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Bank of Montreal.
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Cornwall, Out	Newcastle, "	St John, N.B
Goderich. "	Ottawa Ont.	St. Mary's, Ou
Guelph. Out.	Perth, Ouf.	Toronto, "
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INCORPORATED BY ACT OF PARLIAMENT, 1855.

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and, St. Johns.

and, St. Johns. AGENTS IN UNITED STATES. New Fork--Mechanics' National Bank, Messrs. Morion, Blirs & Co., Messrs, W., Watson and Alex. Lang : Boston. Merchanits Netional Bank, Messrs. Kidder, Peabody & Co. ; Portland, Cacco National Bank ; Chicago, First National Bank ; Clereland, Commercial National Bank : Detroit, Mechanics' Stational Bank ; Milconkee, Wisconsin Marine and Fire In-surance Co. Bank; Toledo, Second National Bank ; Melena, Montana-First National Bank. AGENTS IN SEMOYE.

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Bankers in Great Britain-The Clydesdale Bank (Limited), 80 Lombard Street, London, Glasgow and elsewhere. Agency in New York, 48 Exchange Place. Messrs. Heury Hague and John B. Harris, ir., Agents. Bankers in New York.-The Bank of New York,

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Let ers of tredit issued, available in China, Japan do other foreign countries. Collectious made on favorable terms.

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Bowmanville,	Mount Forest.	Port Perry
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IMPERIAL BANK OF CANADA.

DIVIDEND NO. 14.

NOTICE is hereby given that a dividend at the rate of seven per cent. per annum upon the paid-up capital stock of this institution has been declared for the current half year, and that the same will be pay-able at the Bank and its branches on and after MONDAY the THIRD DAY OF JULY NEXT. The transfer books will be closed from the 16th to the 30th June, both days inclusive. The ANNUAL GENERAL MEETING of the shareholders will be held at the Bank on

Wednesday the 5th day of

July next. The chair to be taken at NOON.

By order of the Board. D. R. WILKIE, Cashier.

Toronto, 23rd May, 1882.

EASTERN TOWNSHIPS BANK.

DIVIDEND No. 45.

Notice is hereby given that a Dividend of

Three and One Half Per Cent

upon the naid-up capital stock of this bank has been declared for the current half year, and that the same will be payable at the Head Office and Branches on and after

Monday, the third day of July next. The Transfer Books will be closed from the

15th to the 30th June, both days inclusive, By order of the Board.

WM. FARWELL General Manager.

Sherbrooke, 6th June, 1882.

The Chartered Banks.

THE BANK OF TORONTO, CANADA.

Incorporated 1855.

Capital, \$2,000,000. Reserve Fund, \$1,'00,000.

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Montreal.

Censor:

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

Mansger: EDMOND J. BARBEAU.

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The objects of the CREDIT FONCIER FRANCE

L Hypothecary loans, either for a long term with payment by annuities, or for a short term without

ayment by annultues, or for a short term without amortization. II. Loans on security of hypothecary or privileged claims, either for a long term with payment by an-nulties, or for a short term without amortization. III. Loans, for long or short term, to municipal or school corporations, or to fabriques. IV. The acquisition, by way of transfer or subro-gation, of hypothecary or privileged claims on real estate. V. The acquisition of bonds and debentures issued by municipal or school corporations, and by incor-porated companies doing business in the Dominion, VI. The acquisition of public funds.

THE HAMILTON Provident and Loan Society. DIVIDEND NO. 22.

NOTICE IS HEREBY GIVEN that a Dividend of

FOUR PER CENT.

upon the paid-up Capital Stock of this Society has been declared for the half year ending 30th June, 1883, and that the same will be payable at the Society's Bauking House, Hamilton, Ontario, on and after

MONDAY, THE 3rd DAY OF JULY, 1882.

The Transfer Books will be closed from the 17th to the 37th June, both days inclusive.

H. D. CAMERON,

Treasurer.

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BANKERS.

STRATFORD, ONT. [Established 1863.]

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Awarded the only Medal given at the CENTEN-NIAL EXHIBITION of Cotton Yarms of Camadian Manufacture. Gold Medal at Montreal Exhibition. Two Silver and Two Bronze Medals at Toronto In-dustrial Exhibition. Diploma and Seven First-Class Prizes at Hamilton, London, and St. John Exhibi-tion: for their

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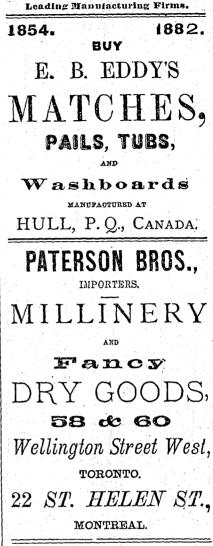
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IST JULY NEXT.

for the Grading and Bridging of a further sec-tion of the St. Charles Brunch, from Chabott's Winarf, near Point Levis, P.Q., to a point about four and a half miles east, where the line will con-nect with the west end of the section already adver-tion tised.

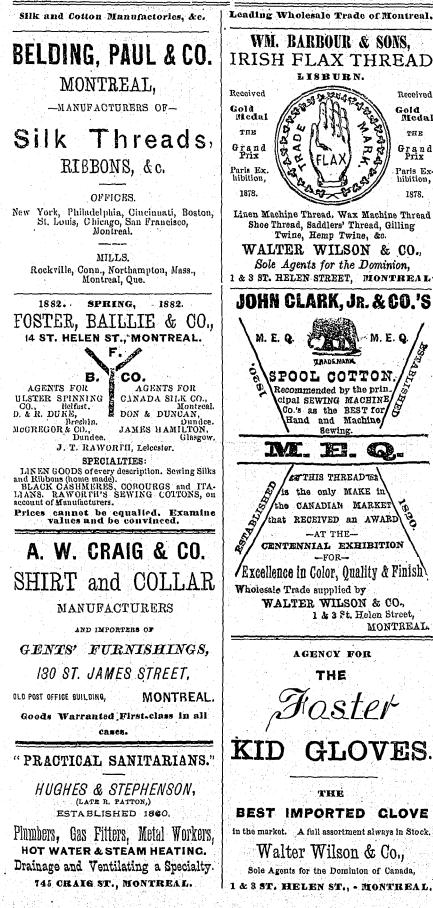
tised. Plans, profiles and specifications of the work may be seen at the office of the Station Master, Point Levis, on and after the 17th JUNE next. A certi-fied bank cheque for Ono Thousand Dollars must-accompany each tender as a guarantee of good faith, and this amount will be forteited if the person ten-dering neglects or refuses to cuter into a contract for the work when called upon to do so.

