of poverty approaching destitution, and rarely if ever before endured. We would not, however, lay much stress upon this point, for the reason that a laborer having employment, as now, is an infinitely more dependable purchaser than when he was earning nothing, as before the opening up of abandoned industries.

That the bases of the present movement in the markets of the world are sound and lasting is hardly to be gainsaid, but whether or not the fabric that has been built on top of them may not be liable to totter to its fall at any moment is a question upon which we do not hesitate to offer an affirmative opinion. Nothing that is likely to happen in the way of reaction, as we believe, will disturb the foundations of the new building of prosperity, but possibly many of the stones and bricks of extravagant prices and paper profits will soon be found defective and cast aside. Let us not put too much trust in the predictions of those who so short a time ago knew nothing of the impending changes, but rather incline to the notion that they are fully as ignorant of the future now as they were then.

#### THE CONSOLIDATED BANK TRIALS.

SIR FRANCIS HINCKS.

In our last issue we expressed an opinion that while the case against Sir Francis Hincks, as President of the Consolidated Bank, was still *sub-judice*, it was premature to make it the subject of discussion. The reservation of the points of law, on the motion of the defendant's counsel, has been granted by the judges, but months may elapse before the full court will be called on to adjudicate upon them. Meantime the press, especially in the sister province of Ontario, has had no scruple as to the propriety of discussing the verdict, although we regret to have to state that the spirit is far removed from what we should term judicial. There are, of course,

several exceptions, and notably that of the "Monetary Times," which has treated the subject with an evident desire to give fair play to the accused. The article in the "Monetary Times" discusses two wholly distinct subjects, which have, nevertheless, been very generally treated as one, the writers for the press being apparently unable to perceive the gross injustice of their comments on the proceedings in court. Those subjects are: the charge of making false and deceptive returns to the Government, and the charge of negligence or incapacity in the discharge of his duty as President of the Bank. We purpose reviewing the article in the "Monetary Times" under both heads, but at present we shall confine ourselves to the one which treats of the trial in the Criminal Court. We cannot discuss the subject satisfactorily without noticing that the "Monetary Times" has arrived at the conclusion that Sir Francis Hincks was guilty of negligence. He, however, admits that there was "nothing in the evidence" to show "deliberate intentional fraud." And yet the charge on which the trial took place was that of wilfully making a false and deceptive return to Government. Hardly a journal that we have read has treated the case on its merits. We do not, however, feel disposed to notice at present those articles, which are evidently written without the slightest pretension to impartiality or fairness, but shall endeavor to discuss the subject with the "Monetary Times" in a spirit similar to its own.

We should infer from the remark in the "Monetary Times" that the returns were made out under the supervision of the General Manager, Mr. Renny, and that it was not proved that Sir Francis Hincks "took an active part in the preparation of the returns," that there was a disposition in the writer to throw blame on the General Manager for falsifying the returns. No such defence was set up. The officer who had been chief accountant in the Head Office, and who subsequently became inspector, proved in evidence that the return on which the charge was based was made out precisely in the same way as it had always been since the Consolidated Bank was established. The defence is that the return was perfectly correct, according to the belief of the accused and the practice of the Bank; but that, if any items were placed under a head different from what was deemed by judicial authority to be the right one, the uniform practice of the Bank during several years, proved by Mr. Fridham, under whose supervision it was made out, was conclusive proof against intentional falsification.

The "Monetary Times" seems to us to shrink from pronouncing a decided opinion as to the correctness of the return, while it has distinctly admitted the innocence of intention. The alleged falsification was on two points,—one in the statement of liabilities, the other in that of assets. How should loans from one bank to another on deposit receipts payable on a future day be classed? Should they have been put under the heading "due to other banks in Canada?" The "Monetary Times" admits that the "loans in question were owing by the Consolidated, but they were not due to other banks." It then quotes Mr. Ingram's evidence, "a time loan placed as due to other banks would mislead the public." Again it quoted Mr. Angus, "strictly speaking a time loan is not due till it matures." Again it says, "To put down as due a loan which had some time to run would be *inexact and misleading.*" The foregoing extracts are conclusive against the charge that the loans should have been put as "due to other banks," but what we object to is that the "Monetary Times" discusses the subject as if the executive of the bank had deliberated as to the mode of making the specific return, which was the subject of the charge, and had had a choice. It says, "the motive is easily understood. The officials wished to make it appear that the Bank was not losing deposits when it was notorious that deposits were being rapidly withdrawn." And yet while the "Monetary Times" thus imputes "a motive" for making the special return on which the charge was based, he admits that Sir Francis Hincks "seems to have been the victim of a practice which, as was proved on the trial, was not confined to the Consolidated Bank." This is blowing hot and cold, as it appears to us. There must be an established practice from which the Bank could not depart at its own pleasure. That practice was to place loans obtained on deposit receipts, payable at a future day, under the head of "deposits payable after notice," but it is argued that the effect was to deceive, and yet Mr. E. L. Bond admitted in cross-examination that it was known "on the street" that the Bank was borrowing. The names of the lending banks were also perfectly well known. The "Monetary Times" admits that "it was notorious that deposits were being rapidly withdrawn," and yet "a motive" is suggested for concealing what was so generally known as to be notorious. Can it be imagined for a moment that if either Mr. Angus or Mr. Grindley, who were perfectly cognizant of the loans, and of the head in the return to the Govern-

ment under which they were placed, had believed that this was a falsification, they would have failed to intimate to the General Manager of the Consolidated Bank that his return was false? The "Monetary Times" expresses the opinion that "there was no warrant for making them swell the item of deposits," and yet in the very next sentence admits "to do so was in accordance with precedent, and the result shows the danger of adopting doubtful precedents without due consideration." We submit that the view taken in the "Monetary Times" is by no means satisfactory. It must be borne in mind that since the passage of the Banking Act, nearly ten years ago, no less than two amending Acts have been passed relating to the returns, and yet the heads are still so obscure that we are told that whichever form is adopted is "a choice of evils."

We proceed to consider what the "Monetary Times" has to say regarding the alleged falsification of the assets by placing "overdrafts" under the head of notes and bills discounted and current. It cannot be denied that the general usage of banks has been precisely that of the Consolidated, and it is certainly going a great length to affirm, as the "Monetary Times" does, that overdrafts "ought not to be permitted at all, as the return gives no place for them." It may be admitted that the English form "bills discounted, loans, overdrafts, &c.," is more precise than ours, and that if it be expedient to have the overdrafts stated separately there should be a distinct head, as in the United States. There is in our return no heading under which "overdrafts" could be placed but bills discounted and current and "other assets not included under the foregoing heads," and to place them under such a heading would really convey no information either to the Government or to the public. At all events, the Consolidated Bank never from the period of the first return for May, 1876, placed any amount under either of the heads "liabilities not included under the foregoing heads" and "other assets not included under the foregoing heads." Those headings are held by the executive of that Bank to have been intended for items wholly unforeseen by those who prepared the return. Neither time loans from other banks, nor overdrafts, which are ordinary banking transactions, could possibly have escaped notice. The inference is that it was not deemed expedient to place them under specific heads, and there are obvious objections to a statement of the former, owing to the widely different circumstances under which loans to banks are



made. It is far from unusual for a bank to make loans on a deposit receipt for its own convenience, either for the purpose of making use of surplus funds or of selling sterling exchange. If all such loans had to be stated, the borrowing bank would be exposed to the imputation of being so weak as to have been compelled to borrow, and might be subjected to remarks which would affect its credit. Whatever may be the judicial interpretation placed on the particular items which have led to the late criminal charge, we cannot entertain a doubt that the subject will be promptly taken up by the Government, and the form of return amended. As the "Monetary Times" justly observes: "There is also clearly a distinction between the floating balances which arise from day to day in the dealings of banks between one another, and the loans which are sometimes made by one bank to another for mutual convenience. The return, however, provides only for the former of these. It is this want of completeness in the form of return which has led to the diversities of practice among bankers with regard to the item referred to, some contending that the two should appear under the one heading, and others under another."

Mr. WHITE, M.P., AT CARDWELL.

THE NATIONAL POLICY.

Mr. Thomas White has been paying a visit to his constituents in Cardwell, and has made an exhaustive speech on the topics of the day, which is fully reported in the *Gazette*. Mr. White has made the ablest defence of the National Policy that we have seen, but we doubt whether some of his remarks will be acceptable to the protectionist party. What is termed "Imperial Reciprocity" formed an important topic of Sir Alexander Galt's speech at Belfast, a speech that we find characterized by the *Toronto National* as "an alarming speech," and one that has caused that journal to describe as "the noble band of reformers," those who deserted their party for "what they conceived to be the interests of their country," and assisted in carrying the National Policy. It now appeals to their "conservative protectionist allies to maintain and defend the National Policy, even against the leaders of the Conservative party." There can be no doubt that the *National* has given expression to the views of those who on principle maintain protectionist principles, and we presume that there are numbers who thoroughly believe in the soundness of those principles. In our opinion the present discussion is most

unprofitable. That there may be many persons in Great Britain like the Mayor of Sheffield and the Master Cutler who feel so disgusted with the present state of the commercial relations between Great Britain and the United States as to be ready to adopt Imperial Reciprocity, we can readily imagine. The Sheffield manufacturers have been suffering probably as much as any others from the competition of the United States, and might possibly imagine that their interests would be promoted by a system of retaliatory duties against that nation. But, on the other hand, it appears to us the greatest delusion under which any one can labor, to imagine it possible that the English people will ever again re-impose duties on food or on raw materials. Our conviction on this subject does not lead us to find fault with Sir Alexander Galt, under the peculiar circumstances of the case with which he had to deal, for having suggested the expediency of Imperial reciprocity of tariffs. A strong public opinion prevailed in Great Britain against the new Canadian tariff, and if we comprehend rightly Sir Alexander Galt's tactics, he desired to impress on his audience that, situated as Canada was in relation to the United States, it was deemed inexpedient to admit imports from that country on the most favorable terms, while imports from Canada were subjected to prohibitory duties. The protective character of the tariff was due to the United States fiscal policy, although Great Britain was likewise affected by it. If, however, Great Britain could see its way clear to an Imperial national policy, Canada would be ready to concur in it. We deem it highly improbable that Sir Alexander Galt himself had any faith in the adoption of his suggestion, and we feel assured that the Protectionist party may rest easy in regard to Imperial Reciprocity. We may remark that it is only a few years ago since negotiations were carried on at Washington for the free admission of several descriptions of manufactures, and that the manufacturers themselves would have been willing to submit to the competition of the United States in consideration of the advantage they would gain by a more extended market. That negotiation fell through, according to general belief, from the apprehension that, if free admission of Canadian manufactures were conceded, British goods would find their way into the United States through Canada. We regret that we are unable at present to devote more attention to Mr. White's speech, which, it must be admitted, was most comprehensive, and which is well deserving of thoughtful consideration.

PORT CHARGES.

To find as much activity as exists now at the port of Montreal in the exportation of breadstuffs, we must go back to the year 1873, when the amount of our exports was 19,713,529 bushels. The exports from New York for the same year amounted to 54,020,056 bushels, representing 52.8 per cent. of the whole traffic in grains with foreign countries, while the percentage of Montreal (the highest ever obtained) was 11.4 per cent. However gratifying it may be for the port of Montreal to attain again its highest record, it cannot be concealed that the enormous progress made by the United States seaports has greatly reduced the percentage of this port in the forwarding of breadstuffs to Europe. From the first of January to the 8th of this month, the exports of grain from Montreal amount to 16,309,052 bushels, while those of New York for the first nine months amount in round numbers to 110,000,000 bushels; this loss of the relative position of Montreal as a port of export is so much more intensified when it is known that New York, even with her enormous increase, has nevertheless lost her proportional percentage in the general exports of breadstuffs from this continent, and that her percentage is now about 44 per cent., instead of 52.8 per cent. as in 1873. It becomes then a matter of great importance to know what causes have been at work to bring about such a decline in our foreign traffic at a time when the Government of Canada was increasing the access to and facilities of the port of Montreal by the deepening of the Lake St. Peter and the enlarging of the canals. The monthly meeting of the Harbor Commissioners, held on the 13th of this month, furnishes interesting information on the subject. A recent computation of the expenses of an eight hundred tons grain ship at the five principal ports of exports on this continent gives the following result: New York, \$2,073; Baltimore \$2,056; Philadelphia \$1,871; Boston, \$1,557; and Montreal \$1,552. These figures show that at present the expenses at this port are the same as at Boston, and that these ports are the favored places in this respect, but the access to Montreal, owing to its inland position, necessitates towage for three hundred miles further than at the Atlantic ports, and the expenses of towage form the main disadvantage under which this port labors. The following extract from a report of a sub-committee of the Council of the Board of Trade on the subject of port charges plainly exhibits the situation:

"Having been appointed a committee to investigate the port charges of Montreal, as compared with those of the principal Northern Atlantic ports of the United States, we beg leave to report that, excepting the three items of pilotage, wharfage and towage, the expenses of a ship in Montreal are less than in either Boston, New York, Philadelphia or Baltimore; labor is cheaper, and the cost of many supplies is less, and foreign vessels visiting United States ports have to pay a yearly tax of 30c. per ton register.

The following statement shows approximately the charges at the ports named for pilotage, wharfage and towage upon a vessel of 600 tons register, drawing 18 feet of water, inwards and outwards:—

	Pilotage.	Wharfage.	Towage.
	\$ cts.		\$
Montreal.....	193 50	\$4.50 p. day.	450 to 600
Boston.....	86 87	None	60
New York.....	172 80	{ \$6 per day } { & \$9 fee. }	100
Philadelphia .	102 00	\$3 per day.	120
Baltimore.....	102 00	\$1 "	750

The chief objection made by owners of vessels against Montreal is the towage. During the last two years the rates have been reduced on an average to a point which hardly pays the cost to the towboat; but owners have no certainty that these low rates will be obtained. A vessel of 349 tons last season paid \$550, and one of 633 tons paid \$285 for towage up and down. We append a list of rates paid for towage by a number of vessels during the season of 1878, from which it will be seen that rates varied from 45 cents to \$1.57 per registered ton."

The decrease in number of sailing vessels in the port of Montreal has no other cause than the enormous expense of towage, and vessels on ballast looking for a cargo will of course shun a port so expensive; yet no class of vessel can do as much to extend the trade of Montreal as sailing vessels of moderate capacity. The demand for breadstuffs from the continent was not confined to the large ports, and on the littoral of the Atlantic there is not one port that has not received from the United States small cargoes of grain, owing to the number of vessels of moderate tonnage, say four to five thousand quarters, that frequent the American ports in quest of a cargo; these vessels did not come to Montreal owing to the expenses of towage, and many orders for small shipments could not be filled in the absence of suitable crafts. From Montreal, the exports of grain outside of the United Kingdom have been very small. Three large steamers to Antwerp, two vessels to Bordeaux, ten more for the coast of England and a port form about the total of our intercourse with foreign countries. Another consequence of the heavy charge of this port is the high rate of freight. The table of the average rate of freight for Europe in the largest ports of the States shows the disadvantage Montreal has to contend against.

Average Ocean rate for 1878 to Liverpool:

New York	by steam	7½d.
Baltimore	"	8¼d.
Philadelphia	"	8¼d.
Boston	"	7¼d.
By sailing vessel, Cork for orders:		
New York	"	5s. 9¼d.
Baltimore	"	5s. 9¼d.
Philadelphia	"	5s. 9¼d.
Boston	"	5s. 6¾d.

Average rate for the first six months of this year.

	Liverpool Steam.	Cork for orders
New York	5¼d.	5s.
Baltimore	6 7-16d.	5s. 1½d.
Boston	5¼d.	5s. 1d.
Philadelphia	6 3-8d.	5s. 2d.

Comparing these average rates with those obtaining at Montreal, explains the stagnation of our carrying trade. The only means proposed to reduce the towage has been the relegation to the harbor commission of the control of the towage tariff. Are there not, however, other items of expenses capable of reduction? Were the Government to relieve the harbor commissioners of the expense entailed in deepening the Lake St. Peter, the harbor fees and wharfage might be lowered so as to permit our port to compete for traffic with those of the United States on an equal basis.

#### THE BANK RETURNS.

Our usual abstract of the Bank returns for 30th September will be found elsewhere. On a reference to the items in the liabilities and assets "due to other Banks in Canada" and "due from other Banks in Canada," it will appear that the latter is \$1,585,013 in excess of the former, which establishes the fact referred to by Mr. Angus in his evidence in the late trial, that loans from one bank to another on deposit receipts are not generally classed by the borrowing bank under the head "due to other Banks." Last month the excess was only \$1,344,946. In September, 1878, the excess was \$1,712,000, and yet this was before the large loans of the Consolidated Bank. It is to be observed that it is hardly possible for the lending banks to place their loans under any other head than "due from other Banks," whereas the borrowing banks have evidently considered themselves justified in treating as deposits on notice sums for which they gave deposit receipts on time. The form of return will doubtless be amended without delay. Meantime we have heard that some banks intend to ask for the interpretation of the Government as to the mode of classifying their transactions. The circulation has increased about 2½ millions since 31st

August, owing doubtless to the movement of the crops, but is still considerably less than at the corresponding period last year. There is a considerable increase in what have been considered available assets, but it is clear that the item "due from Banks" is not all payable on demand. The discounts have slightly decreased, and are nearly ten million less than at the corresponding period last year. With those few remarks we submit the abstract.

	Aug., 1879.	Sept., 1879.	Sept., 1878.
Capital authorized...	\$60,866,666	\$60,866,666	\$63,966,666
Capital paid up.....	56,101,239	56,101,976	58,075,633
LIABILITIES.			
Circulation.....	\$15,146,475	\$17,726,005	\$19,929,000
Government deposits...	10,277,947	9,792,371	5,773,000
Public Deposits.....	56,465,650	57,537,881	59,907,000
Due Banks in Canada.....	1,788,555	2,104,901	1,796,000
Due Banks not in Canada.	1,768,523	1,811,248	2,084,000
Other liabilities.....	80,913	78,097	165,000
	\$35,528,072	\$89,051,103	\$89,654,000
ASSETS.			

Specie & Dom notes.....	\$14,709,511	\$14,454,338	\$12,415,000
Notes and cheques on other Banks	2,329,600	3,431,940	4,447,000
Due from BK's in Canada..	3,133,501	3,689,914	3,508,000
Due from BK's not in Can.	10,114,598	12,815,481	6,639,000
	\$30,287,300	\$34,391,673	\$27,009,000

Government Stock.....	\$1,872,483	\$1,823,816	\$1,870,000
Loans to Government....	596,196	663,751	1,152,000
Loans on Stks and Bonds.	6,603,891	6,336,504	8,154,000
Loans to Corporations...	3,283,485	2,954,638	4,277,000
Discounts.....	98,183,050	97,973,933	107,739,000
Overdue debts, secured and unsecured...	5,217,448	5,433,067	5,810,000
Real Estate and Bank Premises...	1,980,863	1,930,759	5,119,000
Sundries.....	3,123,090	3,128,152	
	1,202,144	1,205,479	1,468,000
	\$152,440,950	\$155,841,772	\$162,693,000

#### A RELIABLE COMPANY.

In these days of depression and general wailing as to the loss of business, reduced receipts and stagnation of the circulating medium—cash, it is pleasing to note the exceptions to the rule, and one of these is brought prominently before us by the results of the Watertown Agricultural Insurance Co., whose career for the past 26 years has been one of steadily increasing assets, until now it stands at the head of the tree, as will be seen by a reference to the unique advertisement contained on another page, showing a steady addition to the reserves as evidenced by the base of their Pyramid as time rolls on. This result can only be traced to one

source, viz., careful, assiduous and skillful management on the part of the executive, and we believe we are correct in saying that the gentlemen conducting its affairs at the head office are men of large experience and unremitting assiduity. When the company was doing business in Canada some ten years ago, their success aroused a spirit of insane competition on the part of certain people, and the result was that three Agricultural Companies were organized—two of which have since come to an inglorious end—and launched on the community as *cheap* insurance companies.

The reckless competition thus engendered pointed to one result, viz., collapse, and the Watertown wisely withdrew from doing business under the consequent circumstances, first, however, re-insuring all their outstanding risks with another company, besides, although not compulsory on their part, leaving their deposit in the hands of the Receiver General until all the policies had expired, a fact we believe not generally known. Now that the atmosphere has become comparatively clear they have resumed business among us, and we are sure they will be welcomed by the farming community whose past experience with the Watertown Agricultural is remembered as honorable and straightforward. They offer first class security, having \$100,000 deposited with the Dominion Government, and expect to get rates commensurate therewith. It is to be hoped that the era of "cheap and nasty" Agricultural Insurance business has come to an end, and that the common sense of the people will appreciate the benefits offered by the change. Honest, reliable and capable are terms which the farming community will gladly welcome in connection with the placing of their insurance, especially when their experience of the very opposite qualities is so fresh in their memories.

#### THE NORTH WESTERN LANDS.

The new land regulations have at length been officially promulgated. They will not, of course, satisfy those who contend for free grants, but they are a great improvement on the former regulations, and, moreover, afford to the immigrants of the present day advantages of which their predecessors of forty or fifty years ago had no conception. The territory opened for settlement by the regulations extends for 110 miles on each side of the railway, divided into 5 belts, viz.: A 5 miles, B 15, C 20, D 20, and E 50, all of which are sub-divided into railway lands and homestead and pre-emption lands. The railway lands are to be sold at the respective rates

of \$5, \$4, \$3, \$2, and \$1 per acre, while the pre-emption lands are to be \$2.50 in belts A, B and C, \$2 in belt D, and \$1 in belt E. The monies obtained from the sales of pre-emption lands are to be appropriated to railway purposes. The principal changes are the increase of the homesteads from 80 to 160 acres, and the opening of belt A, which was originally reserved entirely as railway lands, to homesteads and pre-emptions. There is much to be said against the railway reserves, which are not likely to be marketable while the pre-emption lands are available. The experience of the early settlers in Ontario was that reservations of every kind were productive of the most damaging consequences in regard to schools, roads and other objects requiring contributions from a united population. If, however, the new regulations are not perfect, they must be admitted to be much more satisfactory than the former ones, and it is only to be regretted that they were not promulgated at the commencement of the season.

—It is rumored that strong efforts will be made during the approaching sessions of the Dominion and Ontario Parliaments to induce both Governments to assist in the construction, as a colonization railroad, of a branch running from Sault Ste. Marie eastward along the north shore of Lake Huron, as a feeder to the Canada Pacific Railroad. At the Sault it is intended that the road shall connect with a branch of the Northern Pacific Railroad. It is stated that Sir Charles Tupper is strongly opposed to the proposed construction of the Sault Ste. Marie branch.

—Lively as things are in the United States, that country is not yet a haven of prosperity for every one that seeks it. Mr. J. Warrack, British Vice Consul, at Chicago, writes to Mayor Rivard of this city, stating that several French Canadians are calling upon him for assistance to get home. He particularizes a watchmaker, a bootmaker, a butcher, a dry goods clerk, a tailor, and finally a laborer. The only work to be had is said to be the piling and unloading of lumber and coal, and these jobs only pay \$1.50 a day, and are let by contract chiefly to Germans or men of more than ordinarily powerful physique.

#### THE CONSOLIDATED BANK CASE.

A CORRESPONDENCE WITH SIR FRANCIS HINCKES.

We publish the following correspondence, which appeared in the *Hamilton Spectator* of Thursday, at the request of Hon. Isaac Buchanan, appending a telegram from that gentleman to Sir Francis Hincks, sent after the publication of the letters:—

HAMILTON, October 20, 1879.

To the Hon. Sir Francis Hincks, Montreal:—  
I am distressed at the unexpected result, and would value very highly any suggestion how possibly I could serve you in any way directly or indirectly. I know that it is the system that is to blame and not you, who had no personal motive.

(Signed), ISAAC BUCHANAN.

418 St. Antoine Street,  
Montreal, 21st Oct., 1879.

My Dear Mr. Buchanan,—Many thanks for your very kind telegram, and for your sympathy with me. You are probably not aware of the facts connected with my case, and I, therefore, will state them to you as an old friend, whose good opinion I desire to retain, as briefly as possible. The charge was making a false return wilfully with the intention of deceiving the Government and the public. Now, the first point is, was the return false? The second, if false, was it wilfully so? You are no doubt familiar with the headings under which the returns of liabilities and assets are made to the Government. These headings were prepared by a committee of bankers, and it is simply absurd to suppose that loans from one bank to another and overdrafts could have escaped the consideration of the committee, or those members of the House of Commons who considered the subject. They made no heading for "over-drafts," although there is such a specific heading in the National Bank returns. They made no heading for time loans from other banks. There is a heading "due to other banks." I protest against the opinion that it ever could have been contemplated that such ordinary transactions as loans from one bank to another, sometimes for mutual convenience and sometimes for aid, could, with propriety, be included under such a head as "liabilities not included under foregoing heads," which was obviously intended to meet some unforeseen liability which could not be placed under the heads which had been provided for all known banking transactions. I hold, then, that it is most unfair to pretend that the heading, "other liabilities" was ever intended for ordinary banking transactions. The only other head under which loans from banks on time and for which deposit receipts were granted is that of "due to other banks." I feel assured that it never was intended to place under that head any items but the actual cash balances between the banks analogous to a clearing house settlement. If I am right then the only place in which it is possible to place these time loans is "other deposits payable after notice." The judge instructed the jury, that these were loans, not deposits, as if every sum of money paid to a bank on a deposit receipt was not a loan. In the case of "over-drafts" there is absolutely no heading under which they could be placed except "other assets not included," and to which the objection already stated applies, and the one under which they actually were placed and under which they are placed by all other banks. For the reasons I have stated I hold that the return was not only not false, but in every respect correct, and all the banking testimony was favorable as to the practice of treating time loans as deposits on notice, and the treatment of overdrafts is universal, I believe; but admitting, for argument sake, that the return was wrong, and that the particular classes of transactions should have been stated otherwise, then was there wilful deception? To support this charge, I take it that there ought to be evidence that the Bank made some change of practice in their returns, and that I knew of it, the object being to deceive. The books of the Bank prove that the return complained of was in the same form precisely as it had always been. The officers of the head office who prepared the statements swore that they were correctly made out according to established practice. I signed them in the usual way when presented by the General Manager. I don't think it becoming to comment on the Judge's charge or on the means which the law provides for a private prosecutor using the name of the Crown to secure a prejudiced jury. My consolation lies in a "*Mens conscia recti*."

Yours truly,  
(Signed)

F. HINCKES.

Hon. ISAAC BUCHANAN.

HAMILTON, Ont., October 23, 1879.

To Sir Francis Hincks:

I have taken the responsibility of publishing

our correspondence in this evening's Hamilton Spectator, not consulting you as I thought that you might in your position have delicacy in authorising what I see in the course of truth and justice to be a right and necessary step to get it shown that by the decision all bankers would stand convicted, so that it is the system that should be attacked. I have sent the paper to you, and also to the press of Toronto, Ottawa, Montreal, New York, London, Glasgow and Manchester.

ISAAC BUCHANAN.

FIRE RECORD.

ONTARIO.

Seaforth, Oct. 23.—Coleman & Gownlock's salt works almost totally destroyed. Loss \$5,000; no insurance. *Rondeau, 23.*—T.C. Ford's building, occupied by himself and J. W. Gibson, destroyed. Insured in the Canada Farmer for \$1,000. Gibson was uninsured. *Minden, 23.*—The stables of the Minden hotel, the shoe store of J. Wilson, and the dwelling of Mrs. Moore destroyed. Losses, hotel and stables owned by B. Sawyer, \$1,700; Jas. Wilson, \$125; and Mrs. Moore, \$400. *Brantford, 24.*—A large brick dwelling owned by C. Hare and occupied by Steele & Johnson, destroyed. Loss on building \$1,000. Insurance not known. *Brantford, 23.*—Wm. Hamilton's frame dwelling destroyed. Loss \$760; insured. *Pittsburg, 27.*—The house of D. Graham, totally destroyed. **QUEBEC.**

North Wakefield, Oct. 25.—The residence of the Rev. Mr. Fuller destroyed. No insurance.

ASSIGNED.

PROVINCE OF ONTARIO.

Andrew J. Thompson, Bracebridge.  
A. H. Gorrell & Co., Toronto.  
B. Fenwick, Toronto.  
James P. Daly, builder, Toronto.  
John Cook, Belleville.  
John S. J. Watson, Rockingham.

PROVINCE OF QUEBEC.

S. Marion, St. Gabriel de Brandon.  
J. A. E. Gendreau, Berthier.  
N. Marcotte, St. Bazile.

ATTACHED.

PROVINCE OF ONTARIO.

J. W. Glover, Port Elgin.  
Alex. Clark, groceries, Ottawa.  
Wm. Storey, Gananoque.  
J. S. Champ, roofer, Toronto.  
S. S. Frost, Chatham.  
John Wallen, Sarnia.  
Geo. J. Ament, Brussels.  
Thos. Goodes, Welland.  
James Conke, Toronto.  
S. Wheeler, Dunnville.

PROVINCE OF QUEBEC.

Geo. Marlineau, butcher, St. Onégoude.  
E. B. Black & Co., ginger ale, Montreal.  
L'Espérance & Beaudoin, bakers, Montreal.  
The St. Hyacinthe Boot and Shoe Co., St. Hyacinthe.  
Louis David, contractor, Montreal.  
G. Boursier, St. Martin.  
F. X. Thessereault, contractor, Lachine.  
J. B. Payette, St. Jean Baptiste.  
G. Côté, Quebec.  
J. Theoret, trader, Sault au Recollet.  
E. L. Angé, Rivière-du-Loup.

PROVINCE OF NOVA SCOTIA.

W. J. Flinn, tanner, Parrsboro.  
Wm. A. Munn, Sydney.  
John W. Schurman, lumber and general store, River Phillip.  
C. J. Houseman, builder, Halifax.  
Bank of Liverpool, Liverpool.

PROVINCE OF PRINCE EDWARD ISLAND.

E. Strong, Summerside.

Correspondence.

NON-CONCURRENT ADJUSTMENTS.

(Held over last week.)

To the Editor JOURNAL OF COMMERCE.

Will you have the kindness to quote that portion of the policy B referred to in your article of October 10th, 1879, by means of which Company B with a policy of \$500 on range C, there being no other insurance thereon, makes a salvage on a \$500 loss and causes to the assured a loss of \$83 on that range. May I venture to ask you. If Policy B had been \$500 on range G alone, would not the loss of \$500 on that range have fallen wholly on that policy, and, if so, wintlaw, contract or equity operates to lessen its indebtedness in the event of its having assumed a still larger liability.

Is it not "underwriting a la Aecher" to assume large liabilities for the purpose of reducing your indebtedness?

You will have great difficulty in finding a National Board of Underwriters in the United States and yet more in finding any new form of policy issued by them, as neither exist.

The statement of mine, to which you refer, is correct, because a blanket policy generally assumes more liabilities than its ability enables it to defray. If there is unexhausted insurance on any range, it is the duty of that insurance to make good any loss which is not provided for by the exhausted policies, as is sure to be the case when a blanket policy can only contribute rateably to its liabilities.

"If the insured knows the amounts he requires on each range" why does he not have his policies written specifically on each range.

If the principle you advocate is "unexchangeable and simple," will you have the kindness to state what endorsement you would make on Policy G after paying the loss as per your statement, and whether the remainder of that policy would remain specific in the same proportions in the event of a second loss in which the ratios of the losses were not in the same proportions as in the first, or whether its second application would be changed and complicated by the second fire.

I believe that the contract in the policy is not changed by the fire, although its ability to carry out its contract may be. The absurdity of your rule is very distinctly shown in Griswold's Text book, pages 666, 667, 713 and 714. On the latter page is the following:

Etna \$5,000 on loss of \$5,000 in Range 1.  
Home \$5,000 on loss of \$6,000 in Range 2.  
Market \$5,000 on loss of \$11,000 in Ranges 1 and 2.

Where, by your rule,  
Etna pays..... \$3437 50  
Home "..... 3882 35  
Market "..... 3680 15

Could anything be more absurd than a rule which produces such results?

ALKALI.

—A further defection in the ranks of his supporters has resulted in the defeat of Mr. Joly by an adverse majority of five.

Financial and Commercial.

GENERAL MARKETS.

THURSDAY, October 30, 1879.

A halt has been called in commercial affairs, and some commodities, mistaking the order for "right about face," have turned on their heels, and would seem as eager to trace their way back to old prices as but a week ago they were to leave them forever behind. Others disregard the order entirely, and are pushing forward to still higher figures. Wheat and flour are the notable instances in the one case, hardware and groceries in the other. Thus the army of the

general markets is much disorganized, and irregularity is the only term that fits. Dry Goods seem to be waking up a bit, but business in this line cannot be reported better than fair, with payments and prospects good. A feature of the week is the special activity in shipment of apples, which proves so attractive a line of commerce that many outsiders, so to speak, are taking a hand in the deal. Hides have turned about, losing the last \$1 advance reported a week ago. Other matters of interest in the different branches of trade will be found adverted to under the appropriate headings. The money market is without change. Good mercantile paper is discounted at 7 per cent., and call loans, or short date, are done mostly at 6 per cent. Sterling exchange is steady at 8 to 8½ prem. for 60 days bills between banks, and 8½ over the counter. New York rates are \$4.81½ for 60 days, and \$4.83½ for sight drafts. Currency drafts in that city are now done at par. By far the most notable event of the week is great activity and a very general advance in prices on the Stock Exchange. The rise so far as it has yet gone is not an extravagant one, and need not be considered other than a fair reflection of the change that has been taking place in the commercial world, and is now everywhere recognised as an established new order of things. Speculation has not grown into serious proportions, nor have prices attained a level inconsistent in any way with the apparent value of the shares dealt in, but rather the contrary. Investment demand alone, if we are to have a return of reasonable prosperity, might be expected to hold the better class of stocks up to and above the prices now ruling, while should abnormal speculation be engendered, the margin for further advances would seem to be very wide. A glance at what is taking place on the New York Stock Exchange might serve to remind interested parties of the possibilities attendant upon a full restoration of confidence. For abundant reasons no correlative operations should be expected here, but after making every allowance for difference of conditions the general law must be admitted to work here as elsewhere that, commercially speaking, prosperity means profits, profits means surplus, and surplus means both investment and speculation. Our summary of sales for the week, with highest and lowest prices in the order in which made, is as follows: 617 Bank of Montreal, dividend on, at 139½ to 139 to 143; 590 of the same, ex-dividend, at 135 to 138½; 355 Ontario, at 70 to 75; 50 Consolidated, at 6; 115 Merchants, at 72½ to 74; 1 Toronto, at 118; 911 Merchants, at 86 to 88½; 25 of the same ex-dividend, at 86; 757 Commerce, at 118 to 117½ to 119 to 118½; 64 Jacques Cartier, at 59½ to 60 to 59; 1 British, at 96; 1114 Montreal Telegraph, at 85½ to 85 to 87; 275 Richelieu Navigation, at 27½ to 38½ to 38½; 801 City Gas, at 119½ to 123½; 100 City Passenger Railway, at 80; 50 L. C. Coal, at 17½, and 20 Canada Cotton Co., at 12½. At the first board to-day the market continued strong and excited, and prices were run up two or three per cent. further, but at the afternoon session a sharp reaction set in, and in one or two instances rather more than the day's advance was lost. Transactions on the down turn were very limited, there being no sales at all of Montreal shares on offerings from 144 down to 142½. The following are the reported sales: 109 Bank of Montreal, at 143 to 144½ to 144, dividend on, and 160 at 139½ to 138; 143 People's, at 67½; 225 Jacques Cartier, at 58 to 58½, (the shares of this bank are exceptionally weak, and have taken no part in the recent advance, owing to disappointment in the matter of dividend, which is announced at 2½ per cent, instead of 3 per cent, as commonly expected); 354 Merchants, dividend on, at 88½ to 89½ to 88½; and 300 ex-dividend, at 86½; 454 Commerce, at 118½ to 117½; 424 Montreal Telegraph,

at 88 to 91 to 89; 45 Richelieu Navigation, at 38½, and 300 City Gas Co. at 123½.