The person whose tender is accepted will be re-quired to deposit, to the credit of the Receiver-General, cash or Government securities for money to the amount of Five per cent. of the bulk sum of the contract.

Tenders must be marked on the outside " Tenders for Grading St. Charles Branch."

D. POTTINGER. Chief Superintendent.

RAILWAY OFFICE, Moncton, N.B., 6th June, 1882.







613

The activity displayed in manufacturing famning mills in Stratford indicates great faith in the coming harvest in Ontario.

THE Canada Pulp Company, with a capital of \$50,000 and headquarters in this city, have applied for incorporation.

ISAAC DORION, a joiner and contractor in Quebec, has compromised with his creditors at 50c on the dollar.

Joux K. WINCHESTER, a general dealer, and exporter of boneless fish at Granville, N.S., has assigned to Mr. G. E. Corbett, of Annapolis, a preferred creditor. The liabilities amount to nearly \$5,000, and it is thought that the estate will yield little beyond paying the preferences.

A LONDON (Ont.) firm of plumbers, Messrs. McLennan & Tryer, have assigned to their principal creditor, Mr. James Burns, blacksmith, London. A little over a year ago this firm showed a surplus of \$5,300 in book-debts over liabilities amounting to \$12,700. No statement of affairs at present has yet been made known, but there is evidently a deficiency.

HON. M. H. COCHRANE and Messrs. Henry Judah and W. B. Smith have applied for incorporation by letters patent of the Dominion Transport Company, with a capital of \$500,-000 and chief place of business in this city. The Company propose to transport, on land, by means of vehicles drawn by horses, goods, wares and merchandise in and about the cities of Montreal, Ottawa, Quebec, Toronto, Winnipeg, and other principal places throughout the Dominion.

MANUFACTURING in Stratford, Ont., is brisk, Woollen mills are being run to their utmost capacity with new and improved machinery; capitalists and business men are negotiating with an outside knitting factory with good prospects of removing thither, while readymade houses for the North-West are a feature with an enterprising furniture and planing firm .- Mrs. M. J. Bowker, dealer in boots and shoes, after a struggle of about two years, has sold out her stock to Macklin & Co. and gone to Listowel as agent for the Singer Sewing Machine Co. It is believed all claims against her have been setlled.

32 St. Sulpice Street, MONTREAL. SELL IN CANADA, Dyestuffs, Colors, Chemicals, &c.

WULFF & CO.

o™ WM PICKHARDT & KUTTROFF.

98 Liberty St., New York,

sole agents of Badische Anilin and Soda Fabrik, cermany.

THE Merchants' Bank of Halifax has declared a half-yearly dividend of 31 per cent.

The traffic for the week ending 16th June on the Great Western was \$92,710; showing an increase of \$5,727 over the amount for the like period last year.

THE Canada Pacific Railway, between Winnipeg and Prince Arthur's Landing, will be opened for passenger and freight traffic tomorrow, the 1st July.

THE Grand Trunk receipts for the week ending 17th inst. were S214,473, an increase of \$561 compared with the corresponding week last year.

WM. PICKENING of Galt, Ont., dealer in groceries and dry goods, has sold out his business --Cant, Laidlaw & Co., machinists and foundrymen of the same place, have completed their buildings.--Hay & Patterson, also of Galt, who lately purchased a property with the view of establishing a factory for all kinds of machine knives, are nearly ready for work,--" thus," says a correspondent, "adding one new industry and two factories to the already long list of the Manchester of Canada, which as shewn by the late election does not believe in the N.P."

MR. BROSSEAU of the frontier service at St. Armand has been suspended by Inspector Wolf of the Customs Department, charged with failing to make a return of certain moneys collected by him, and also for allowing some engineering instruments to pass into the Dominion without paying duty. Mr. Brosseau, who has been a long time in the service, and who is highly respected, pleads, that he was absent two days from duty painting his house, and that by an oversight he forgot to make the return until challenged by the Inspector. An investigation will be held to enquire into the matter. In the meantime aspirants to the office are losing no time, and applications are already being made for the position.



Leading Wholesale Trade of Montreal.

WAREHOUSE, { 517, 519, 521, 523, } MONTBEAL.

Some wonderful stories are being told of the prevailing business activity at some of the commercial centres of the Northwest, in striking contrast with the midsummer dullness which exists almost everywhere else. The prospect of abundant crops evidently has imparted a freer movement to merchandise in that quarter. The St. Paul Pioneer Press, for example, says: " The merchandise trade here was never better. Grocers report extensive sales; one house, to meet the demands of its customers, has been obliged to employ a number of men in addition to its already large force. This is but a sample of what other houses in the same line are doing. The clothing trade has shown marked improvement, with liberal demand from Wisconsin and from the Red River Valley and North, and from the line of the Northern Pacific. Hardware and kindred goods are booming.'

According to the following despatch, the decision of the Privy Council would appear to be against the legality of certain bills of sale in the Maritime Provinces: "In the case of the Bank of New Brunswick vs. McLeod, assignee of Deveber, the bank applied under the Insolvent Act of 1875 to Judge Watters to have certain property held by the assignce of L. H. Develer & Sons transferred to them, claiming the property under a bill of sale given by Deveber to the bank. Judge Watters held that the bill of sale was good. From this decision the estate appealed to the Supreme Court of New Branswick, which reversed Judge Watters' decision. The bank then applied to the Privy Council for leave to appeal from the decision of the Supreme Court, and on the 23rd inst. a cablegram was received stating that the Privy Council has refused to alter the appeal, thus sustaining the judgment of the Court that the bill ofsale was invalid. \$45,000 to \$46,000 was involved, which amount will now go into the general estate for distribution among the creditors."

A GENERAL storek-eper at Vandrenil, Que., A. Valois, is reported to have failed, with liabilities of about \$3,000 and assets in stock and realizable book-debts, estimated at \$2,726.

MR. F. McKENZE, owner of the Knappen House, Winnipeg, is taking action against several fire insurance companies who had risks on his property, lately destroyed by fire, and which the companies refuse to pay, owing to violation of conditions through the use of gasoline in lighting the hotel. Writs of attachment have been issued against moneys in the hands of local agents.

AN exchange says the Legislature of Newfoundland has abolished imprisonment for debt, except when fraud is proved against the debtor.

The report by Foreign Affairs Committee on the Bill providing for an American fish exhibition at London says that American fish production amounts to \$90,000,000 annually, and may, if judiciously managed, be increased ten fold, and supply the markets of the world. Oysters are exported to England in large quantities, and but for artificial propagation the supply would be exhausted in ten years.

The price of beef is so high that consumption is rapidly declining. The butchers chim that they make no more than when beef is cheaper, as they have to pay higher prices. Good beef is scarce, owing to the demand for shipment to Europe, and, anything fit to skin', is bought up by some dealers, and this also has its effect in lessening the rate of consumption in many households. The price is somewhat easier this week, owing to receipts of grass-fed beeves.



ton and Chas. C. Corneille, as John McArthur-& Son, has been dissolved by mutual consent, Mr. Pennington, brother-in-law of the senior partner, retiring from the firm. The business will be continued by theremaining partners under the new style and firm of McArthur, Corneille & Co. Mr. John McArthur, who established the business many years ago, has given but little attention to trade of late years, having the enviable faculty of being able to retire when one has made one's fortune-and to enjoy the pleasures of science and art at home and abroad, for which his natural taste and his acquirements so eminently qualify him.

615

JOSEPH A. LAZURE, retail dry goods dealer, this city, has assigned in trust to Mr. John Fair for the benefit of his creditors, all in this city. Lazure was a salesman in another St. Joseph street dry goods house only about eighteen months ago, and started for himself with but a small capital, which with the unfavorable weather of the past two seasons has proved in-

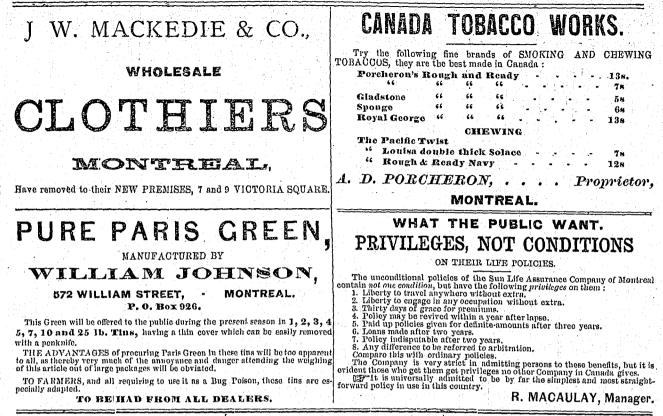
St. John, N.B., have made an assignment for the benefit of their creditors. This is a highly respectable firm, with a good standing heretofore, their business and reputation having been built up by Mr. W. G. Lawton, sen., who, being a man of strict probity, always met his bills promptly and fulfilled his engagements satisfactorily. The liabilities, it is thought, will probably amount to \$40,000 or \$50,000, although no statement has yet been seen.

A FAILURE in the Quebec boot and shoe trade is reported this week. Messrs. Hamel & Maguan, of that city, who commenced with little or no capital some three years ago, held a meeting of their creditors on Wednesday last in Quebec, when the firm assigned to two of their principal creditors, and an inventory of the stock is now being taken, preparatory to settlement. The liabilities are about \$18,000, and are pretty well distributed over the leather trade of Quebec and this city. It is stated that there will be a deficiency of some '\$2,000.

JAMES MARTIN, of Wingham, Ont., agent for agricultural implements, is currently reported in difficulties, and to have been absent from

J. H. CATHRAE, importer and commission dealer Charlottetown, P.E I., referred to last week, is offering to pay in full, at six, twelve, eighteen, and twenty-four months, without security. Mr. Cathrae has been in business some five or six years, and his trouble is attributed to the failure of the Bank of Prince Edward Island and other losses. His reputation is good, and it is stated upon good authority that he is about to remove to Winnipeg to commence business afresh. He is reported to possess an interest in some mining property in Newfoundland, and has a leasehold interest in his place of business and residence in Charlottetown.

A roung man named Henry Lockman is under arrest in Brantford, Ont., for selling goods alleged to have been stolen recently from Toronto wholesale merchants, whose representatives are said to have identified the goods. Among those victimized are Messrs, Hughes Bros, and Sage & Ço,



sufficient to carry him through successfully. His liabilities amount to \$5,041, with assets nominally the same. The assets, consisting chiefly of stock, are to be sold at auction next week.

WILLIAMS & Co., grocers, Toronto, have the bailiff in possession; Mrs. Costello, milliner, of the same city, is reported to have assigned; J. H. Campbell, general dealer, Schomberg, Ont., also assigned; T. H. Smith, hotel-keeper, London East, left town and his effects sold; John Young, boots and shoes, Dutton Station, Ont, failed and out of business. W. H. Darlington, felt roofing, etc., Toronto, sold out by the bailiff.

MR. M. P. RYAN, M.P., and for many years provision merchant of this city, has been appointed collector of Customs at this port, in the place of Mr. W. B. Simpson, superannuated. It appears that the latter hale and hearty middle-aged gentleman is not over pleased to drop the harness in which he has worked for the last 30 years or over.

The Rev. Mr. Wells seldom or never fails to be eloquent and edifying, but those who listened to his beautiful address on Wednesday last at the obscquies of the late Mrs. Nelson, wife of Mr. H. A. Nelson of this city, could not fail to perceive how nobly he can rise to the occasion. There are few families to whom Longfellow's lines do not apply :

"There is no flock, however watched and tended, &c."

The family who stood that day beside the departed wife and mother, is an exception, however, to the general rule, even in its widest application, the best evidence, as the worthy pastor remarked, of the worth of her who had gone from among them. Honors and riches, industriously and honestly acquired, have become the portion of those whom she has left to mourn her loss, but, however the degree thereof, nothing in the demeanor of any member of the family has ever indicated any departure from those sterling democratic principles which still continue to characterize the American families and their descendents in Canada through every degree of the social scale. Mrs. Nelson died at a comparatively early age, being only 58, but she had been a sufferer from ill-health for the last year or two. The family have our sympathy in their bereavement.