**Boots and Shoes.**—There is little change to be noticed in the trade during the past week. The fair, dry weather, and the unwillingness of retailers to yield to the advance in prices, have caused a lull in the demand for boots and shoes, but a fair, late fall trade is anticipated. There is no disposition on the part of manufacturers to recede from the advanced prices, as goods cannot be produced at a profit, even at present rates, without a decline in prices of leather, which does not seem probable.

**Dry Goods.**—Reports are rather better this week than last, and the month, so far as we have been able to learn, is accounted a fairly good one. Latterly payments have been, as heretofore reported, very good indeed, and now since the setting in of colder and more seasonable weather light traveling up orders are coming in more freely. Travelers are giving excellent accounts of the condition of affairs about the country; harvest satisfactory, prices good, money in better supply than for a long time past, and the people generally in good spirits as to business matters. Dry goods is confessed by the most backward of all lines in feeling the influence of trade improvement, and yet even here, notwithstanding a most unfavorable weather season, business has on the average more than held its own compared with last year. The promise of the winter months is especially good, owing to very light stocks in country stores. Payments continue remarkably good.

**Drugs and Chemicals.**—Since our last report there has been considerable excitement in heavy goods, and large advances have taken place in values. Sal Soda has advanced to \$1.50 per 100; Bicarb Soda to \$3.50 per keg; Caustic Soda to 2½c to 3c., all in consequence of advices from the manufacturers in England. Blue Vitriol has also advanced here, most of the stock in this market having been bought up to hold. It is uncertain how far the advances may go as the only information at present is by telegraph, and we must wait further reports by mail to ascertain how matters look on the other side. In finer drugs there is also an upward movement, notably in Opium, Oil Cassia, Oil Citronella, Oil Sassafras, Oil Peppermint, Cochineal, Shellac and other minor articles.

**Flour and Grain.**—Sales of Canada Spring Wheat No. 2 have been effected in this market since last report at various prices ranging from \$1.30 to \$1.35, the principal transactions being reported at \$1.32. A cargo of Red Winter No. 2 brought \$1.49, and 10,000 bushels of White Winter No. 2 have been done at the same figure. Early in the week the market showed itself more than ordinarily independent of Chicago advices, and the dealings above noted took place in the face of heavy declines and great weakness at that centre. The needle must point to the pole, however, and so on Tuesday and Wednesday the law of conformity again came into operation and nominal quotations were adjusted to the Garden City's estimate of value. Canada Spring No. 2, quoted last week at \$1.35 to 1.38, is now \$1.25 to 1.28; Red Winter No. 2, last week \$1.40 to 1.45, is now \$1.35 to 1.36. Here is a fall of 5c to 10c per bushel for the week, with the higher figure probably the more reliable register of the actual change that has taken place. In Chicago furious speculation has continued to rule the hour, establishing at the close of each day the following prices for November and December delivery respectively: Thursday, \$1.15½ and 1.17½; Friday, \$1.17½ and 1.19½; Saturday, \$1.13½ and \$1.21½; Monday, \$1.16 and 1.18½; Tuesday, \$1.15½ and 1.18½, and Wednesday, \$1.12½ and 1.14½. To-day at 12.10 p.m., the price is wired, November, 113½, December, 115½. This drop of about 10c from the highest point touched really calls for no explanation. Any speculative commodity rising in price from 85c to \$1.22 within so short a period as two months might reasonably be expected to drop back a quarter of the

advance as a natural reaction, but operators and observers habitually insist upon having a special cause assigned for every fluctuation in the markets in which they may be interested, and so it is now found that Europe will hardly be so short as was counted upon, and America will have a larger surplus than was supposed. This is only true if conservative estimates are taken now and compared with extreme estimates heretofore, and by such a process the same conclusion might have been reached at any time during the advance. The rise went quite beyond what could be rationally accounted for by prospective legitimate demand, but the reaction has already been sharp enough to cool the ardor of even the bolder speculators, and it would not be surprising if a steadier and safer market should now hold for a time. Coarse grains have remained fairly steady, except corn which, from 60c a week ago, is now down to 55c to 56c. Sales of peas are reported from 81c up to 82½c and back to 81c. Oats have been done principally at 32c, but are not strong at that figure, and must be quoted 31c to 32c. Barley is unchanged at 60c to 65c. Rye is lower, and is quoted 76c to 78c, against 80c a week ago. Flour has come down with a swoop, the drop for the week reaching 40c to 50c per barrel, and bringing back the prices of three weeks ago. The decline has had the effect of discouraging dealings, and the amount of reported sales is remarkably light. We quote: Superior Extra, \$5.85 to \$5.90; Extra Superfine, \$5.85; Spring Extra, \$5.70 to \$5.80; Superfine, \$5.50 to \$5.60; Strong Bakers, \$6.10 to \$6.40; Fine, \$5 to \$5.10; Ontario Bags, \$2.80 to \$2.95; City Bags, \$3.05 to \$3.10; Oatmeal, \$4.50 to \$4.60, and Cornmeal, \$2.95 to \$3.00.

**FREIGHTS.**—Rates are rather easier. We quote 6s. 6d. to 7s. 3d. for grain to London, Liverpool and Glasgow. There are still a number of steamers and sailing vessels to arrive, but outgoing crafts are pretty generally homeward bound for the season as far as this port is concerned. There is a very good demand for coal tonnage from New York, and as high as \$2.20 is asked, but the figure seems extreme, as barges are not reported taken above \$2. Rates for cheese and butter are quoted at 40s. to 50s.

**FRUITS.**—Shippers are continuing to forward apples in large lots, and fruit dealers have about all they can do to keep them supplied. Since the sale of the single lot of 4,000 barrels, noted last week, many dealers not in the habit of handling this fruit seemed to have waked up to a knowledge that there was money in it, and stores that have perhaps never housed it before are now found cumbered with unnumbered barrels of "good sound shipping fruit." Canadian apples are fast becoming known in the English market as distinct from American, and are attracting the special favor which their admitted superiority should properly command. We note that account sales from Liverpool have been received here showing prices realized from 18s. 6d. to 21s. The market has since been active and strong, and the probabilities would seem to be that later shipments will do better, but even at the figures given there is an apparent profit in shipping, roughly stated, of \$1 per barrel. Sales have been made during the week as low as \$2.50 and as high as \$2.90, but these prices were exceptional. The great bulk of the business has been done at \$2.75, the dealings at this figure alone running up to several thousands of barrels. California grapes are quoted at \$4 per box, Malaga at \$5 per keg, and lemons at \$1.50 per box or \$9 per case, but in no fruit apart from apples has there been any special movement.

**FURS.**—The unsatisfactory sales of fur skins at Leipzig recently will affect prices very considerably here this season. Many furs were withdrawn at the sales, and are being held over. Quotations can hardly be given yet. It is too warm weather now to get good skins—a few are being brought in, but very poor quality.

**FUEL.**—In consequence of the difficulty in getting freights from the U. S., the price of bar 1

coal has been advanced 50c per ton. Egg and Chesnut, are now selling at \$6.25, and Stove \$6.50. Other coals are unchanged Picton Steam is held at \$4.50; Cape Breton, \$3.75 and Scotch Grate, \$5.50. The Stocks held here are very low, and it is expected there will be a considerable advance upon the close of navigation. The prices for cordwood are unchanged at prices last quoted. Maple, \$4 to \$5; Birch, \$3.50 to \$4.50; Beech, \$3.75 to \$4; Tamarac, \$2.50 to \$3.25, and Soft Maple, \$3.

**GROCERIES.**—Continued activity, with high and, in some instances, advancing prices are to be noted. Teas per late cable advices from England are again higher for Greens. Young Hysons of fair medium quality have been sold about 36c. Quotations are 28c to 36c for low to fair, and 35c to 65c for good to choice. Japan Teas have been sold on invoices at pretty full prices. Within a day or two there has been no advance. Low grades are 28c to 35c; fair, 37c to 42c; and good to choice, 45c to 55c. Black Teas firmer. Sugars.—Market steady, with but very little change during the week. New York market, as well as Havana and other West India markets, firm. A good deal in Havana is controlled for speculation. British markets has had advance during the week. Barbadoes and Porto Rico sugars are 7½c to 8½c; Yellows are in light supply, 8½c to 9c.; Granulated, 10c to 10½c. Molasses—Barbadoes, 3½c to 3½c; Trinidad, 2½c to 3c. Syrups firm, and rather higher. Coffees.—Markets at almost all points firm. Java rather higher. Chemicals.—A decided advance in Soda is to be noted. Bicarbonate has been sold in considerable quantity at about \$3.40, held, \$3.40 to \$3.70. Sal-Soda, \$1.50 to \$1.75. Spices.—An advance in Pepper, Nutmegs, Cassia, Ginger has taken place. Pepper, 10c to 11½c; Nutmegs have been sold in quantity. Pimento is tending towards a little lower figure. Fruits.—Sales in large lots of Valentias of ordinary kinds at 7½c, held, 7½c to 9c as to lot and quality. Malaga fruit and Currants firm.

**HARDWARE.**—Our principal firms are as busy as they can well be, having orders booked ahead for several weeks to come. The demand for light shelf goods has sprung into special activity, and the warerooms of the wholesale houses present a lively scene of boxing, packing, handling, and all the movement incident to shipment. Prices have undergone a further general advance in response to foreign advices, iron, which had already attained a confessedly speculative figure being an exception. The rise, as far as it has gone, is regarded by those in the trade whose experience and position should give their opinions weight, as entirely legitimate, and is accounted but the natural rebound from the starvation prices of the past two or three years. Manufacturers both abroad and at home had been selling many lines of goods, especially the heavier ones, at an absolute loss, simply as a choice of evils, the only alternative presented being that of stopping work, and thereby losing custom and interest upon capital, as well as suffering in the rapid depreciation of idle machinery. A normal condition of affairs has now been partly re-established, and the trade is congratulating itself upon the advent of an era of reasonable profits. Prices have not yet been put up fully as high as European quotations might warrant, but the disparity could just as well disappear in reaction abroad as in further enhancement here. The following are the prices of goods in which changes have been made: Block Tin, 28c to 29c; Grain Tin, 29c to 30c; Ingot Copper, 19½c to 20c; Sheet Copper, 27½c to 30c; Canada Plates, \$4; Iron Wire, No. 6, \$1.85; No. 9, \$2.05; No. 12, \$2.35; No. 16, \$2.85; Spring Steel, 31c per lb; and Tire, 3½c; Tin Plate, I.C. Coke, \$9.50; I.C. Charcoal, \$7.50; I.X., \$9; I.X.X., \$11.00; D.C., \$7; D.X., \$8.75; and D.X.X., \$10.50.

**INDS.**—The upward movement is checked, the extreme prices made last week not being maintained, and the market has lapsed into a

very quiet condition. There is no expectation that the extravagant figures of ten days ago will soon be repeated, but some dealers look for further concessions, and are rather disappointed that a larger reduction has not already been effected. We quote Green Butchers No. 1, \$10.; No. 2, \$9, and No. 3, \$8. Sheepskins will be up again, as usual, on the first of the month, but what advance will be established cannot now be stated.

Hops.—Pretty much all the stock that was to be had in this market has been picked up for shipment, and it is thought that growers, too have to a great extent disposed of their crop to American buyers. We hear of only one lot offering, and that a small one, at 35c, a price that really good hops, in the present state of the market, might be expected to command readily. So far as we have been able to learn, local brewers have scarcely begun to supply their wants, but the demand from this source does not cut a very important figure at best. Possibly the policy of holding off will, after all, turn out well for already there has been some weakening at New York, and the tone of the market is reported easier. In explanation it is said to have cropped out that very considerable purchases, supposed to have been made for shipping account, prove to have been for storage as a speculation, and the stock at that port is by so much greater than was estimated. On the other hand accounts from abroad continue favorable to holders, and, if only the quality of our hops is up to trans-atlantic requirements, there can be little doubt that England will take all that are to be had on the basis of ruling quotations. The *N. Y. Commercial Bulletin* of Wednesday says:—Distillers are now confined mostly to small parcels, but on new and old contracts together, considerable amounts of stock are moving. In tone the market remains very strong and full quoted prices are the lowest we learn of being accepted.

Crop of 1879, State, choice..... 40 to ...  
do do do good to prime.... 35 to 38  
do do do common to fair... 28 to 33  
Crop of 1878, State, choice..... 22 to 25  
do do do good to prime.... 15 to 20  
do do do poor to fair..... 10 to 15

LEATHER.—The market has been rather quieter this week, owing to the fact that the manufacturers, anticipating a further advance, bought a large stock ahead. Prices continue about the same as last quotations, and the market is fairly supplied with all descriptions of leather. Hides continue high, 10c. being paid on the market.

LUMBER.—There is nothing now doing at this port in lumber, but dealings continue active at Ottawa, and we note the report of a sale to an American firm of \$40,000 worth of sawn lumber, the price being withheld but admitted to be in advance of previous sales.

OILS.—S. R. Seal has advanced since our last report, the expected shipment having been all disposed of, and the holders are not inclined to sell without a profit. For small lots of one to five brls, 52½c to 55c is now asked. Straw Seal is offering in lots at 40c to 42c according to shade. Linseed Oil is rather firmer with light supplies. Naval Stores.—Turpentine has experienced quite a rapid advance in New York and will cost at least 58c to lay down here in quantity. It is difficult to get a quotation here, but 60c to 62½c may be considered the current figure at time of writing. Rosins are also slightly higher. Paints are in pretty fair demand and with advance in Dry White Lead we may look for higher prices. No change in Refined Petroleum since last week's quotations. Prices firm.

PROVISIONS.—Butter.—The market continues to advance, and during the week has been quite "feverish." The excitement in the interior runs fully as high, and holders here find it very hard work to keep pace with the advancing prices reported as having been paid in the

country. It would be a difficult matter at the close of the week to give accurate quotations, owing to the light stocks and the views of holders. The market closes pretty well cleared of all desirable lots, and the tendency is towards further buoyancy. The appearance of several "Yankee" buyers causes some excitement here and it would seem as if they wanted stock. We hear of several purchases for the American market. We quote Finest Creamery, 26c to 27c; Finest Townships, 22c to 24c; Brockville and Morrisburgs, 21c to 22c.

CHEESE.—The market continues firm, and holders seem determined to hold rather than make concessions. We hear of a sale this week of August and September at 12½c. The make during the months of September and October will be considerably under that of past seasons, and, with light stocks both on this side and in England, it is reported that we shall see considerably higher prices shortly. The reports from the interior indicate a determination on the part of factorymen to hold for the present. At the Ingersoll market this week 12c was freely offered for September and October makes, but factorymen refused to sell under 12½c to 13c. It is said the stock in Ingersoll district now unsold will not put up more than 30,000 boxes. Latest cable advices report market firm at 62s. to 65., but we notice the public cable quotation still stands at 62s., and is misleading. At the Ingersoll market, Oct. 28, fourteen factories registered 8,500 boxes, Sept. and October cheese. No sales. Buyers offer 12c. Salesmen want 12½c. Cable that day, 62s. At Little Falls market, Oct. 27, 12,000 bxs offered, none sold; 600 sent on commission. Buyers offer 12½c. Sellers ask 13½c. At Utica, Oct. 27, 2,500 bxs sold. Leading prices, 13½c.; average, 13c. 600 on commission.

SEEDS.—There is no business doing in seeds, as the farmers have not yet begun to thresh; it will be some time before any demand springs up. Timothy is nominally quoted at \$2.25 per bush.

TOBACCO.—In manufactured plug a fair trade is doing, and manufacturers report themselves busy. Prices are very firm at quotations, and, as will be seen, some of the finer grades of brights have advanced. Leaf is reported very firm and advancing at all points. CIGARS.—In Domestic a better trade is being done and, although there has not been any advance as yet, higher prices may be looked for before long. Quotations are for clear Seed \$12 to \$20; Seed and Havana, \$20 to \$40. In imported Havanas business also improves; a number of lots of new (1879) cigars have been imported, and are a great improvement over the last year's goods. In Havana the best factories have only begun work, and only a few of the cigars have reached here as yet.