Matrimony from a Legal Point of View.— If you are a business man and about to get married, don't allow sentiment to overcome the proper settlement of your legal rights. By all means see that you have a contract of marriage, making your property separate and distinct from that of your wife, otherwise in the Province of Quebec you may find the law to step in and make provisions for you which may be entirely at variance with your pre-conceived intentions, and after marriage it is too late to alter that.

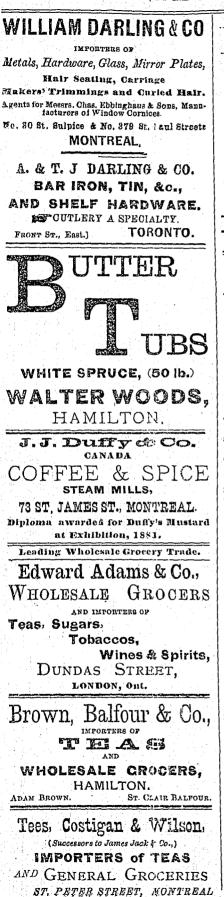
The Montreal Herald issues from the ashes of the late fire with fresh type, improved appearance and ardor undiminished: not so, however, the Canadian Spectator, which latterly had been printed by the Herald Company. The Spectator ascended in a flaming chariet the night of the fire, and has probably made its last appearance upon earth. We have not even the usual valedictory. The Spectator was started in January, 1878, having as manager or proprietor a man named. Osborne, who some months afterwards was sent to the Penitentiary. for some irregularities noted at the time. The property was bought in by the Rev. A. J. Bray, the editor, who has meanwhile conducted it with varying success. Considerable support was extended to the Spectator, chiefly owing to the popularity of the Editor, who has frequently remarked that all it required was business. management to make it pay. Some two or three years ago a Mr. Lankester, fresh from England, put some \$3,000 into the business, but retired after a brief experience. The Spectator was shortly afterwards converted into a joint stock corporation with \$10,000 capital, one half the stock having been taken by Mr. Bray. When the amounts paid in became exhausted, a Mr. Walsh, of Ingersoll, bought some of the shares and endeavored to invigorate the business, but after a trial of some months he disnosed of his interest to a fellow-townsman, Mr. C. H. Sorley, but who was evidently little more successful as manager than his predecessor, for he retired some months since after the concern had arranged a compromise with its creditors at 25c in the dollar. Notwithstanding the undiminished hopefulness and the brilliancy of its leading spirit, it was felt that for some time past the days of the Spectator were drawing to a close, when the fire in the Herald building last week put an end to any doubt on the subject. Peace to its ashes.

A DARING attempt at swindling three or four of our banks was made in this city during the last few days by the old method of raising and forging drafts. Two strangers, evidently from the other side of the line, and representing themselves as commission men, rented an office in St. John street, paying a month in advance. A lad was engaged, whose duty it was to visit



hundred dollars. Early on Monday two of the parties drew in person \$390 of the deposit. The credit was shortly afterwards increased by the deposit of a draft on the Bank of British North America here for \$2,985. This draft had been

time to scrutinize the men or the paper. They represented themselves to the Merchants Bank Nationale, the cheque was accepted, and he was as buyers of lumber. The original draft for handed a blank parcel, supposed to contain the money. He was immediately shadowed by the \$20 on the Bank of Montreal has not yet been detectives, but they in turn were evidently presented for payment.



H. R. BEVERIDGE & CO., 160 McGill Street, Montreal, IMPORTERS OF

West of England, Scotch and French WOOLLENS

TAILORS' TRIMMINGS. FINE

15 SOLID REASONS WHY THE WILLIAMS MACHINES

ARE THE BEST TO BUY.

- 1st. They are built on the most approved mechanical principle.
- 2nd. Only the very best material is used in their construction.
- 3rd. All the essential working parts are made of finely tempered English steel. 4th. The fitting and adjustment is done by the most thorough and skilful workmen that money can procure. 5th. The wood work is made of the best black walnut, thoroughly seasoned and beautifully
- polished.
- 6th. Our new patent Anti-friction Stand lessens the noise and makes the machine run light and easy.
- 7th. They are the easiest machine to learn to operate.
- 8th. They are so extremely simple that a mere child can use them.
- 9th. The self-threading arrangement does away with more than half the work of threading machines.
- 10th. They never get ont of order if well oiled and properly used. 11th. with proper and intelligent care, a genuine Williams Singer will last an ordinary lifetime,
- 12th. They are built by a Canadian company, and the money paid for them circulates in Canada, and adds to the prosperity of the country.
- 13th. They are the most popular sewing machines in the market.
- 14th. They are built by a strong, reliable company, whose guarantee is of some real value. 15th. They give better satisfaction than any other make.

HEAD OFFICE:

347 NOTRE-DAME STREET. MONTREAL.

Che Nournal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, JUNE 30, 1882.

THE ELECTIONS AND THEIR CON-SEQUENCES.

There were few persons acquainted with the state of public opinion in Canada who had any doubt as to the result of the recent appeal to the people on the question of protection to native industry. Th

most sanguine of the supporters of the Opposition only ventured to claim a small majority, and this it was anticipated would have been obtained by means of a considevable majority from the Province of Ontario. Looking to the general interests of the Dominion, it would have been unfortunate if there had been even an appearance of the Province of Ontario being subjected to the domination of the other Provinces, and especially Quebec. The electors of all the Provinces have pronounced their deliberate opinion that the fiscal policy of the Canadian Government is to be based on the principle of pro-

tecting native industry. There were of course a number of side issues, especially in Ontario, but the main question was whether the present fiscal policy was to be maintained. It would have been strange if any other verdict had been given by the electors, when the utterances of the leaders of the Opposition are taken into consideration. Mr. Blake throughout the campaign, gave no clue whatever to the fiscal policy which he would have recommended, if successful, and during the last session his policy seems to have been to attack special items in the tariff rather than the principle of protection, We have more than once pointed out that there are no advocates of free trade in Canada, using that term as it is understood in England. The favorite expression of those who concur in opinion with Mr. Blake is "incidental protection," the meaning of which term is that duties may be imposed, avowedly for revenue. which will nevertheless afford protection to Canadian industries. Nothing of the kind is known in England, as the practice is to impose excise duties on all articles manufactured at home, to an equal amount with the import duty on the foreign articles. No such principle has ever been advocated by those whostyle themselves free traders in Canada, so that the import duties are in reality protective, though said to be so incidentally. Notwithstanding the much higher duties imposed in the United States, British manufactures are still largely introduced into that country. The imports from Great Britain into the United States may be placed in round figures at \$200,000,000, and these are chiefly manufactures, the duties on which might be described as incidentally pro tective.

It is quite clear that Mr. Blake and his supporters have taken up a position that is wholly at variance with public opinion, and that has had the effect of detaching from their party many of their old supporters. It will be long before they will be able to recover the ground that they have lost. The principle of free trade, as understood in England, would find few, if any, supporters in Canada, owing to the conviction that, situated as the Dominion is in regard to the United States, "it would be most dangerous toadopt a fiscal policy. that would enable that great country. with twelve times our population to send all its manufactures and other products into our markets free of duty, while all our exports are excluded from theirs by prohibitory duties. Free trade, as the term is understood in England, is hardly possible in America, and most assuredly has never been advocated by the present Canadian Opposition leaders. It may be affirmed with safety that, if Great Britain had been situated as America is to day, free trade would never have been adopted as its national policy.

We had occasion in our last issue in noticing Dr. Goldwin Smith's article on Peel and Cobden, to direct attention to the selfish motives by which the advocates of free trade were actuated, and it is not irrelevant to remind our readers that precisely similar motives are ascribed to our Canadian manufacturers by the Opposition for their advocacy of protection. The old fiscal policy of Great Britain was protective. Duties were imposed on imports of every description. The manufacturers, when they found that there was a necessity of obtaining large quantities of food from abroad, on which duties were exacted, organized themselves into a league to procure the abolition of all taxes on food. It is a matter of notoriety that they subscribed enormous sums to the anti-corn law league, which Cobden termed investments, which they expected to be repaid them, and which were repaid them a hundred fold. This is what our manufacturers are charged with doing to support their interests. The landed interest in England desired protection, and the manufacturers free trade, both to promote their own advantage. The manufacturers gained the battle, and the duties on food were abolished, after which the manufacturers were unable to maintain protection on their own products. and all manufactures were admitted free. In America the case is reversed. The United States and Canada, being both exporters of food, have no object in trying to raise its price. On the other hand, the price of wages is higher in America than in Europe, and the meaning of free trade. in the true sense of the term, is to expose American manufactures to a competition with countries where wages are much lower than they are here. Those engaged in the various domestic industries, whether employers or operatives, are interested in obtaining protection from foreign competition, and it is chiefly in view of the interest of the agricultural classes that free trade is advocated. It is pretended by the free traders that, inasmuch as America exports food, the price is regulated by the foreign demand, and that the agriculturists are interested in having all manufactures free or at very low duties. This has been a prominent question in American politics for a great number of years, but there is as yet no indication that any serious reduction of import duties will be made. If the United States were to reverse its fiscal

policy, and to reduce its import duties, now far higher than our own, to rates much lower than ours, it would become a matter of grave consideration whether it would not be expedient to imitate their example. There is, however, no ground for anticipating any such change, and we therefore feel assured that the present tariff will be maintained in its integrity. It by no means follows that there will not be alterations in particular items, and it is well known that, in regard to specific items there are considerable differences of opinion among the warmest supporters of the National Policy. .It may be hoped that after the victory which it has obtained the Government will be disposed to act with moderation, and to remove any defects in the tariff which may be satisfactorily proved to exist,

THE BANK STATEMENTS.

The bank statements, an abstract of which will be found below, show an increase in the liabilities and assets of more than two millions, caused chiefly by an increase in the deposits. The circulation has decreased by nearly a million. The discounts are about \$37,000.000 in excess of the corresponding period of last year, but the circulation and deposits have increased in proportion. The amount due by the foreign agencies is considerably less than last year, and the specie and Dominion notes about two millions more: The Government circulation of large notes has increased by about \$400,000 during the month, and there is a slight decrease in the small notes. On the whole, there is nothing in the statements to cause anxiety, unless it be the increase of the deposits and the uncertainty as to their being called for. It seems far from improbable that there must be a considerable amount of money lying in the banks waiting investment, and, if so, it augurs well for the prosperity of the country :

April, 1882. May. 1832. Capital authorized505,766,666 \$65,266,669 Capital subscribed62,502,634 \$60,569,324. Capital paid up	Brow bound at the cost		
Gapital subscribed 62,520,534 60,599,234 Gapital paid up 59,998,237 58,509,060 LIABLUTIES. Girculation			
Capital paid up	Capital authorized	566,766,666	\$63,266,666
Capital paid up	Capital subscribed		60.599.234
Oirculation			58,509,060
D. Gov. dep. on de- mand	LIAB	ILITIES.	
mand	Oirculation	\$32,712,336	\$31,861,044
mand	D. Gov. dep. on de-		
notice	mand	6,070,255	5,796,525
notice	D. Gov. dep. after	interio de la composición de la composi La composición de la c	
Gov't Contracts and Insurance		5,102,717	6,752,717
Insurance 852,932 886,471 Prov. Govt. on de- mand	Deposits Security for		
Prov. Govt. on de- mand	Gov't Contracts and		그 친구 가지 가지 않는
Prov. Govt. on de- mand	Insurance	852,932	886,471
mand	Prov. Govt. on de-		
Prov. Govt. aft'r notice. 1,186,157 1,036,157 Other deposits on de- mand	mand	652.516	642,990
Other deposits on de- mand	Prov. Govt. aft'r notic		1.036.157
mand			
Other dep. aft?r notice. 45,753,448 46,219,684 Loans or deps. 97 other Can. Banks, unscoured		46.891.689	48.506.137
Loans or deps. by other Can. Banks, unsecured 1,731,986 1,710,945			
other Can. Banks, unsecured 1,731,986 1,710,945			
unsecured 1,731,986 1,710,945			
		1 731 986	1 710 945
	out battin Outfaurant	191910000	-1-202140 r