WINES AND LIQUORS.—A general advance has been made in prices of spirits and whiskey, in consequence of the rise in grain, and we give the following new prices: Alcohol, 65 over proof, in bond, 64c, duty paid, \$2.31; Pure Spirits, 65 over proof, in bond, 66c, duty paid \$2.33; same, 50 over proof, in bond, 60c, duty paid, \$2.12. (A deduction of 5c per gallon is made on all the foregoing if paid for within 30 days.) Family proof whiskey, in bond, 40c., duty paid, \$1.21; Old Bourbon, same prices; Rye, Toddy and Malt, in bond, 37c., duty paid, \$1.13; Old Rye, according to age, from 63c to 93c in bond, or \$1.45 to 1.75 duty paid. Brandy is held somewhat firmer, but there is no sufficient change to call for an alteration of quotations at present. Owing to the failure of the grape crop in Southern Europe, a limited supply is anticipated and some go so far as to say that there will be no '79 vintage in the market.

WOOL.—Some effort has been made to obtain better prices by adopting higher nominal quotations, but it has been inoperative, and dealings in domestic wools are still on the basis of 22c to 25c, for fair to good Supers as last reported. There is a good demand from manufacturers ye

to make itself felt since they have steadfastly refused to supply themselves at all proportionately with their needs to fill contracts for goods, but this constitutes an element of steadiness rather than strength as stocks on hand are fully equal to any anticipated wants. Consumers and holders seem alike contented to move slowly, giving little heed to the possibility of changes in price which there would seem to be no occasion to anticipate.

TORONTO MARKETS.

Toronto, 30th Oct., 1879.

Market still inactive. Flour lower; Superior offered at \$5.55 to \$6.60, and Extra at \$5.45 and \$5.50; no sales of any kind reported. Wheat, No. 1 Fall, \$1.23; No. 1 Spring, \$1.21 to \$1.22. No. 1 Barley, 70c; receipts on the street, 7,000 bushels. Barley prices ranged from 57c to 74c.

AMERICAN MARKETS.

Chicago, Thursday, Oct. 30, 3.25 p.m.—Wheat, Nov., \$1.15½; Dec., \$1.18 to \$1.17½. Corn, Nov., 41½c; Dec., 42c; May, 43½c. Oats, Nov., 31c; Dec., 31½c; May, 33½c. Pork, Nov., \$9.25; Jan., \$10.40. Lard, Jan., \$6.55.

Milwaukee, 1.05 p.m.—Wheat, Oct., \$1.13½; Nov., \$1.13½; Dec., \$1.16½.

New York, 2.05 p.m.—Wheat, unsettled; Sales 50,000 bushels; No. 2 Red, \$1.38½ to \$1.39. Corn, quiet; Sales 25,000 bushels. No. 2, 58½c. Oats, quiet. Pork, Dec., \$9.65. Lard, Nov., \$6.70; Dec. \$6.80.

ENGLISH MARKETS.

Beerbohm's Report, Oct. 30th.—Floating cargoes wheat and maize very heavy. Cargoes on passage, wheat, neglected, no business doing. Cargoes on passage, Maize quiet, and good cargoes Red Winter Wheat off coast was 55s. to 55s 6d, now 54s. Good Cargoes Mixed American Maize off coast was 28s to 28s 6d, now 27s 6d to 28s. Good Cargoes No. 2 Spring Wheat off coast was 52s. now 51s. Good Cargoes Oats off coast was 56s, now 55s. London fair average No. 2 Chicago Spring, shipments the present or following month was 51s., now 50s. London fair shipping Oats just shipped was 55s 6d., now 54s. London fair average mixed American Maize, prompt shipment, was 27s 6d., now 27s. Liverpool spot wheat, dull. Oats average Red Winter and Michigan Spring 1s cheaper. Maize dull, 1s cheaper on passage. Wheat, 2,342,000 qrs; Maize, 400,000 qrs.

Liverpool Press Report, Oct. 30th, 2.30 p.m.—Flour, 14s 6d to 16s 6d; Red Wheat, 10s 9d to 11s; Red Winter, 11s 3d to 11s 7d; White do, 10s 6d to 11s 8d; Club, 11s 6d to 12s; Corn, 5s 9½d; Pork, 5½s; Lard, 38s; Cheese, 61s; Consols, 97½; Erie, 40½; I. C. 100½.

IMPORTS.

Comparative statement of Imports at the Port of Montreal per Grand Trunk Railway, Canal and River from 1st Jan. to 29th October, 1878 and 1879:

	1878	1879.
Ashes.....brls.....	0,066	9,483
Butter.....brls.....	155,584	229,445
Barley.....bush.....	164,075	172,593
Bacon.....boxes.....	4,418	12,182
Corn.....bush.....	5,065,393	5,124,287
Cheese.....boxes.....	231,294	515,168
Flour.....brls.....	714,068	660,508
Lard.....brls.....	34,504	20,305
Oats.....bush.....	330,216	1,45,581
Oatmeal.....brls.....	91,265	25,192
Pens.....bush.....	754,682	983,193
Pork.....brls.....	22,229	9,003
Rye.....bush.....	38,508	211,323
Wheat.....bush.....	6,437,116	10,026,480

RECEIPTS FOR THE WEEK.

Ashes.—88 brls. Pot, 78 brls. Pearl.  
Butter.—20,416 brls.  
Barley.—24,203 bush.

Bacon.—115 boxes.  
 Corn.—181,758 bush.  
 Cheese.—22,323 boxes.  
 Flour.—25,397 brls.  
 Lard.—10 brls.  
 Oats.—3,830 bush.  
 Oatmeal.—379 brls.  
 Peas.—39,350 bush.  
 Pork.— brls.  
 Rye.—400 bus.  
 Wheat.—309,928 bush.

**EXPORTS.**

Comparative statement of Exports of leading articles at the Port of Montreal, from the 1st Jan. to 29th October, 1878 and 1879:

	1878	1879.
Ashes.....brls.....	7,983	9,131
Apples.....brls.....	—	34,459
Butter.....brls.....	128,252	199,097
Barley.....bush.....	135,830	129,300
Bacon.....boxes.....	5,170	13,510
Corn.....bush.....	5,346,302	3,506,271
Cheese.....boxes.....	378,304	476,540
Cattle.....brls.....	14,934	22,188
Flour.....brls.....	310,810	333,239
Horses.....brls.....	498	318
Hogs.....brls.....	912	2,097
Lard.....brls.....	10,675	13,097
Lumber.....feet.....	7,517,076	13,426,641
Oatmeal.....brls.....	96,773	30,416
Oats.....bush.....	932,285	393,353
Peas.....bush.....	1,705,501	1,828,738
Pork.....brls.....	6,398	3,542
Rye.....bush.....	—	38,222
Sheep.....brls.....	19,362	64,039
Wheat.....bush.....	5,514,096	9,313,292

**EXPORTS FOR THE WEEK.**

Ashes.—143 brls. Pot, 73 brls. Pearl.  
 Apples.—9,416 b. ls.  
 Butter.—11,651 brls.  
 Barley.—14,872 bush.  
 Bacon.—189 boxes.  
 Corn.—77,253 bush  
 Cheese.—13,574 boxes  
 Cattle.—108.  
 Flour.—3,222 brls.  
 Hogs.—  
 Horses.—1.  
 Lard.—312 brls  
 Lumber.—250,045 feet.  
 Oats.—21,113 bush.  
 Oatmeal.—6,080 brls.  
 Peas.—128,284 bush.  
 Pork.— brls.  
 Sheep.—  
 Wheat.—319,078 bush.

**RAILWAY RETURNS.**

NORTHERN OF CANADA AND HAMILTON AND NORTH WESTERN RAILWAYS.—Traffic receipts for period ending 22nd October, 1879.—Passengers, \$5,427.73; Freight, \$21,191.47; Mails and Sundries, \$976.88. Total Receipts for current period 1879, \$27,596.08. Corresponding period, 1878, \$22,374.36. Increase, \$5,221.78.

GRAND TRUNK RAILWAY.—Return of traffic for week ending October 18th, 1879, and the corresponding week, 1878.—Passengers, Mails, and Express Freight, \$67,837; Freight and Live Stock, \$146,043; Total, \$213,880. Corresponding week, 1878, \$198,480. Increase, 1879, \$15,393

**Statutes of Canada.**

**WANTED TO BUY.**

Sets of the STATUTES OF CANADA, complete or incomplete; new or second-hand.

PRICE MUST BE LOW.

Address,

JOURNAL OF COMMERCE,  
 MONTREAL

**WORTH TRYING**

Retail Dry Goods Dealers will find it worth their while to give us a trial. All we ask is comparison; if our prices are not lower than Houses who sell on credit we wont ask any one to buy.

**What we claim!**

is that we keep a class of saleable Goods, and sell them at LOWER PRICES than any other House in Canada. This we can afford to do because we run no risks through giving credit, and can buy as well as any Canadian Wholesale Firm can.

**Worth Trying.**

The next order you are sending just send and ask our prices, or else please give us a call. We don't bother our customers by pressing them to buy, neither do we profess to know what you want better than you do yourselves as some Houses do. We merely quote our prices, knowing that good buyers want no urging nor gratuitous advice such as they are often obliged to listen to in Canada.

**S. CARSLY,**

163 ST. PETER STREET,

AND

18 ST. BARTHOLOMEWS CLOSE,

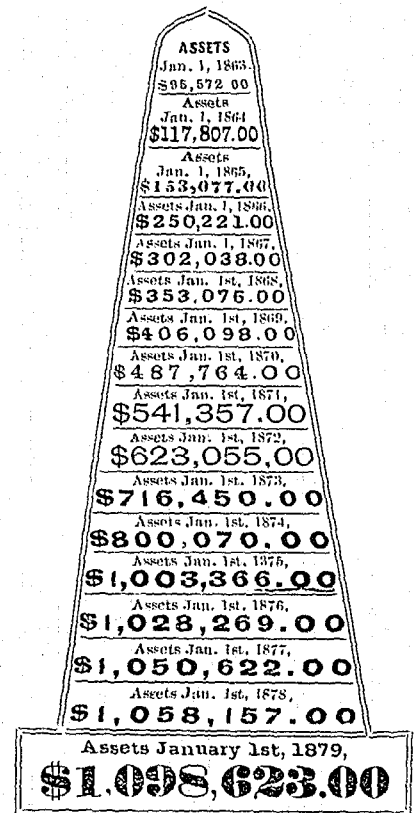
LONDON, ENG.

Wholesale Importer of Dry Goods.

No old Stock. All new and desirable Goods that will stand a good profit, and sell quickly.

We have no connection whatever with any of the Blackmailing Mercantile Agencies.

**THE PROGRESS OF A Successful Company. THE AGRICULTURAL PYRAMID.**



The attention of owners of Farm Property and residences is invited to the pyramid above, which shows the uniform and sure growth of the

**Watertown Agricultural Insurance Co.**

during sixteen of its 26 years of existence. The figures represent the amounts set apart at the dates given for the

**PROTECTION OF ITS POLICY HOLDERS**

Twenty-six years of patient toil has made this the strongest and largest Company doing an exclusive Dwelling Business in this country. It now issues 15,000 POLICIES A YEAR. No other like Company can show such growth and increase.

The history of this Company proves that a LARGE business, well scattered, managed with prudence, can be done with a very small profit from each risk, and afford perfect security, which

**Will grow stronger every year.**

While one-tenth of the "Mutual" fire Insurance companies and many of the stock companies have failed on account of reckless or extravagant management, or doing too small a business,

**THIS COMPANY**

by economy, energy and prudence, has every year added a substantial amount to its Assets for the indemnification of its patrons, and it now occupies a position in the confidence of the public second to none.

From year to year it spreads the base of its Pyramid and gains strength.

Cash Capital, - - - - -	\$200,000 00
Net Surplus, - - - - -	216,645 62
Deposit with Government for protection of Canadian Policy holders, - - - - -	100,000 00

**G. H. PATTERSON,**

MONTREAL, Gen'l Agent, Prov. Quebec.



# Welland Canal Enlargement.

## Notice to Contractors.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for the Welland Canal," will be received at this office until the arrival of the Eastern and Western mails on FRIDAY the 14th DAY OF NOVEMBER next, for the deepening and completion of that part of the Welland Canal, between Ramey's Bend and Port Colborne, known as Sections Nos. 33 and 34, embracing the greater part of what is called the "Rock Cut."

Plans showing the position of the work, and specifications for what remains to be done, can be seen at this office, and at the Resident Engineer's Office, Welland, on and after TUESDAY the 4th DAY OF NOVEMBER next, where printed forms of tender can be obtained.

Contractors are requested to bear in mind that tenders will not be considered unless made strictly in accordance with the printed forms, and, in the case of firms, except there are attached the actual signatures, the nature of the occupation and place of residence of each member of the firm; and further, an accepted Bank Cheque for the sum of three thousand dollars for Section No. 33, and one for four thousand dollars for Section No. 34 must accompany the respective Tenders, which sum shall be forfeited if the party tendering declines entering into contract for the works at the rates stated in the offer submitted.

The cheque or money thus sent in will be returned to the respective contractors whose Tenders are not accepted.

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

Ninety per cent. only of the progress estimates will be paid until the completion of the work.

To each Tender must be attached the actual signatures of two responsible and solvent persons, residents of the Dominion, willing to become sureties for the carrying out of these conditions, as well as the due performance of the works embraced in the Contract.

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

By order,

F. BRAUN,

Secretary.

DEPARTMENT OF RAILWAYS AND CANALS,  
OTTAWA, 26th October, 1875.

## IMPORTATIONS

OF

# CHAMPAGNE WINES

Into the United States in 1878.

According to Bonfort's Wine and Liquor Circular of Jan. 10, 1879.

Brand. Importer. Cases.  
**G. H. Mumm & Co.,** Prod. de Bary & Co., 35,906

Piper Heidsieck.....	John Osborne & Co.,	19,633
L. Roederer.....	J. D. & M. Williams	13,235
Pommery & Gienno.....	Chas. Groat	7,478
Moot & Chandon.....	Reynold, Prange & Co.	6,489
Heidsieck & Co.....	C. F. Schmidt & Peters	5,401
Chas. Heidsieck.....	Emil. Schultze	4,070
Bollinger.....	E. & J. Burke	3,003
Delbec & Co.....	B. La Moutagne	2,908
De St. Marcoux & Co. Horm. Butjer & Bro.		2,802
De Venoge & Co.....	L. De Venoge	2,402
Vve. Clicquot-Ponsardin. Hy. G. Schmidt & Co.		2,715
Napoleon's Cabinet.....	Bonelli Filis & Co	1,382
Chapin & Gore's Brands. Chas. & Gore		1,236
George Goulet & Co. Jons. Hillard & Son		2,450
Theo. Roederer & Co Leszynski & Troup		2,013
Giesler & Co.....	Purdy & Nicholas	1,960
Ayala & Co.....	Runk & Unger	1,526
Brunswick Priv. Stock. Acker, Merrill & Co.		1,212
Ackerman-Lauranceo.....	Timothy Stevens	1,040
Various Brands.....		7,420
<b>Total.....</b>		<b>126,349</b>

**HENRY CHAPMAN & CO.,** Montreal.

Sole Agents for Dominion of Canada,

For G. H. MUMM & Co.

Statement of Banks acting under Charter, for the month ending 30th September, 1875, according to the Returns furnished by them to the Department of Finance.