		فكنف سيتمشد
	all and a second	
Do. in foreign coun-		101 001
tries	107,283	101,391
do. in the U. K,	2,798,599	2,387,037
Other liabilities	182,475	664,550
M-4-1 31-1 11-11-1	145 001 450	21 40 0 10 0 40
Total liabilities §	3145,861,459	\$148,048,049
AS:	SETS.	
Specie	\$6,874,733	\$7,259,174
	9,355,511	9,912,396
Dom. notes	0,000,011	0,012,000
Notes and cheques on	1 004 100	E 007 000
other Banks	4,694,106	5,727,386
Due from Banks in		0.000.000
Canada	3,129,148	2,602,399
Due from Age's or B'ks	1	
in for'n, countries	16,224,704	16,986,975
Ditto, in U. K	1,608,399	1,515,983
and the second second		
Available Assets	\$41,886,601	\$40,004,313
G 11 Gm	(B1 000 000	F1 100 000
Gov. deb. or Stk	\$1,099,336	\$1,109,069
Loans to Dom. Govt	951,972	944,583
do. Prov. Gov	963,203	953,578
Securities other than	1.0	
Canadian	1,753,819	1,768,486
Loans secured by other		
than Canadian Secu-		
rities	15,369,210	15,309,429
Loans to Municipal		
Corporations	1,048,951	1,367,412
Loans to other Corpo-		
rations	10,042,068	9,390,751
Loans to or Deps. in		
other Banks, un-		
secured	1,182,102	1,362,167
	136,705,597	137,808,083
Notes overdue not	100,100,001	101,000,000
specially secured	1,297,446	1,188,654
Orandua volor anald	1,201,440	
Overdue notes, sec'd.	2,070,772	1,853,232
Real Estate	1,764,070	1,499,880
Mortgages on R. E.		Bon and
sold by Banks	540,545	783,624
Bank Premises	3,039,979	3,023,991
Other Assets	2,173,360	2,067,163
Total Assets	\$221,889,031	\$224,434,399
Dinatonal Liabilition	0 119 911	0.017.024
Directors' Liabilities.	9,112,311	9,017,834
Av'ge Amt. Specie	0 051 500	0 800 180
during month	6,351,720	6,786,476
Do. Dom. Notes	9,041,653	9,630,738

THE NEW YORK STRIKE.

Very serious inconvenience has been experienced in New York by the strike of the freight handlers employed by the railway companies, who demand three cents an hour extra wages, which their employers have refused to grant. There seems to be a good deal of sympathy with the strikers, owing to the serious advance in price of nearly all the necessaries of life. In the case of the recent strike it is alleged that not only has the trade of the city been seriously disarranged, but likewise that of a large portion of the country. Losses of considerable amount have been incurred, owing to the non-delivery and retention of freight. In such a city as New York the quantity of perishable goods arriving hourly must be enormous, and the contracts with railroad companies do not provide for the recovery of damages in such an emergency as has occurred. It is said that one ground on which the railroad companies refuse to accede to the demands of the strikers is that they would be immediately exposed to similar claims on the part of their yardmen, trainmen, and shop mechanics, and the journals that are most favorable to the strikers admit that there is foundation for the apprehension that is entertained. The complaint of insufficient wages is said to be general among the railroad employees, and even the locomotive engineers are said to be contemplating a strike.

So far the strikers have not manifested any disposition to commit violence. They have held at least one meeting and have committees organized to watch at the several depots, and have marched in procession through the city. The railroad companies seem to have obtained the services of a considerable number of what are termed green hands, including Italians, Germans and Irishmen. It is alleged that these raw and inexperienced men are causing more damage than their wages will amount to. A gang of Italians tumbled a dozen barrels of flour into the river and broke dozens of barrels of eggs. The freight handlers seem confident that they are masters of the position, and that their experience will enable them to command the labor market in the particular line in which they have been long employed. We shall watch with interest the progress of the contest between capital and labor.

We may add that the latest news is that the strikers are getting more violent, and that there is a probability of the movement extending and being more serious.

THE TURNPIKE ROAD QUESTION.

A most reprehensible letter has been published in the Montreal Wilness over the signature "Javolenus" on the subject of the recent decision of the Judicial Committee of the Privy Council, reversing a judgment of the Supreme Court of Canada, which condemned Her Majesty the Queen, or, to put the matter more plainly, the tax-payers of Canada to satisfy the claims of certain Quebec turnpike road bondholders for a large amount of principal and interest, for which the trustees of the turnpike roads near Quebec were in arrear. The anonymous letter, with the rather singular nom de plume, is evidently the production of a lawyer. It is not very uncharitable to surmise that it may be the production of the lawyer who advised and conducted the suit of the bondholders. On the merits of the claim we do not propose to say much at present. It most assuredly was never contemplated when the Quebec Turnpike Road Trustees were allowed to issue bonds that the Province incurred any liability in the way of guarantee, and we do not imagine that any such claim was preferred on account of the Montreal turnpike roads.

We presume from the fact that a majority of the Supreme Court judges decided in favor of the bondholders that something must have occurred to create a doubt, the benefit of which a majority of the judges of the Supreme Court gave to the bondholders, although two at least dissented from the judgment. Under such circumstances the Dominion Government could have taken no other course then to obtain a reference to the highest judicial tribunal in the Empire. The anonymous correspondent of the Witness throws no light on the merits of the question at issue, but complains most bitterly of Her Majesty's action in granting to herself "a special " leave to appeal to herself from the judg-"ment of the Supreme Court rendered "against her." No one reading the letter in the Witness would imagine for a moment that the real parties to the case were the tax-payers of Canada on the one side, and, on the other, the assignees of certain bondholders, who, some 40 years ago, lent money on the security of tolls to be levied by the trustees of turnpike roads. The Supreme Court judges, not having concurred in the judgment in favor of the boudholders, the Dominion Government most properly procured a reference to the judicial committee of the Privy Council, and which tribunal was at least wholly unbiassed.

The writer of the letter endeavors to create a hostile feeling regarding what he terms an improper exercise of the Imperial prerogative in reversing a judgment of the Supreme Court, but he could not venture to omit citing the words of the Canadian Act, prescribing that the judgment of the Supreme Court shall be final and conclusive, "saving any right "which Her Majesty may be graciously "pleased to exercise by virtue of Her "Royal prerogative." In the case under consideration Her Majesty was advised by the Ministers of the Crown in Canada acting in the interest of the tax payers, to refer to the Judicial Committee of the Privy Council the question at issue, and we feel assured that Canadian public opinion will sustain the reference. As to the merits, the legal luminary who enjoys the confidence of the Witness proposes " to deal with the matter in its legal and "ethical aspect, and with authorities in "hand," so soon as the judgment is enrolled. When that times comes we may have more to say on the subject.

THE BANK OF TORONTO.

It is highly satisfactory to notice that this year it has been found possible to transfer a still larger amount than last

year from the contingent fund, which is proof that the debts of a doubtful character have been found to have been liquidated more advantageously than had been at one time anticipated. This has enabled the directors not only to pay the usual dividend of 7 per cent., but to add to the the rest an amount sufficient to raise it to \$1,000,000, or 50 per cent. on the capital, the proportion at which it stood prior to June, 1879. The bank had held a considerable amount of bonds of the Toronto, Grey and Bruce Railway which have been disposed of advantageously. All doubtful accounts have been liquidated, and the bank is in a highly prosperous condition.

AN IMPROVED MONEY ORDER SYSTEM.

Mr. Carling has inaugurated his accession to office by the promulgation of a new money order system, which, however, must have been under consideration for a considerable time, as it must necessarily have involved much correspondence with the British and United States departments. The changes made are in the charges for orders in the United Kingdom, the United States and Newfoundland. It has been decided that in future all orders will be given in dollars and cents, and the rate of exchange will be about 101, which for small sums is as low as could possibly have been expected. The old rates were about 12 per cent. premium. The new form of money order will be printed both in English and French, and will be in universal use from British Columbia to Prince Edward Island on the 1st proximo. The money orders given in England on Canada will be in dollars and cents. The maximum order will in future be \$50, the equivalent of £10 5s. 4d. sterling. There has been a considerable improvement made in the mode of rendering accounts to the department and in recording money order transactions.

ONTARIO BANK.

We have observed with much pleasure that at the annual meeting of this bank there seemed to be entire concord among the shareholders, and that the old directors were unanimously re-elected. The reduction of capital by 50 per cent. was satisfactorily effected, five shares of \$40 each having been converted into one of \$100. The aggregate capital is now \$1,-500,000, and the net profits for the year were \$181,459, or over 12 per cent. A dividend of 6 per cent. has been paid and \$125,000 added to the rest. The circulation and deposits exceed \$5,000,000, and we learn from the report that the oredit and connections of the bank and its earning power have been retained unimpaired. The shareholders cannot fail to observe with much satisfaction that the management has been able to realize the sum of \$35,000 from the contingent account of \$92,952, provided for in the statement issued last October. The value of the stock in the market is upwards of 25 per cent. premium, so that Sir William Howland and his friends have had the satisfaction of finding their anticipations at the time when the reduction was proposed, fully realized.

INSOLVENCY.

Under our present law what benefit creditors obtain from their insolvent debtors it is hard to imagine. Our proceedings here are so costly that these matters are better settled outside of our courts. Now what benefit the debtor obtains is a question which may be answered thus :-- Your creditors have taken judgments against you, these judgments stand for thirty years; you need not try to go West for you will be capiased; you cannot go into business here for your earnings will be seized at once. You may get a partner and go in with him, but you may possibly find some creditor that will try to define your interest in the concern-In fine you may sit down for thirty years of your existence and contemplate the prospect; all the time the interest at six per cent is running on these judgments. In this space of time your interest represents your capital nearly twice over. With such prospects you are supposed by the law to be happy. Are we to have any legislation to change this? Is not thirty years too long for a judgment on a chirographic debt (i.e. ordinary debt) to last? Should we not have some manner of discharging a debtor as well as winding up his estate at the least possible cost?

BANK OF TORONTO.

The annual general meeting of the Bank of Toronto (being the twenty-sixth since the commencement of business) was held, in pursuance of the terms of the charter, at the banking house of the institution, June 21st, 1882. On motion of Alex. T. Fulton, Esq., George Gooderham, Esq., Vice-President, was called to the chair.

Moved by W. R. Wadsworth, Esq., seconded by W. G. Gooderham, Esq., and resolved, "that Mr. Walter S. Lee, and Mr. E. S. Cox be appointed scrutineers to receive the votes of the stockholders for the election of directors now about to take place, and to report the result to the cashier.

By request of the chairman, the cashier then read the following

REPORT.

The directors beg to submit for the consideration of the stockholders their twenty-sixth annual report. The year just closed, as is well known, has been remarkable throughout the Dominion for increased activity and expansion in every branch of trade. In consequence of which the business of the bank has improved in every department. All doubtful accounts have been finally liquidated, and the bonds of the Toronto, Grey and Bruce-Railway Company, the property of the bank, have been sold, realizing a usm in excess of the amount to which they had been reduced. Therefore your directors considered they were warranted in restoring the balance of the Contingent account to the Rest, which, together with the gain arising from the sale of the Toronto, Grey and Bruce railway bonds and the surplus profils of the year, now makes the "Rest" as formerly—one million dollars.

Net Profits of the yet provision has been bad and doubtful d ing Interest due t	made for all lebts, deduct- to Depositors.		
and rebate on Curr amounted to From Contingent Fu Gain from the Sale	nd	231,367 200,000	66 00
Grey and Bruce Rai To which add balance ward from 1881	lway Bonds e brought for-	50,000	
		\$487,188	32
This sum has been Dividend No. 51- per cent Dividend No.52-3] [-3} \$70.000 00		

cent	10,000 00	
dded to Rest	340,000 00	\mathbb{C}^{2}
Carried forward to next		÷
year	7,188 32	
		32.

The directors are again called upon to record with the deepest regret a further loss the bank has sustained in the decease within the year of two of its late presidents, William Gooderham and James G. Worts, Esquires. The former had presided over the institution for a period of seventeen years, while the latter, almost from its organization, was identified with its interest and progress; and in the opi-nion of your board the bank is indebted to them in a large degree for the position it now occupies. The memory of both will be ever held by their coadjutors in the highest honour. To fill the vacancy occasioned by the decease of Mr. William Gooderham, the directors elected Wm. Geo. Gooderham a member of the Mr. board. The directors, in conclusion, have pleasure in bearing testimony to the very satisfactory manner in which the officers of the bank have discharged their respective duties. The whole is respectfuly submitted.

(Signed), GEORGE GOODERHAM, Vice-President.

GENERAL STATEMENT,

31st May, 1882. Liabilities.