BANKS.	CAPITAL.									LIABILITIES.								
	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dom. Govt. Deposits payable on Demand.	Dom. Govt. Depos. payable after notice or on a fixed day.	Provincial Govts. payable on Demand.	Provincial Govts. Deposits payable after notice or on a fixed day.	Other Deposits payable after notice or on a fixed day.	Due to other Banks or Agents in United Kingdom.	Due to other Banks or Agents not in Canada.	Due to other Banks or Agents in Canada.	Liabilities not included in foregoing Heads.	Total Liabilities.				
<b>ONTARIO.</b>																		
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	636,551	31,855	1,492,302	1,492,302	1,492,302	748,748	10,459	24,687	10,459	719	3,046,822				
2 Bank of Hamilton.....	1,000,000	1,000,000	787,150	412,439	17,868	461,267	461,267	461,267	216,156	32,521	685,189	32,521	1,180,382					
3 Bank of Montreal.....	6,000,000	6,000,000	6,000,000	2,314,946	206,992	4,316,706	4,316,706	4,316,706	1,977,501	251,664	685,189	251,664	12,557,609					
4 Dominion Bk. of Com.	1,000,000	1,000,000	970,250	310,419	8,049	1,297,223	1,297,223	1,297,223	4,070,612	71	24,687	71	3,156,670					
5 Commercial Bk. of Ont.	3,000,000	3,000,000	2,596,756	739,715	107,079	1,211,472	1,211,472	1,211,472	16,405	73,024	34,757	73,024	3,839,583					
6 Standard B. of Can.....	1,000,000	1,000,000	509,756	269,893	54,985	210,080	210,080	210,080	268,171	1,005	60,957	1,005	831,180					
7 Bank of Niagara.....	1,000,000	1,000,000	1,000,000	101,671	27,495	1,998,357	1,998,357	1,998,357	1,106,319	38,061	60,957	38,061	3,490,481					
8 Federal.....	1,000,000	1,000,000	582,207	194,242	4,165	134,205	134,205	134,205	112,216	435	435	435	696,112					
9 Imperial Bk. of Can.....	1,000,000	1,000,000	885,333	576,151	35,906	1,009,063	1,009,063	1,009,063	654,428		24,687		2,856,014					
<b>Total, Ontario.....</b>	<b>17,000,000</b>	<b>15,975,000</b>	<b>15,688,862</b>	<b>6,709,927</b>	<b>408,853</b>	<b>101,784</b>	<b>31,830</b>	<b>350,000</b>	<b>11,493,762</b>	<b>610,045</b>	<b>24,687</b>	<b>610,045</b>	<b>719</b>	<b>31,072,682</b>				
<b>QUEBEC.</b>																		
10 Montreal.....	11,000,000	11,000,000	3,690,000	3,690,000	1,719,585	4,870,680	4,870,680	4,870,680	5,934,417	1,117,115	14,687	1,117,115	719	24,797,065				
11 Brit. North America.....	4,800,000	4,800,000	3,965,650	850,400	5,905	931,020	931,020	931,020	8,080,810	5,895	14,687	5,895	1,582	5,481,922				
12 People's.....	2,000,000	2,000,000	1,117,417	117,417	5,905	451,000	451,000	451,000	3,905	8,905	8,901	8,905	1,582	1,203,346				
13 National.....	2,000,000	2,000,000	631,640	7,343	7,343	627,556	627,556	627,556	768,981	6,738	21	6,738	1,985	2,062,810				
14 Jacques Cartier.....	500,000	500,000	157,661	157,661	31,589	299,448	299,448	299,448	27,349	95,953	21	95,953	7,650	612,022				
15 Ville Marie.....	1,000,000	1,000,000	918,454	188,228	54,987	60,411	60,411	60,411	362,726	1,683		1,683	61,365	794,816				
16 St. Jean's.....	1,000,000	1,000,000	212,120	104,104	4,477	76,059	76,059	76,059	173,165				173,165	175,641				
17 Bank of St. Hyacinthe.....	1,000,000	1,000,000	293,850	112,441	4,939	276,345	276,345	276,345	76,129	13,212		13,212	602,885	602,885				
18 Bank of St. Charles.....	1,000,000	1,000,000	803,000	107,925	6,997	76,129	76,129	76,129	76,129	13,212		13,212	268,730	268,730				
19 Bank of St. John's.....	1,000,000	1,000,000	683,500	107,925	6,997	833,115	833,115	833,115	798,516	22,126	10,369	22,126	1,724,833	1,724,833				
20 Eastern Townships.....	1,500,000	1,500,000	1,462,600	496,223	72,344	191,877	191,877	191,877	113,875	22,126	10,369	22,126	829,600	829,600				
21 Exchange Bk. of Can.....	1,000,000	1,000,000	1,000,000	179,898	10,015	1,000,000	1,000,000	1,000,000	1,000,000	27,126	10,369	27,126	8,516,907	8,516,907				
22 Montreal.....	2,000,000	2,000,000	1,938,531	1,159,025	113,765	1,458,191	1,458,191	1,458,191	787,054	175,522	35,623	175,522	3,616,200	3,616,200				
23 Merchants.....	6,000,000	6,000,000	6,785,267	2,119,223	2,084,784	3,939,343	3,939,343	3,939,343	1,734,926	1,75,522	275,612	1,75,522	8,516,907	8,516,907				
24 Quebec.....	2,000,000	2,000,000	2,600,000	565,290	64,988	2,534,458	2,534,458	2,534,458	331,182	2,331	242,095	2,331	3,658,749	3,658,749				
25 Union.....	2,000,000	2,000,000	1,892,900	299,351	1,616	189,105	189,105	189,105	629,162	1,733	242,095	1,733	1,693,869	1,693,869				
26 Stadacona Bank.....	1,000,000	1,000,000	891,500	81,730	1,063	189,105	189,105	189,105	291,511		242,095		264,349	264,349				
27 Consolidated B. of C.....	2,400,000	2,091,500	2,091,500	323,319	71,952	100,000	100,000	100,000	478,176	1,733	242,095	1,733	1,693,869	1,693,869				
<b>Total, Quebec.....</b>	<b>49,838,413</b>	<b>41,671,033</b>	<b>40,438,413</b>	<b>20,896,973</b>	<b>2,694,354</b>	<b>5,170,069</b>	<b>415,072</b>	<b>909,633</b>	<b>15,862,718</b>	<b>1,594,296</b>	<b>309,291</b>	<b>1,594,296</b>	<b>77,978</b>	<b>57,978,716</b>				
<b>NOVA SCOTIA.</b>																		
27 Bank of Yarmouth.....	400,000	400,000	323,530	51,192,55	47,678,77	60,092,55	60,092,55	60,092,55	60,092,55	5,780,04	309,291	5,780,04	77,978	966,198				
28 Bank of Nova Scotia.....	1,000,000	1,000,000	1,000,000	514,029,22	204,859,14	1,897,489,21	1,897,489,21	1,897,489,21	38,089,29	38,089,29	41,896,69	38,089,29	2,400,000	2,400,000				
29 Exchange.....	1,000,000	1,000,000	819,365	373,992,80	219,258,11	608,442,64	608,442,64	608,442,64	15,000,01	118,415,02	9,000	118,415,02	1,589,497	1,589,497				
30 Merchants Bk. of Halifax.....	1,000,000	1,000,000	600,000	224,640	11,413,34	210,723,20	210,723,20	210,723,20	2,295,40	2,295,40	9,000	2,295,40	572,001	572,001				
31 People's Bk. of Halifax.....	1,000,000	1,000,000	700,000	129,523,55	49,801,14	166,312,24	166,312,24	166,312,24	408,718,52	3,006,52	3,780,53	3,006,52	606,002	606,002				
32 Union Bank.....	1,000,000	1,000,000	500,000	3,668,10	37,000	3,197,25	3,197,25	3,197,25	35,032,21	35,032,21	21,794,71	35,032,21	738,400	738,400				
33 Bank of Liverpool.....	500,000	500,000	200,000	108,577,00	54,806,73	31,919,25	31,919,25	31,919,25	212,017,64	212,017,64	21,794,71	212,017,64	880,002	880,002				
34 Union Bank.....	500,000	500,000	200,000	156,106,65	100,000,00	134,231,56	134,231,56	134,231,56	178,146,97	1,332,47	5,522,53	1,332,47	563,455	563,455				
35 Halifax Banking Co.....	500,000	500,000	500,000	2,616,305,71	682,931,01	900,290,72	900,290,72	900,290,72	3,127,133,01	117,953,72	45,023,81	117,953,72	15,587,23	6,093,661				
<b>Total, Nova Scotia.....</b>	<b>6,100,000</b>	<b>5,009,000</b>	<b>4,926,673</b>	<b>414,292,00</b>	<b>278,912,86</b>	<b>595,791,50</b>	<b>595,791,50</b>	<b>595,791,50</b>	<b>1,207,487,22</b>	<b>43,000,30</b>	<b>455,71</b>	<b>43,000,30</b>	<b>100,000,00</b>	<b>2,473,049</b>				
<b>NEW BRUNSWICK.</b>																		
36 Bk. of New Brunswick.....	1,000,000	1,000,000	675,680	50,816,40	61,520,90	60,816,40	60,816,40	60,816,40	148,545,16	15,003,59	20,911,42	15,003,59	252,000	252,000				
37 Maritime Bank.....	2,000,000	2,000,000	200,000	157,511,06	64,277,59	65,273,02	65,273,02	65,273,02	1,416,136,73	1,807,23	1,807,23	1,416,136,73	381,869	381,869				
38 St. Stephen's Bank.....	2,000,000	2,000,000	2,171,000	682,559,00	406,818,93	664,595,71	664,595,71	664,595,71	1,416,136,73	1,807,23	1,807,23	1,416,136,73	381,869	381,869				
<b>Total, New Brunswick.....</b>	<b>3,200,000</b>	<b>2,171,000</b>	<b>1,578,680</b>	<b>682,559,00</b>	<b>406,818,93</b>	<b>664,595,71</b>	<b>664,595,71</b>	<b>664,595,71</b>	<b>1,416,136,73</b>	<b>1,807,23</b>	<b>1,807,23</b>	<b>1,416,1</b>						



Statement of Banks acting under Charter, for the month ending 30th September, 1879, according to the Returns furnished by them to the Department of Finance.

ASSETS.

BANKS.	Specie.	Dominion Notes.	Notes and Cheques on other Banks.	Balances from other Banks in Canada.	Bal. due from other Banks or Agents in Canada.	Bal. due from other Banks or Agents in Kingdom.	Government Securities or Stock.	Loans to Dominion Government.	Loans to Provincial Government.	Loans secured by Stock.	Loans secured by Mortgages.	Notes and Bills counted and Current.	Notes, etc. on hand not specially secured.	Overdue debts secured.	Real Estate (the Bank Premises).	Bank Premises included above.	Other Assets included above.	Direct Liabilities.	Total Assets.
1 ONTARIO.	167,807	500,160	70,893	31,853	1,546	37,658	135,582	1,325	1	83,220	511,101	518,712	26,915	66,391	38,648	52,000	43,553	530,588	5,951,757
2 Toronto.....	71,077	224,850	114,620	114,620	12,111	9,774	77,213	69,697	2	170,291	1,231,782	1,231,782	1,231,782	123,241	140,708	268,801	16,224	194,723	2,045,759
3 Commerce.....	1,007,200	1,114,495	485,720	621,214	9,677	29,357	92,112	2,000	3	31,216	106,352	3,124,143	43,910	151,232	2,415	103,550	22,100	20,340,319	2,045,759
4 Dominion.....	124,642	231,800	131,625	71,948	8,856	6,871	2,000	1,959	4	17,401	92,900	92,900	31,111	131,125	7,581	103,550	48,664	52,100	6,555,401
5 Commercial.....	80,411	107,570	142,612	182,612	7,270	1,690	1,690	1,690	5	122,826	108,033	3,015,291	31,111	6,919	119,669	119,669	18,523	85,621	1,251,990
6 Federal.....	142,618	28,293	15,277	28,293	13,371	68,379	11,474	45,948	6	11,474	10,921	2,418,221	2,418,221	35,187	4,772	3,000	2,710	193,001	1,788,615
7 Imperial.....	111,571	122,270	31,947	28,919	13,371	68,379	11,474	45,948	7	11,474	10,921	2,418,221	2,418,221	35,187	4,772	3,000	2,710	193,001	1,788,615
8 Total.....	1,537,820	2,306,468	1,311,196	1,621,651	1,216,878	156,011	1,010,203	3,206	8	456,029	1,407,493	35,764,468	557,468	476,741	212,111	512,631	138,411	1,939,948	50,781,922
9 QUEBEC.	2,098,512	2,098,511	831,911	101,860	6,557,611	2,227,142	252,501	585,851	9	58,769	1,908,590	701,150	416,751	95,765	121,550	408,500	1,104,029	42,581,984	10
10 Montreal.....	581,112	579,507	105,740	110,610	1,811,600	1,811,600	252,501	585,851	10	58,769	1,908,590	701,150	416,751	95,765	121,550	408,500	1,104,029	42,581,984	11
11 Du Peuple.....	51,669	50,704	60,462	4,666	3,068	8,068	13,542	4,274	11	9,107	2,310,414	167,053	167,053	185,931	138,719	35,000	78,317	3,202,653	12
12 National.....	50,014	49,000	58,518	2,467	2,467	2,467	2,467	2,467	12	2,467	2,467	2,467	2,467	2,467	2,467	2,467	2,467	2,467	4,261,162
13 Quebec.....	10,223	25,000	2,467	2,467	2,467	2,467	2,467	2,467	13	2,467	2,467	2,467	2,467	2,467	2,467	2,467	2,467	2,467	1,908,026
14 J. & C. Cartier.....	20,223	25,000	2,467	2,467	2,467	2,467	2,467	2,467	14	2,467	2,467	2,467	2,467	2,467	2,467	2,467	2,467	2,467	1,908,026
15 J. & C. Cartier.....	20,223	25,000	2,467	2,467	2,467	2,467	2,467	2,467	15	2,467	2,467	2,467	2,467	2,467	2,467	2,467	2,467	2,467	1,908,026
16 St. Jean.....	3,377	6,231	7,761	14,920	2,918	3,493	3,100	1,201	16	1,201	1,201	31,821	31,821	1,094	639	18,553	5,451	27,293	417,827
17 St. Jean.....	3,377	6,231	7,761	14,920	2,918	3,493	3,100	1,201	17	1,201	1,201	31,821	31,821	1,094	639	18,553	5,451	27,293	417,827
18 St. Jean.....	3,377	6,231	7,761	14,920	2,918	3,493	3,100	1,201	18	1,201	1,201	31,821	31,821	1,094	639	18,553	5,451	27,293	417,827
19 St. Jean.....	3,377	6,231	7,761	14,920	2,918	3,493	3,100	1,201	19	1,201	1,201	31,821	31,821	1,094	639	18,553	5,451	27,293	417,827
20 St. Jean.....	3,377	6,231	7,761	14,920	2,918	3,493	3,100	1,201	20	1,201	1,201	31,821	31,821	1,094	639	18,553	5,451	27,293	417,827
21 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	21	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
22 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	22	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
23 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	23	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
24 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	24	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
25 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	25	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
26 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	26	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
27 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	27	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
28 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	28	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
29 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	29	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
30 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	30	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
31 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	31	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
32 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	32	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
33 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	33	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
34 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	34	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
35 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	35	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
36 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	36	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
37 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	37	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
38 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	38	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
39 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	39	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
40 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	40	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
41 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	41	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
42 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	42	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
43 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	43	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
44 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	44	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
45 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	45	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
46 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	46	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
47 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	47	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
48 Ex. B. of Can.....	116,515	31,818	41,211	31,818	41,211	31,818	41,211	31,818	48	31,818	31,818	18,553	18,553	11,811	14,137	10,719	20,652	26,971	891,697
49 Ex. B. of Can.....	116,515	31,818	41,211	31,818															

8. "All moneys received in payment of Pre-emption Lands shall inure to and form part of the fund for railway purposes, in a similar manner to the moneys received in payment of Railway Lands.

9. "These provisions shall be retroactive so far as relates to any and all entries of Homestead and Pre-emption Lands, or sales of Railway Lands obtained or made under the Regulations of the 9th of July, hereby superseded; any payments made in excess of the rate hereby fixed shall be credited on account of sales of such lands.

10. "The Order-in-Council of the 9th November, 1877, relating to the settlement of the lands in Manitoba which had been previously withdrawn for Railway purposes, having been cancelled, all claims of persons who settled in good faith on lands under the said Order-in-Council shall be dealt with under these provisions, as to price of Pre-emptions, according to the belt in which such lands may be situate. Where a person may have taken up two quarter-sections under the said Order-in-Council, he may retain the quarter-section upon which he has settled, as a Homestead, and the other quarter-section as a Pre-emption, under these provisions, irrespective of whether such Homestead and Pre-emption may be found to be upon an even-numbered section or otherwise. Any moneys paid by such person on account of the lands entered by him under the said Order-in-Council, will be credited to him on account of his Pre-emption purchase, under these provisions. A person who may have taken up one-quarter-section under the Order-in-Council mentioned will be allowed to retain the same as a Homestead, and will be permitted to enter a second quarter-section as a Pre-emption, the money paid on account of the land previously entered to be credited to him on account of such re-emption.

11. "All entries of lands shall be subject to the following provisions respecting the right of way of the Canadian Pacific Railway, or of any Government colonization railway connected therewith, viz:

a. "In the case of the railway crossing land entered as a Homestead, the right of way thereon, and also any land which may be required for station purposes, shall be free to the Government.

b. "Where the railway crosses Pre-emptions or Railway Lands, entered subsequent to the date hereof, the Government may take possession of such portion thereof as may be required for right of way or for station grounds or ballast pits, and the owner shall only be entitled to claim payment for the land so taken, at the same rate per acre as he may have paid the Government for the same.

c. "In case, on the final location of the railway through lands unsurveyed, or surveyed but not entered for at the time, a person is found in occupation of land which it may be desirable in the public interest to retain, the Government reserves the right to take possession of such land, paying the squatter the value of any improvements he may have made thereon.

12. "Claims to Public Lands arising from settlement after the date hereof, in territory unsurveyed at the time of such settlement, and which may be embraced within the limits affected by the above policy, or by the extension thereof in the future over additional territory, will be ultimately dealt with in accordance with the terms prescribed above for the lands in the particular belt in which such settlement may be found to be situate, subject to the operation of sub-section c of section 11 of these provisions.

13. "All entries after the date hereof of unoccupied lands in the Saskatchewan Agency, will be considered as provisional until the railway line through that part of the territory has been located, after which the same will be finally disposed of in accordance with these provisions, as the same may apply to the particular belt in which such lands may be found to be situated, subject, as above, to the operation of sub-section c of section 11 of these provisions.

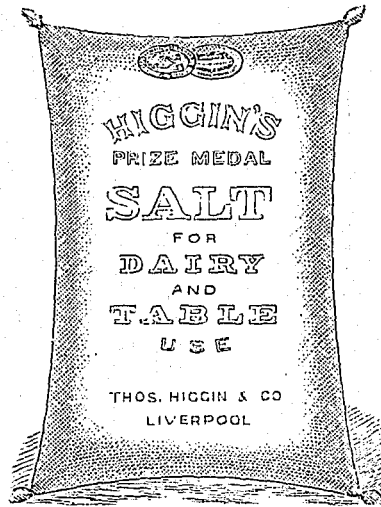
14. "With a view to encouraging settlement by cheapening the cost of building material, the Government reserves the right to grant licenses, renewable yearly, under section 52 of the 'Dominion Lands Act, 1879,' to cut merchantable timber on any lands situated within the several belts above described, and any settlement upon, or sale of lands within, the territory covered by such licenses, shall for the time being be subject to the operation of such licenses.

15. "The above provisions, it will, of course, be understood, will not affect sections 11 and 29, which are public school lands, or sections 5 and 26, Hudson's Bay Company's lands."

Any further information necessary may be obtained on application at the Dominion Lands Office, Ottawa, or from the agent of Dominion Lands, Winnipeg, or from any of the local agents in Manitoba or the Territories.

By order of the Minister of the Interior,  
 J. S. DENNIS,  
 Deputy of the Minister of the Interior.  
 LINDSAY RUSSELL,  
 Surveyor General.

HAVE YOU TRIED IT?



Have you tried Higgin's Eureka Salt?

It will cost but a trifle to do so, and perhaps you may find it the best investment you ever made. A majority of the fine butter makers of the United States are now using it, and makers of fine cheese are just beginning to find out that it pays the biggest kind of a profit to use it. The American *Dairyman* of April 3, says:—

IMPROVEMENT IN SALT MANUFACTURE.

"Whether people are familiar with and use Thomas Higgin & Co.'s Eureka Salt or not, they must admire the enterprising and progressive spirit of that firm. It is only about three years since the manufacture of this improved Salt was begun, and the statistics of importation now show the following wonderful increase:—

In 1876..... 5,950 sacks.

In 1877..... 32,500 "

In 1878..... 69,015 "

"When we take into consideration the prejudice naturally existing in favor of old established brands, this progress is simply wonderful, and forces the conviction that there must be a basis of superior intrinsic merit behind it."

During the same time the importations of Ashton's, which previously had been considered the best brand known, declined from 96,170 sacks in 1876 to 68,413 in 1878; and all this in the face of great exertion and lavish advertising on the part of the talented agent for the brand.

With the great advantage of its being the oldest and best known brand in the market, if its quality had kept pace with the times, its importations should have increased. If the Higgin's brand had had the advantage of being known to commission merchants and dealers in dairy products, it would have taken the country by storm, but dealers, being familiar with the Ashton brand, naturally favored it, until the superior quality of the Higgin brand became known to them. This has been largely accomplished in the short space of three years, and, while there are some yet to be convinced, it is only a question of time. Men who have not experimented and studied the question, naturally do not like to at once relinquish long settled impressions, but after careful investigation and three years' experience, we are prepared to state upon our reputation as merchants and as men, our belief that Higgin's Eureka salt is made by a more perfect process, costs at least one-third more to manufacture, and IS THE BEST SALT KNOWN AT THE PRESENT TIME.

Ask your salt dealer for Higgin's Eureka Salt, and do not be put off with arguments that the lower priced Salt is the cheapest, nor that, because another brand was once considered the best, that it always must continue to be so. TRY AND JUDGE FOR YOURSELVES.

Respectfully, etc.,

ABRAHAM HODGSON & SONS,  
 12 ST. PETER STREET.

Importers for the Dominion.

SAMUAL COLTMAN,  
 ESTABLISHED 1861,  
 TAILOR, CLOTHIER  
 And Manufacturer of  
 MEN'S AND BOYS CLOTHING,  
 222 NOTRE DAME STREET,  
 MONTREAL.

A. GIBERTON & CO.

8 DeBresoles Street,  
 MONTREAL.

SOLE AGENTS IN CANADA FOR

- Itiviere, Gardrat & Cie., Cognac, Brandy.
- Wynand, Poekink, Amsterdam, Beste Schiedamme Gin and Cordials.
- La Grande Chartreuse, Isere, L. Garnier, Chartreuse (genuine).
- E. Mercier & Co., Epernay, Champagne.
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- J. Brissot & Co., Bordeaux, Clarets.
- H. R. H. the Duke d'Aumale Palermo, Zucco-Madeira.
- Odrion & Piot, Purveyors to the Court of Russia
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- Chevalier-Appert, Paris, Conserves Alimentaires.
- Gaillard & Cavallion, Provence, Oils.
- Ambien Frères, Nantes, Sardines in Oil.
- The Grueyer Model Cheese Factory, Gruyere, Switzerland, Cheese.
- H. Tavernay & Co., Vovey, Switzerland, Cigars and Tobacco.

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- Haidin & Cie., Belgium Window Glass.
- The Crystal Works of Baccarat, Paris.
- J. Fouyat, Limoges, French Porcelains.
- J. Vicillard & Co., Bordeaux, French Crockery.
- Dufour & Co., Anchor Brand, Bolting Cloths.
- E. Choupe, Paris, French Leathers.
- French Boot Factories, Paris, Ladies', Men's and Children's Boots and Shoes.
- Cottance La Parfumerie Centrale and St. James, Paris, Perfumeries.
- C. Debyre, Paris, Brushes and Combs.
- Laroche, Joubert, Lacroix & Cie., Angouleme, Papers of all kinds.
- Jules Turquetil & Cie., Paris, Wall Papers.
- Jeantet David, St. Claude, Jura, Smokers Goods and Toys.
- E. Lefaucheux, Paris, Fowling-pieces.
- N. Vivario-Ploudeur, Armourer to the King of the Belgians, Liege, Sporting Arms.
- Astier-Prodon, Thiers, Pay de Dome, French Cutlery.
- Blot & Dromard, Paris, French Clocks and Bronzes.

IN STOCK—FINE GROCERIES AND ARTICLES DE PARIS,

WHOLESALE ONLY.  
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F. & G. CUSHING,

IMPORTERS OF  
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DRY GOODS

STOCK COMPLETE  
 IN EVERY DEPARTMENT.

F. & G. CUSHING  
 18 St. Helen Street,  
 MONTREAL.

WHOLESALE PRICES CURRENT—THURSDAY, OCT. 30, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
<b>Boots &amp; Shoes :</b>		<b>Dry Goods.</b>		<b>Lybster Twills XX36 in., Colored Goods :—</b>		<b>Bags :—</b>	
Men's Thick Boots.....	2 20 2 75	Valleyfield (blech'd) X 30 in	0 00 0 07 1/2	Denims, blue & brown, ..	0 00 0 17 1/2	2-ply 16 oz., per bale ..	0 00 26 50
" Split .....	1 75 2 25	" XX 33 in.....	0 00 0 08 1/2	Checks, blue, brown, fcy.	0 00 0 15	3-ply 17 oz., " " ..	0 00 29 50
" Inferior.....	1 25 1 60	" XXX 36 in.....	0 00 0 08 1/2	Checks, Prince Victor....	0 00 0 15	<b>Yarns :—</b>	
" Kip Boots.....	2 75 3 25	" O36 in.....	0 00 0 09 1/2	Ticking, 25in.No. 1X.....	0 00 0 13 1/2	Grey, per bale.....	0 00 52 00
" Calf Boots, pegged..	3 00 3 50	" O86 soft finish.....	0 00 0 09 1/2	" 30in. No. D1.....	0 00 0 14	Colored " " ..	0 00 72 00
" Kip Brogans.....	1 35 1 60	" O036 in.....	0 00 0 09 1/2	" 30in. No. B1.....	0 00 0 16	Carpet warp, white..	0 00 64 00
" Split do.....	1 00 1 10	" EE32 soft finish.....	0 00 0 10	" 30in. No. A1.....	0 00 0 17 1/2	" " colored..	0 00 74 00
" Buff Congress.....	1 20 1 60	" BB36 ex. h'y.....	0 00 0 12	" 32in. No. A1.....	0 00 0 19	<b>Fish.</b>	
Wom's Puddled & Buff Bals	1 20 1 60	" CC 36 in. (heavy)....	0 00 0 14	" 32in. No. AA.....	0 00 0 20	Green Cod, No. 1, 200 lbs..	0 00 0 00
" Split do.....	0 90 1 10	" LLL 36 in. (line)....	0 00 0 13	Dundas (Grey Domesties).	0 00 0 06 3/4	Dry Codfish, American,	4 25 0 00
" Pranela do.....	0 50 1 50	" B136 in. h't blehd	0 00 0 12	D 30in.....	0 00 0 07 1/2	100 lbs .....	5 00 0 25
" Inferior do.....	0 45 0 50	Hochelaga (Brown), G30	0 00 0 06 3/4	C 30in.....	0 00 0 08 1/2	Gastie .....	5 25 0 50
" Cong. do.....	0 50 1 25	" 113 in.....	0 00 0 07	B 36in.....	0 00 0 08 1/2	Herrings, per barrel.....	13 00 0 00
" Buskins, do.....	0 60 0 80	" 111 1/2 in.....	0 00 0 08 1/2	A 36in.....	0 00 0 09 1/2	Pickled Salmon No. 1.....	12 00 0 00
Misses' Puddled & Buff Bals	1 00 1 25	" XXX6 full.....	0 00 0 09 1/2	AX 36in full.....	0 00 0 10	" " Nos. 2 and 3.....	12 00 0 00
" Split do.....	85 1 00	" M drilling.....	0 00 0 10 1/2	Tickings :—		Mackerel, No. 1.....	0 00 0 00
" Pranela do.....	0 80 1 10	" Jb. Batts, p. bale..	4 25 0 00	C 30 in.....	0 00 0 14	" No. 2.....	0 00 0 00
" Cong. do.....	0 50 0 70	" Jb. Batts, " "	7 50 0 00	D 33 in.....	0 00 0 16	" No. 3.....	0 00 0 00
Childs' puddled & Buff B's	0 50 0 60	Cornwall (Br Sheetings)		Check 33 in.....	0 00 0 21	" Small fall.....	0 00 0 00
" Split do.....	0 50 0 60	" AW 30 in.....	0 00 0 06 1/2	A 33 in.....	0 00 0 20	Smoked herrings, per box.	0 21 0 23
" Pranela do.....	0 50 0 75	" A D82 in.....	0 00 0 07 1/2	AA 33 in.....	0 00 0 22	Finnan Haddies, per lb..	0 00 0 00
Infants' Cacks, pr. doz.....	4 00 6 00	" A C85 in.....	0 00 0 08 1/2	35 in.....	0 00 0 23	Smoked Salmon, per lb..	0 00 0 00
<b>Drugs.</b>		" A B36 in.....	0 00 0 09 1/2	Denims :		Blotters, per box.....	2 00 0 00
Aloes Cape.....	0 16 0 17	" A L36 in.....	0 00 0 09 1/2	Blue A.....	0 00 0 20	Fresh Salmon, per lb.....	0 8 0 0 9
Alum.....	1 65 1 90	" A A36 in.....	0 00 0 10 1/2	" B.....	0 00 0 18 1/2	Boneless Codfish.....	0 6 0 6 1/2
Borax.....	0 10 0 15	" Twilled 95 in.....	0 00 0 12	" C.....	0 00 0 14	" Hako.....	0 4 0 4 1/2
Castor Oil.....	0 11 0 12	" Twilled 72 in.....	0 00 0 22 1/2	Brown A.....	0 00 0 20	<b>Furs.</b>	
Castile Soda.....	2 75 3 00	Fancy Shirtings :—		" A.....	0 00 0 18 1/2	Rats, Spring .....	0 15 0 18
Cream Tartar.....	0 27 0 30	Scotch Regattas.....	0 00 0 15	" B.....	0 00 0 16	" Winter.....	0 13 0 15
Epsom Salts.....	1 60 1 75	Cambridge Fancies.....	0 00 0 15	" C.....	0 00 0 14	" Fall.....	0 8 0 11
Extract Logwood.....	0 10 1/2 0 11	Clyde.....	0 00 0 15	Oxford striped B.....	0 00 0 11	Red Fox .....	1 25 1 50
Indigo Madras.....	0 75 1 00	Checks.....	0 00 0 15	Regattas A.....	0 00 0 15 1/2	" Cross.....	2 00 4 00
Madder.....	0 11 0 12	Canada.....	0 00 0 14 1/2	Clydes A.....	0 00 0 15	Silver.....	25 0 30 00
Opium.....	5 75 6 00	A cloth.....	0 00 0 12 1/2	Checks solid A.....	0 00 0 15	Lynn.....	1 50 1 75
Oxalic Acid.....	0 11 0 13	CC prize bags, 3. ply,		Shirtings :—		Martin.....	1 00 1 25
Potass Iodide.....	0 00 6 75	per bale.....	0 00 25 50	Oxford striped B.....	0 00 0 12	Otter.....	5 00 9 00
Quinine.....	4 00 4 10	Lybster No. 2, 32 in.....	0 00 0 07	" Check B.....	0 00 0 12 1/2	Mink, Dark Prime.....	1 25 1 75
Soda Ash.....	2 00 2 25	" No. 2, 36 in.....	0 00 0 08	" A.....	0 00 0 15 1/2	" Pale.....	0 25 0 50
Soda Bicarb.....	3 40 3 75	" No. 1, 36 in.....	0 00 0 08 1/2	" B.....	0 00 0 14		
Salt Soda.....	1 50 1 75	" XX36 in. full.....	0 00 0 09 1/2	" C.....	0 00 0 16		
Tartaric Acid.....	0 45 0 48	" Twills, 36 in.....	0 00 0 10 1/2	Sheatings :—			
Wenching Powder.....	1 40 1 50			T S S 38 in.....	0 00 0 13		
				No. 1 72 in. plain.....	0 00 0 24 1/2		
				B 72 in. " " ..	0 00 0 22 1/2		
				No. 1 72 in. twill.....	0 00 0 32 1/2		

Legal.

[For Assignees, Accountants, &c., see other page.]

Belleville, Ont.

DENMARK & NORTHROP, Barristers, &c., Belleville, Ont.  
George Denmark. W. B. Northrup, M.A.

Bowmanville, Ont.

WM. H. LOWE, B.A., LL.B., Barrister, Attorney, Solicitor, Conveyancer, Notary, Commissioner, &c., Office, Silver Street, Bowmanville.

Cayuga, Ont.

HENDERSON & SNIDER, Barristers and Attorneys-at-Law, Solicitors in Chancery, Notaries, Public Conveyancers, &c., Cayuga, Ont.

Fredericton, N.B.

FRASER, WETMORE & WINSLOW, Attorneys, Barristers at Law, Notaries Public, Conveyancers, &c., Fredericton, N.B. Jno. Jas. Fraser, Edward I. Wetmore, E. Byron Winslow.

Guelph, Ont.

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Halifax, N.S.

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MACCOY & LONGLEY,

BARRISTERS, SOLICITORS, AND NOTARIES, OFFICE, 62 BEDFORD R.W., HALIFAX, N.S.  
W. F. McCoy, Q.C. J. Wilberforce Longley.

Legal.

[For Assignees, Accountants, &c., see other page.]

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EDWARD CARTER, Q.C., D.C.L.,

BARRISTER-AT-LAW, &c., 40 St. John Street, Over Union Bank of Lower Canada, MONTREAL.

Legal.

[For Assignees, Accountants, &c., see other page.]

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C. H. Pinhey. A. J. Christie. H. P. Hill.

Parkhill, Ont.

KENNETH GOODMAN, Barrister and Attorney, Office, Main Street, Parkhill, Ont.

Port Hope, Ont.

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Prince Arthur's Landing, Thunder Bay, Ont.

G. FREDERIC DUGGAN, LL.B., Barrister, Solicitor, Notary Public, Commissioner, &c.

Renfrew, Ont.

JOHN D. McDONALD, Barrister, Attorney-at-Law, &c., &c., Official Assignee for the County of Renfrew, and Solicitor for Merchants Bank, Renfrew, Ont. Office—Raglan Street, opposite Smith & Stewart's Hardware Store.

Seaforth, Ont.

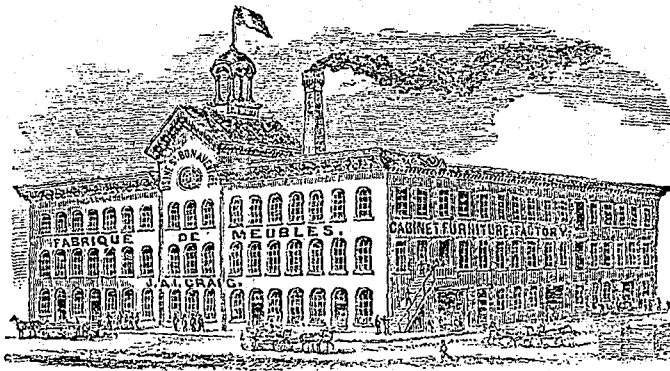
MCCAUGHEY & HOLMES, Barristers, &c., Seaforth, Ontario.

Simcoe, Ont.

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Furniture Retail at Wholesale Prices.



The proprietors of this establishment have just opened for the benefit of the public a retail store at No. 365 Notre Dame Street, where purchasers can procure Furniture at Wholesale Prices. Some prices will give an idea:—  
 Bedroom Furniture, Black Walnut, \$25.  
 Bedroom Furniture, Marble Tops, \$35.  
 Bedroom Furniture, Ash and Walnut, \$18.  
 Bedroom Furniture, Soft Wood, \$15.  
**CRAIG & CO.**

## Oceanic Steamships.

# ALLAN LINE,



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

1879. Summer Arrangements. 1879.

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

Tons.	Capt.
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.
Austrian.....2700	Capt. R. R. Watts
Nestorian.....2700	Capt. J. G. Stephens
Prussian.....3000	Capt. Jos. Ritchie.
Scandinavian.....3000	Capt. Hugh Wylie.
Manitoban.....3150	Capt. McDougall.
Canadian.....2800	Capt. Neil McLean.
Phoenician.....2800	Capt. James Scott.
Waldensian.....2600	Capt. C. J. Menzies.
Corinthian.....2400	Capt. Legallais.
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.

Sarmatian.....	18th Oct.
Circassian.....	25th "
Sardinian.....	1st Nov.
Moravian.....	5th "
Peruvian.....	15th "
Polynesian.....	22nd "

Rates of Passage from Quebec:—  
 Cabin, (according to accom.) \$50, \$70 & \$80.  
 Intermediate.....\$40  
 Steerage.....\$25

The Steamers of the Halifax Line will be despatched as under:

Hibernian.....	Tuesday 14th Oct.
Nova Scotian.....	" 28th "
Caspian.....	" 11th Nov.
Hibernian.....	" 25th "

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 Portland to J. L. FARMER; in Quebec to ALLAN RAE & Co.; in Havre to JOHN M. CURRIE, 21 Quai d'Orleans; in Paris to GUSTAVE BOSSANGE, 15 Rue du Quatre Septembre; in Antwerp to Aug. SCUMITZ & Co., or RICHARD BEANS; in Rotterdam to GUY & Co.; in Hamburg to C. HUGO; in Bordeaux to JAMES MOSS & Co.; in Bremen to HEINRICH RUPPEL & Sons; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERIE & GREENHORNE, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN RROTHERS, James Street; in Chicago to ALLAN & Co, 72 La Salle Street.

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

## WILLIAMS SINGER SEWING MACHINE

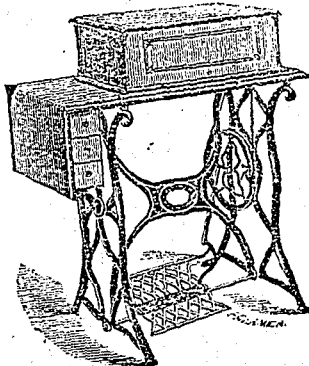
The most popular Machine in the Market;

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.

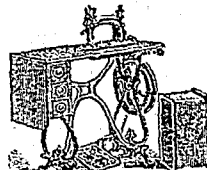
Don't buy a Machine until you have given it a trial.

HEAD OFFICE: 347 NOTRE DAME STREET, MONTREAL.

**D. GRAHAM,**  
 Managing-Director.



## GUELPH SEWING MACHINE CO.



The O BORNE SEWING MACHINES having been awarded both Centennials Medal and Medal in the Canadian award at the International Centennial Exhibition, Philadelphia, last year, as well as having been invariably awarded First Prizes wherever exhibited since they were put in the markets, we can with every confidence warrant them as first-class Machines in every respect.

Inspection and trial asked. Price low. Terms liberal. Satisfaction guaranteed.

**WILKIE & OSBORNE, Manufacturers, GUELPH, ONT., CANADA.**

### Legal.

[For Assignees, Accountants, &c., see other page.]

#### Sorel, P.Q.

**A. GERMAIN,**

SOREL.

ADVOCATE AND OFFICIAL ASSIGNEE,  
 For the District of Richelieu.

Prompt attention given to collections and to all information required from him.

**D. Z. GAULTIER, B.C.L.,**

ADVOCATE,

14 Phipps Street, Sorel.

#### Toronto.

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Edward Blake, Q.C. J. K. Kerr, Q.C. J. A. Boyd, Q.C.  
 Walter Cassels, W.R. Muloch, C. J. Holman, H. Cassels.

### Legal.

[For Assignees, Accountants, &c., see other page.]

#### Whitby, Ont.

**FAREWELL & RUTLEDGE,**  
 BARRISTERS, ATTORNEYS,

Notaries and County Solicitors.

J. E. Farewell, LL.B., James Rutledge, B.A.  
 County Crown Attorney.

#### Woodstock, Ont.

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

H. B. Beard, Q.C.

J. H. Nellis.

#### Woodstock, N.B.

**APPLEBY & COURSER, Barristers and Attorneys**  
 at Law, Notaries, &c. Woodstock, N.B.

Stephen B. Apploby.

Daniel C. Courser

Special attention given to collections.

WHOLESALE PRICES CURRENT—THURSDAY, OCT. 30, 1879.

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 Groceries, Syrups, Fruit, Spices, Rice, Yeast, Canned Goods, Glass, and Hardware.

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

Intercolonial Railway. Summer Arrangements. Commencing 14th July, 1879. THROUGH EXPRESS PASSENGER TRAINS run DAILY (except Sundays as follows): Leave Point Levi... 7 30 a.m. ... 10 35 a.m.

QUEBEC, MONTREAL, OTTAWA AND OCCIDENTAL RAILWAY. PUBLIC NOTICE IS HEREBY GIVEN THAT the Plan and Book of Reference of the Lands required for that part of the Quebec, Montreal, Ottawa and Occidental Railway, extending from the North-East limits of the City of Montreal to Barrack street, in the said City of Montreal, in the District of Montreal, MADE AND SIGNED on the TWENTYETH OF JUNE, 1879, by JOSEPH RIELLE, Esquire, Provincial Land Surveyor, have been examined and certified by the Deputy Minister of Railroads and Canals for the Dominion of Canada, at Ottawa, the FIFTEENTH DAY OF JULY, ONE THOUSAND EIGHT HUNDRED and SEVENTY-NINE. That a duplicate of the said plan and book of reference has remained deposited in the office of the Department of Public Works for the Dominion of Canada, since the said FIFTEENTH DAY OF JULY, 1879, and that another duplicate has been deposited in the office of the Clerk of the Peace for the District of Montreal, the TWENTY-SECOND DAY OF JULY, ONE THOUSAND EIGHT HUNDRED and SEVENTY-NINE, the whole according to the Consolidated Railway Act, 1879.

CANADIAN PACIFIC RAILWAY. TENDERS FOR WORK IN BRITISH COLUMBIA. SEALED TENDERS addressed to the undersigned, and endorsed "Tenders Pacific Railway," will be received at this office up to noon on MONDAY, the 17th day of NOVEMBER next, for certain works of construction required to be executed on the line from near Yale to Lake Kamloops, in the following sections, viz: Emory's Bar to Boston Bar... 29 miles Boston Bar to Lytton... 23 miles Lytton to Junction Flat... 23 miles Junction Flat to Savona's Ferry... 49 1/2 miles Specifications, bills of quantities, conditions of contract, forms of tender, and all printed information may be obtained on application at the Pacific Railway office in New Westminster, British Columbia, and at the office of the Engineer-in-Chief at Ottawa. Plans and profiles will be open for inspection at the latter office. No tender will be entertained unless on one of the printed forms and all the conditions are complied with. By order, F. BRAUN, Secretary. Department of Railways and Canals, Ottawa, 3rd October, 1879. A SITUATION Vacant for a SHORT-HAND CLERK who can write not less than 150 words a minute. Must write a neat LONG-HAND also. Address in both writings, giving references, COMMERCE, P. O. Box 885, MONTREAL.

WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 30, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<i>Flat &amp; sharp pres'd Nls:</i>	\$ c. \$ c.	Anchors per lb.....	\$ c. \$ c.	Ash, timber, M.....	\$ c. \$ c.	Olive Lucca, Flasks.....	\$ c. \$ c.
1 and 1 1/2 in. per lb.....	0 03 0 10	Hides, per 100 lbs.....	0 5 0 06	Birch, 1 to 4 in., M.....	20 00 25 00	Spirits Turpentine, brls	0 60 0 62 1/2
1 1/2 " 2 1/2 ".....	0 08 0 09 1/2	Calfskins per lb.....	0 00 0 10	Basswood, 4.....	10 00 12 00	Whale, refined.....	0 70 0 75
2 " 2 1/2 ".....	0 07 0 08 1/2	Lamb and Sheep Clips.....	0 75 0 80	Basswood, ex. wide, M.....	16 00 20 00	Coal Oil, car lots.....	0 12 1/2 0 00
2 1/2 " 3 ".....	0 07 0 07 1/2	Green Hide, No. 1.....	10 10 0 00	Black Walnut, culls.....	40 00 45 00	" Small lots.....	0 13 0 13 1/2
3 in. and up.....	0 06 0 07	" " No. 2.....	9 30 0 00	Cedar, round, lineal foot.....	00 04 00 07	" Single bbls.....	0 14 0 15
25 bxs 30 p.c. dia.	0 06 0 07	" " No. 3.....	8 00 0 00	Cedar, flat, lineal foot.....	00 03 00 05	<b>Paints, &amp;c.</b>	
*Under 25 bxs 16 p.c.		<b>Leather (at 6 mths):</b>		Cedar, square, lineal foot.....	00 07 00 09	White Lead, gen., 100 lb.	
<b>Horse Nails:</b>		Span Sole, 1st hvy wts.....	0 24 0 26	Elm, 1 to 4 in., M.....	18 00 25 00	in Oil, per 25 lbs.....	7 25 8 60
Black " Eagle," 7 lb. size.....	0 22 0 00	Span Sole, 1st mid wts.....	0 24 0 26	Elm, Rock, 1 to 4 in., M.....	29 00 25 00	" No. 1.....	6 75 7 00
" " 8 ".....	0 21 0 00	Do. No. 2.....	0 22 0 23	Hemlock, 1 to 3 in., M.....	6 00 8 00	" 2.....	6 00
" " 9 ".....	0 20 0 00	No. 1 B. A. Sole, mid. wts.....	0 23 0 25	Hemlock, timber, M.....	8 00 10 00	White Lead, genuine.....	
C. C. Best Norway.....	0 20 0 00	No. 1 B. A. Sole, over wts.....	0 24 0 25	Maple, hard, M.....	20 00 25 00	Do., No. 1.....	2 10 2 25
Bright "Woodford & Co.".....	0 22 0 24	No. 2 B. A. Sole.....	0 21 0 23	Soft, do.....	12 00 16 00	Do., No. 2.....	1 75 1 90
pointed and finished.....		Buffalo Sole No. 1.....	0 21 0 22	Oak, M.....	20 00 33 00	" 3.....	1 00
40c. to 45c. p. c. dia.		Do. do. 2.....	0 19 0 20	Pine, good clear, M.....	25 00 35 00	White Lead, dry.....	0 8 0 6
<b>Galvanized Iron: No. 24</b>		Slaughter, No. 1.....	0 22 0 23	Bad quality, do.....	12 00 15 00	Red Lead.....	0 54 0 64
" 26.....	0 75 0 73	Do. light.....	0 24 0 26	3rd.....	7 00 9 00	Venetian Red, Eng'h.....	1 75 2 00
" 28.....	0 75 0 8	Zanzibar No. 1.....	0 21 0 22	Pine, sound, 1 in., planed.....	13 00 15 00	Yel. Ochre, French.....	1 75 2 00
<b>Pig Iron:</b>		Do. No. 2.....	0 18 0 19	Pine roofing, planed, M.....	11 00 12 00	Whiting.....	0 60 0 70
Siemens No. 1.....	0 10 0 00	Harness, best.....	0 27 0 28	Pine strips, 1 to 2 in., M.....	7 00 10 00	<b>Produce.</b>	
Gartsherrle, No. 1.....	0 00 0 00	No. 2.....	0 25 0 30	Pine strips, planed 1 to 2 in., M.....	9 00 11 00	Grain:	
Eglinton, No. 1.....	0 26 0 29	Upper heavy.....	0 37 0 38	Pine, com. culls, M.....	00 00 00 00	Canada White, (No. 2.).....	0 00 0 00
" Summerlee.....	0 27 0 28	" light.....	0 35 0 42	Pine, com 3 in. cult., M.....	4 00 5 00	" Spring (No. 2.).....	1 25 1 28
Bar—ord-hrds. pr 100 lbs.....	2 00 2 75	Grained Upper.....	0 36 0 40	Pine, com 3 in. planed, M.....	7 00 8 00	Red Winter.....	1 35 1 36
Sheet Iron to No. 20.....	0 00 0 00	Red Upper.....	0 34 0 36	Pine, timber, M.....	10 00 14 00	Oats.....	0 31 0 32
Siemens.....	0 00 0 00	Kip Skins, French.....	0 75 0 85	Shingles, M.....	1 75 2 00	Barley.....	0 09 0 65
Do Best.....	0 60 0 60	English.....	0 65 0 75	Common, clear.....	2 25 2 50	Pears..... per 66 lbs.	0 31 0 32
Refined.....	2 40 2 50	Hemlock Calif.....	0 60 0 65	Lath, M.....	0 90 1 00	Oatmeal.....	4 00 4 40
Swedes.....	4 00 4 50	Do, light.....	0 45 0 55	Spruce, 1 to 2 in., M.....	7 00 8 00	Flax Seed, prim.....	1 10 0 00
Hoops—Coopers.....	2 25 2 50	French Calif.....	1 10 1 30	Spruce, planed, 1 to 2 in., M.....	7 00 9 00	<b>FLOUR.</b>	
Canada Plates: Halton.....	0 00 4 00	Fine Calif Splits.....	0 24 0 26	Spruce, 3 in., M.....	6 00 7 00	Superior Extras.....	5 65 5 90
Penn.....	0 00 4 00	Stoga Splits.....	0 26 0 28	<b>Oils.</b>		Extra Superfine.....	0 00 5 85
<b>Iron Wire:</b>		Splits, large, per lb.....	0 26 0 28	Cod Oil, Newfoundland.....	0 45 0 46	Strong Bakers.....	6 10 6 40
No. 6, per bundle.....	0 00 1 85	" small.....	0 20 0 22	Straits Oil—American.....	0 37 0 40	Fancy.....	4 80 4 90
" 9.....	0 00 2 15	Extra fine Slaved Splits.....	0 25 0 30	Straw Seal.....	0 35 0 40	Spring Extra.....	5 70 5 80
" 12.....	0 00 2 35	Leather Board, Canadian.....	0 12 0 14	S. R. Pale Seal.....	0 45 0 48	Superfine.....	5 50 5 60
No 16, per bundle.....	0 00 2 85	Enamelled Cow, pr ft.....	0 15 0 17	Pale Seal, ordinary.....	0 40 0 42	Pine.....	5 00 5 10
Steel, cast, per lb.....	0 12 0 13	Patent.....	0 15 0 17	Lard Oil.....	0 62 0 65	Middlings.....	6 00 6 00
" Spring.....	0 00 0 75	Polished Grain.....	0 18 0 16	Lined raw.....	0 00 0 60	Pollards.....	0 00 0 00
" Tire.....	0 00 0 25	Pebble Grain.....	0 13 0 16	" boiled.....	0 00 0 60	Ont Bags.....	2 80 2 95
" Sligh Shoe, ".....	0 24 0 3	Br. Calif.....	0 16 0 17	Olive machinery.....	1 00 1 05	City Bags.....	5 05 5 10
" Blister, ".....	0 8 0 1 1/2	Brush Kid.....	0 14 0 15	Olive eating.....	1 75 1 90	<b>Butter.</b>	
<b>Tin Plate: 1C Coke</b> .....	0 00 6 50	Buff.....	0 15 0 17	" qt., per case.....	2 60 2 75	Creamery.....	0 25 0 27
1C Charcoal.....	0 00 7 50	Russets, light.....	0 20 0 37 1/2	" pts., ".....	3 25 3 30	Townships, choice select's	0 22 0 24
1X.....	0 00 9 00	" heavy.....	0 20 0 25	" lbs., ".....	4 00 4 20	"old ch'co lines dairies	0 20 0 00
DC.....	5 50 7 00	<b>Lumber.</b>					
DX.....	0 00 8 75	Ash, 1 to 4 in., M.....	12 00 16 00				
DXX.....	0 00 10 50						

\* These discounts apply only for immediate delivery, and for quantities named of each kind separately.

Terms for all bills 4 months from average date of delivery. Cash discount (within 30 days) on Clinch and Pressed Nails, 5 per cent.; on Cut, Finishing, Flour Barrel and Tobacco Box Nails, 8 per cent.

ALWAYS AHEAD!

First Prize and Diploma, Industrial Exhibition, Toronto, 1879. First Prize and Diploma, Dominion Exhibition, Ottawa, 1879, over all other Yeasts.

TWIN BROTHERS' YEAST.

Patronized by His Ex.

THE

Marquis of Lorne,

H. R. H. The Princess LOUISE

AND SUITE.



THE GOLD YEAST.

The Bread tasted by the illustrious party was baked by the well-known Confectioner, Mr. EDWARD LAWSON, of King Street, Toronto, on instructions from the Judges, to test the merits of the several Yeasts competing, by making bread from each of them. The Judges unanimously awarded the FIRST PRIZE and DIPLOMA to the "Twin Brothers' Yeast" from the UNAPPROACHABLE EXCELLENCE OF THEIR MANUFACTURE.



WATERLOO YEAST CO

39 Front Street,

TORONTO.

T. L. BUCKLEE, Manager.

NORTHERN Scottish Imperial

ASSURANCE CO'Y

INSURANCE CO'Y

OF LONDON.

OF GLASGOW.

THIRTY MILLIONS OF DOLLARS

CAPITAL AND INVESTED FUNDS REPRESENTED.

We offer to the Public unequalled facilities and guarantees in FIRE INSURANCE. All classes of Risks taken on the most moderate terms. Losses will continue, as in the past, to be settled promptly and liberally.

TAYLOR BROS., General Agents,

Union Buildings, 45 St. Francois Xavier Street.

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.



**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 MINEAU**

St. Lawrence Street, Riviere du Loup,  
[En Haut.]

This House is three stories high, newly built, furnished and kept in first-class style.

SUITABLE SAMPLE ROOMS FOR COMMERCIAL TRAVELLERS.

Bus and Baggage Van at every train. Livery in connection for use of the guests.

THOMAS MINEAU, Proprietor.

**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.

K. HOGAN, Proprietor.

S. MONTGOMERY, Manager.

**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.

**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.

Cobourg, Ont.

**PAUWEL HOUSE**

Best Commercial House; central locality. Sample Rooms on ground floor.

**HOTEL JALBERT**

BERTHIER [En Haut.]

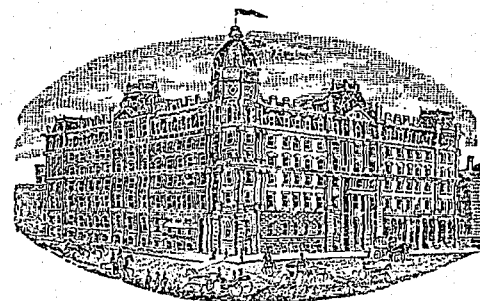
First class accommodation for Travellers. All steamers stop opposite the door.

S. J. N. JALBERT,  
Manager.

A. LORD,  
Prop.

**Hotels.**

**WINDSOR HOTEL**  
MONTREAL.



THE PALACE HOTEL OF THE WORLD.—Has special advantages for the comfort of guests, with spacious PARLOUR and PROMENADES. Its location is high, which insures pure air, with views of the River and Mountain scenery.

Has a room for commercial men at 117 St. Francois Xavier Street.

Rates, \$2.50 per day, and upwards.

R. H. SOUTHGATE, Manager

JAS. WORTHINGTON, Proprietor.

**AMERICAN HOTEL.**

TORONTO.

Rates Reduced to Meet the Times.

Seventy-five Rooms at \$2.00, and seventy-five at \$1.50. The most central and convenient Hotel in the city, both for commerce and family travel. Three minutes walk from the Union and Great Western Depots; and first-class in every respect, except price.

GEORGE BROWN, Proprietor.

**SCOTTISH COMMERCIAL**

INSURANCE COMPANY,

OF GLASGOW, SCOTLAND.

Capital, . . £2,000,000 Stg.

HEAD OFFICE FOR CANADA:

Nos. 5 & 7 TORONTO STREET. TORONTO, ONT.

LAWRENCE BUCHAN, Resident Secretary,

Montreal Office, No. 110 St. Francois Xavier Street.

THOMAS MACKAY, AGENT.

**COMMERCIAL UNION**

ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANJOIS XAVIER ST.

FRED. COLE, General Agent.

**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.



Insurance.

THE ACCIDENT INSURANCE COMPANY OF CANADA.

Incorporated by Dominion Parliament, A.D., 1873

Authorized Capital, . . \$250,000.

HEAD OFFICE, MONTREAL.

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

EDWARD RAWLINGS.

THE ACCIDENT

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

Bonds of Suretyship

FOR

EMPLOYEES IN POSITIONS OF TRUST.

THE CANADA GUARANTEE COMPANY is specially devoted to the issue of the above. Its Bonds are authorized to be accepted by the Dominion and Provincial Governments. It is the only Company which has made the required deposit of \$50,000 with the Government, and the only one authorized to transact Guarantee business throughout the Dominion.

In the past few years this Company has reimbursed, without a single contest at law, over \$100,000 to Employers for the defaults of Employees.

SPECIAL TO BANK OFFICERS.

This Company has inaugurated a system of Bonus to the insured, which after a certain number of years gives an annually increasing reduction in the premium, the reduction this year varies from 15 to 35 per cent.

President:

SIR A. T. GALT, G. C. M. G.

Vice-President:

JOHN RANKIN, Esq.

EDWARD RAWLINGS,

Manager.

HEAD OFFICE, 260 ST. JAMES STREET, Corner of McGill Street.

STOCKS AND BONDS.

Reported by J. D. CRAWFORD, Member of the Stock Exchange.

Table with columns: NAME, Shares, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Price, Oct. 30. Lists various Canadian banks and financial institutions.

N. B.—The quotations given are in every instance percentage of par value. To find the actual valuation per share multiply the given par value by the quotation figures.

GOVERNMENT RAILWAY, WESTERN DIVISION.

Q. M. O. & O. RAILWAY. SHORTEST & MOST DIRECT ROUTE TO OTTAWA.

On and after SATURDAY, JULY 10th, Trains will leave HOCHBERG LAKE DEPOT as follows: Express Trains for Hull at 9:30 a.m. and 5:00 p.m. Ar. at Hull at 2:00 p.m. and 9:30 p.m.

Gen'l Superintendent, Western Division. O. A. STARK. Gen'l Freight and Passenger Agt.

AGENTS, READ THIS.

We will pay Agents a Salary of \$100 per month and expenses, or allow a large commission to sell our new and wonderful inventions. We mean what we say. Sample free. Address,

SHERMAN & CO., Marshall, Mich.



ESTABLISHED 1850. J. H. WALKER, WOOD ENGRAVER, 18 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 best class of work. Orders for which are respectfully solicited.

SECURITIES.

Table listing securities such as Can. Government Debentures, Dominion 5 per cent. Stock, Montreal Harbor Bonds, etc.

EXCHANGE.

Table listing exchange rates for Bank of London, Gold Drafts on New York, etc.

Table listing various stocks and bonds with columns for Shares, Railway and other Stocks, Pd., and Quotations London Oct. 11.

# CANADA LIFE

ASSURANCE COMPANY.

Established, - - - - 1847.

CAPITAL AND FUNDS OVER \$4,000,000.

ANNUAL INCOME ABOUT \$750,000.

## THE ADVANTAGES

*Of joining an old and successful company like the "Canada Life" may be judged by the following facts:*

- 1st.—The Rates charged are lower than those of other Companies.
- 2nd.—It has the largest business of any Company in Canada.
- 3rd.—The Profit Bonus added to Life Policies are larger than given by any other Company in Canada.
- 4th.—It has occurred that Profits not only altogether extinguish all Premium Payments, but, in addition, yield the holder an annual surplus.
- 5th.—Assurees now joining the Company will obtain one year's share in the profits at next division in 1889.

HEAD OFFICE, - HAMILTON, Ont.

A. G. RAMSAY, *Managing Director.* R. HILLS, *Secretary.*  
J. W. MARLING, *Superintendent of Agencies.*

### BRANCH OFFICES.

#### EASTERN ONTARIO:

GEORGE A. COX, *General Agent, Peterboro.*

#### MARITIME PROVINCES:

ALEX. RAMSAY, *Secretary, 145 Hollis St., Halifax, N.S.*  
P. McLAREN, *General Agent for Nova Scotia and P. E. Island.*  
E. F. DUNN, *Agent for St. John and New Brunswick.*  
Hon. W. O. WHITEWAY, *St. John's, N.F., Agent for Newfoundland.*

#### PROVINCE OF QUEBEC:

R. POWNALL, *Secretary, Canada Life Buildings, 182 St. James Street, Montreal.*  
Special Agent for Montreal—JAMES AKIN.  
Inspector of Agencies, P. Q.—P. LAFERRIERE.  
Agent in Toronto, J. D. HENDERSON, *Canada Life Buildings, 46 King Street West.*

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—JOHN WALDIE.

### 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. C. J. P. OLARSSON, General Agent.  
St. John, N. B.—No. 51 Princess Street.—IRA CORNWALL, JR., General Agent.  
Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

Jan. 1st, FINANCIAL STATEMENT [1879.]

OF THE

# WESTERN ASSURANCE CO.,

INCORPORATED 1851.

HEAD OFFICE, - - - TORONTO.

HON. J. McMURRICH, *President.* J. J. KENNY, *Secretary.*  
E. HALDAN, *Managing Director.* JAS. BOOMER, *Inspector.*  
J. PRINGLE, *General Agent.*

Capital Subscribed, . . . . \$800,000 00  
Capital Paid-up, . . . . . 400,000 00

### ASSETS.

Cash in Bank.....	\$ 92,906 75	
Government and Municipal Bonds.....	246,135 10	
United States Bonds and Deposits.....	627,015 01	
Bank Stocks, reduced value.....	86,431 00	
Loan and Investment Co. Stocks and Deposits.....	107,445 60	
Mortgages on Real Estate.....	47,411 73	
Bills Receivable—(Marine Premium).....	29,697 08	
Interest Unpaid and Accrued.....	10,954 29	
Company's Offices.....	45,605 19	
Agents' Balances and other Accounts.....	76,870 38	\$1,270,300 41

### LIABILITIES.

Losses under Adjustment.....	59,238 39	
Dividends Unclaimed.....	\$619 80	
Dividend payable Jan'y 7, 1879.....	80,000 00	
	80,619 80	
		80,908 19

SURPLUS..... \$1,180,695 81  
Capital Subscribed but not called in..... 400,000 00  
**\$1,580,695 81**

Income for Year ending Dec. 31st, 1878, . . . \$890,520 53

## FIRE AND MARINE INSURANCE.

ANGUS R. BETHUNE, Agent, Montreal.

## FIRE and MARINE INSURANCE.

# THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

HEAD OFFICE

Cor. of Front and Scott Streets, Toronto.

### BOARD OF DIRECTORS:

HUGH McLENNAN, Esq. JOHN SMITH, Esq.  
H. S. NORTHRUP, Esq. GEORGE BOYD, Esq.  
JOS. PRIESTMAN, Esq. B. HOMER DIXON, K.N.L.  
JAMES CROWTHER, Esq.

GOVERNOR ... .. PETER PATERSON, Esq.  
DEPUTY GOVERNOR ... .. JOHN MORISON, Esq.  
INSPECTOR ... .. JOHN F. McQUAIG.  
General Agents ... .. KAY & BANKS.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

F. A. BALL, Manager.

Insurance.

Royal Insurance Coy.

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.

M. H. GAULT,  
 W. TATELY,  
 Chief Agents.

CITIZENS' INSURANCE COMPANY, OF CANADA.  
 CAPITAL, . \$2,000,000.

DIRECTORS:

President:—SIR HUGH ALLAN.  
 Vice-President —HENRY LYMAN,  
 Andrew Allan. N. B. Corse. John L. Cassidy,  
 Robert Anderson. J. B. Rolland.  
 ARCH. MCGOON, SEC.-TREAS.

GERALD E. HART, GEN'L MAN'R.  
 ALFRED JONES, INSPECTOR.

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

CHIEF OFFICES.

TORONTO—HINE & LOVELACE, Agents.  
 QUEBEC—OWEN MURPHY, Agent.  
 ST. JOHN, N. B.—IRA CORNWALL, jr., Agent.  
 HEAD OFFICE, 179 St. James Street,  
 MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations Oct. 31, 1879.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Last Sale per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	5-6 mos.	\$50	\$50	\$56	112
Canada Life	2,500	7 1/2-6 mos.	400	50	85	193
Citizens, Fire, Life, Guarantee & Acc't	11,580	.....	100	20	.....	.....
Confederation Life	5,000	6-8 mos.	100	10	22 1/2	126 1/2
Sun Mutual Life and Accident	5,000	4-8 mos.	100	12 1/2	12 1/2	102
Isolated Risk, Fire	5,000	.....	100	.....	.....	26
Quebec Fire	5,000	10	100	65	49	80
Queen City Fire	2,000	10	50	10	10	100 100
Western Assurance	20,000	7 1/2 6 mos.	40	20	26	162
Royal Canadian Insurance	20,000	5	100	60	15	43 45
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
Mercantile Marine Insurance Co.	5,000	.....	100	20	.....	.....
National Insurance, Fire	20,000	.....	100	35	.....	.....
Stadacona Insurance Co., Fire and Life	50,000	.....	100	20	.....	.....
Ottawa Agricultural	10,000	.....	100	25	.....	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 8, 1879.)

Briton Medical Life	20,000	10	£10	2	£1 2 1/2	.....
Briton Life Association	£0,000	10	1	1	1	.....
British & Foreign Marine	50,000	50	20	4	16 1/2 16 1/2	.....
Commercial Union Fire Life & Marine	50,000	30	50	5	18 1/2 18 1/2	.....
Edinburgh Life	5,000	10	100	15	40 40 1/2	.....
Guardian Fire and Life	20,000	13	100	50	67 1/2	.....
Imperial Fire	12,000	.....	100	25	166 1/2	.....
Lancashire Fire and Life	100,000	20	20	2	73 7 1/2	.....
Life Association of Scotland	10,000	30	40	8 1/2	25 28 1/2	.....
London Assurance Corporation	35,502	45	25	12 1/2	59 61	.....
London & Lancashire Life	10,000	10	10	1 7-20	20 25	.....
Liverp'l & London & Globe Fire & Life	£381,752	70	20	2	16 1/2 16 1/2	.....
Northern Fire & Life	30,000	70	100	5	33 33 1/2	.....
North British & Mercantile Fire & Life	40,000	56	50	6 1/2	44 1/2 44 1/2	.....
Phoenix Fire	6,722	.....	£21 p. s.	.....	312 117	.....
Queen Fire & Life	200,000	30	10	1	3 7 1/2 3 8	.....
Royal Insurance Fire & Life	100,000	60	20	3	21 21 1/2	.....
Scottish Commercial Fire & Life	125,000	22 1/2	10	1	1-13	.....
Scottish Imperial Fire and Life	50,000	6	10	1	1-6	.....
Scottish Provincial Fire & Life	20,000	30	50	3	104 10 1/2	.....
Standard Life	70,000	65 1/2	50	12	7 1/2	.....

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.

BOSTON MARINE UNDERWRITERS.

THESE COMPANIES CONTINUE TO INSURE OCEAN MARINE CARCOES and FREIGHTS AT CURRENT RATES OF PREMIUM.

Losses promptly paid in Boston, Montreal or London.

H. HERRIMAN, Manager,

17 ST. JOHN STREET, MONTREAL.

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 MORICE.  
 A. F. GAULT, Esq. JAMES HUTTON, Esq.  
 M. H. GAULT, Esq., M.P. T. M. BRYSON, Esq.  
 A. W. OGILVIE, Esq. JOHN MCLENNAN, Esq.

Toronto Board:

Hon. J. McMURRICH. JAS. BETHUNE, Esq.,  
 A. M. SMITH, Esq. Q.C., M.P.P.  
 WARRING 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.

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

LIFE AND FIRE.

Invested Funds - - - - - 27,470,000  
Funds Invested in Canada - - - 900,000  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent Features of this Company.

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Commencing THURSDAY, Sept. 18, Trains will be run on this Division, as follows:

	EXPRESS.	MAIL.	ACCOM.
Lv. Montreal.....	12.20 p.m.	4.00 p.m.	6.00 p.m.
Lv. Three Rivers.....	3.35 p.m.	7.40 p.m.	4.45 p.m.
Ar. Grandes Piles.....	.....	.....	8.45 p.m.
Ar. Quebec.....	6.00 p.m.	10.00 p.m.	9.00 p.m.

RETURNING.

	EXPRESS.	MAIL.	ACCOM.
Lv. Quebec.....	11.00 a.m.	3.40 p.m.	6.15 p.m.
Lv. Grandes Piles.....	.....	1.30 p.m.	.....
Lv. Three Rivers.....	1.25 p.m.	6.35 p.m.	4.30 a.m.
Ar. Montreal.....	4.10 p.m.	9.35 p.m.	9.50 a.m.

Express leave Montreal—Tuesdays, Thursdays and Saturdays. Quebec—Mondays, Wednesdays and Fridays, stopping at Terrebonne, L'Epiphanie, Lanoraie, Berthier, Rivier du Loup, Three Rivers, Batiscan, Ste. Anne, Lachepierre, Pont Rouge.

Trains leave Mile End 10 minutes later.  
Tickets for sale at offices of STAINES, LEVE & ALDEN, 202 St. James street, 153 Notre Dame street, and at Hochelaga and Mile End Stations.  
J. T. PRINCE, Genl. Pass. Agent.

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INSURANCE CO.

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FIRE AND LIFE.

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**VICTORIA MUTUAL**  
Fire Insurance Co. of Canada.

Head Office, - Hamilton, Ont.

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Continues to issue Policies—short date or for three years—on property of all kinds within range of the city water system, or in other localities having efficient water works.

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On Farms and other non-hazardous property. Rates exceptionally low. Prompt settlements.  
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**THE HOCHELAGA**



Mutual Fire

INCORPORATED BY SPECIAL ACT OF PARLIAMENT, 1876.

HEAD OFFICE:

194 St. James Street, - - Montreal.  
Manager & Secretary, JAMES GRANT.

POST OFFICE TIME TABLE.

MONTREAL, 27 Oct. 1879.

DELIVERY.	MAILS.	CLOSING.
A. M. P. M.		A. M. P. M.
ONTARIO AND WESTERN PROVINCES.		
8 00	2 45	8 15
8 00	.....	8 00
QUEBEC AND EASTERN PROVINCES.		
8 00	.....	2 50
8 00	.....	6 00
8 00	.....	8 00
8 00	.....	8 00
8 00	.....	8 00
9 15	.....	4 15
11 00	.....	2 00
8 00	.....	6 00
8 00	.....	2 30-8
10 00	.....	6 00
10 00	.....	3 00
10 00	.....	3 40
9 00	.....	8 00
LOCAL MAILS.		
11 30	.....	6 00
11 30	.....	1 45
10 00	.....	6 00
11 30	.....	6 00
6 30	.....	12 45
11 30	.....	6 00
11 30	.....	6 00
10 00	.....	6 00
8 00	.....	6 00
10 00	.....	10 30
11 00	.....	3 30
8 00	.....	2 50
8 30	.....	8 00
1 30	.....	7 00
10 00	.....	2 50
9 00	.....	8 00
UNITED STATES.		
8 & 10	.....	6 00
8 & 10	.....	6 00
8 00	.....	2 30-8
8 00	.....	8 15
By Canadian Line (Friday)..... 7 30		
By Can. Line (German) Friday..... 7 30		
By Cunard Mondays..... 3 00		
Supplementary, see P.O. weekly notice..... 3 00		
By Packet from New York for England, Wednesdays..... 3 00		
By Hamburg American Packet to Germany, Wednesdays..... 3 00		
WEST INDIES.		
Letters, &c., prepared in New York, whence mails are despatched..... 3 00		
For Havana and West Indies via Havana every Thursday p.m..... 3 00		
* Postal Card Bags open till 8.45 a.m. and 9.15 p.m.		
† Do do 9.00 p.m.		
The Street Boxes are visited at 9.15 a.m. 12.30, 5.30 and 7.45 p.m.		
Registered Letters should be posted 15 min. before the hour of closing ordinary Mails, and 30 min. before closing of English Mails.		

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Finance and Insurance Review.

DEVOTED TO  
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