Notes in circulation – Deposits bearing in-	\$1,194,367 00
terest	3
Balances (due to	- 3,730,470 07
Banks in Canada	227,714 14
Balances due to	人名布布尔
Agents of the Bank	
in Great Britain	82,631 32
Unclaimed Dividends 192 (Half-yearly Dividend)V
payable 1st June,	
1882 70,000 (ហ
10,000 (

622

THE JOURNAL OF COMMERCE-FINANCE AND INSURANCE REVIEW

Total Liabilities to	\$5,305,375 03
the Public	2 000 000 00
Oapital paid up Rest	1,000,000,000
Interest	1,000,000 00
accrued	
on De-	
posit Re-	
ceipts\$34,350 00	
Rebate on	
Notes	
discoun-	
ted cur-	
rent 43,862 00	
and the second	80,813 00
Balance of Profit and	
Loss account car-	- 100 00
ried forward	7,188 32
	3,088,000 32
•- • ·	\$8,393,375 35
1	
	4ssets.
Gold and silver coin	
on hand	\$244,037 57
Dominion Notes or	
hand	
Notes and cheques of	
other Banks	
Balances due from other Banks in	
other Banks it	
Canada	
Balances due from Agents of the Bank	
in the United States	
Domini o n	
of Can-	
ada De-	
bentures\$133,042 4	9
Municipal	
Deben -	
tures 60,713 8	5
	- 193,756 34
a Namer (Araa) aa	
Total Assets imme	diately avail-
able	\$1,370,470 10
Loans and Bills dis	-
counted	\$6,037,863 56
Overdue debts no	
specially secure	
(estimated loss, nil	3,006 20
Overdue debts sc cured	- 4,065 00
Mortgages	
on Real	
Estate	
s ld by	
the bank\$12,786 0	1
Real Es-	
tate	and the second second second
other	
than	
Bank	
premises 4,884 4	8
	- 17,670 49
n	6,962,905 25
Bank Premises	. \$50,000 00
Bank Furniture	10,000 00
	60,000 00
an the second second second	C0 200 072 07
	\$8,393,375 35
/C*	ad) D Gamara
(Sign	
	Cashier.
	and the second

Toronto, 31st May, 1882.

Moved by George Gooderham, Esq., seconded by Alex. T. Fulton, Esq., and resolved :--" That the report now read be adopted, printed, and distributed to the stockholders."

In movie the stocknowers. In movies the adoption of the report Mr. Gooderham said: Gentlemen, I do not intend to occupy much of your time. The past year has been truly an eventful one in the history of the Bank, and, so far as the result of the year's business is concerned, we have certainly good reson to comparability ourselves. After good reason to congratulate ourselves. After paying a dividend of 7 per cent, and providing for all bad and doubtful debts, we have \$90,-000 of surplus earnings, \$50,000 from the To-ronto, Grey and Bruce Railway Bonds, and the

Contingent Fund (\$200,000), in all \$340,000, as an addition to the Rest, making that fund now \$1,000,000, or 50 per cent. of the capital. This, I think, must be satisfactory to the Shareholders. During the year we have to regret the loss by death of two of the Bank's Presi-dents, Mr Wm. Gooderham and Mr. J. G. Worts. The former was president of the Bank for 17 years, the latter Vice-President for 23 rooms out gracedates the ameridance of the years, and succeeded to the presidency on the years, and succeeded to the presidency on the decease of Mr. Gooderham. Let me brielly review the affairs of the institution during the regime of these two geathemen. When Mr. Worts became Vice-President, in July, 1858, the Bank's capital was \$427,200; Rest, \$29,000-5 per cent. of capital; circulation, \$252,873; de-posits, \$139,698; discounts, \$643,085. When Mr. Gooderham was elected President; in July, 1864, the capital was \$500,000 + Best \$100,000 1864, the capital was \$\$00,000; Rest, \$100,000 121 per cent. of capital; circulation, \$460,855; deposits, \$803,660; discounts, \$1,661,227. Both worked hand-in-hand in the interest of the Bank from the time they became connected with Jank from the time they became connected with it, and now on their decease, and at the close of the year's business, the position of the insti-tution is as stated in the r*port, namely : capital, \$2,000,000; Rest, \$1,000,000-50 per cent. of the capital; circulation, \$1,194,367; deposits, \$3,730,470; discounts, \$6,937,863. Since the currencement of husiness 26 pers deposits, \$3,730,470; discounts, \$6,937,863. Since the commencement of business, 26 years ago, the Bank has paid 15 dividends at 8 per cent., 3 at 10 per cent., 4 at 12 per cent., 4 at 7 per cent. Being an average of 8.09 per annum during the whole period, and in addition adding nearly \$40,000 yearly to the Rest, likewise the capital was increased \$1,200,000, and allotted to the stockholders at 5 per cent. premium, at a time when the Rest averaged 50 per cent. of the capital, thereby giving them a clear bonus of 45 per cent. or \$540,000; but supposing the Stockholders instead sold their new stock at the market value when the allotment was Stockholders instead sold their new stock at the market value when, the allotment was made, they would have profited to the extent of 40 per cent. on \$200,000, 80 per cent. on \$500,000, 94 per cent. on \$500,000—in all \$950,-000. I therefore venture to state there is not a bank in the Dominion that has in this respect a banking contributed to the modifier of its so largely contributed to the profits of its stockholders as the Bank of Toronto. Had it pursued the course generally adopted by other banks, and allotted the stock at the rate the Rest bore to the capital, the Rest now would be nearly \$1,600,000, or 80 per cent. of the capital. I merely mention these few points, because I am aware it was a fixed principle with Mr. Gooderham and Mr. Worts, not to build up a Rest out of excessive premiums on new stock derived from the stockholders, hence the stock was always allotted at a nominal premium. For the future it may not be desirable to foreeast, but with a continuance of prosperity, I think it but fair to assume, the shareholders may reasonally look forward to a larger dis-tribution of profits than they have received for

tribution of profits than they have received for the past three to four years. Moved by S. Nordheimer, Esq., seconded by W. H. Beauty, Esq., and resolved :--" That the thanks of the stockholders are due, and are hereby tendered, to the vice-president and directors for their care and attention to the affairs of the bank during the past year." Moved by Henry Covert, Esq., seconded by Albert Gooderham Esq., and resolved :--" That the buildt be now opened for the election of directors for the consuing year, and that it he

directors for the ensuing year, and that it be closed at two o'clock this day, but if at any time five minutes shall have elapsed without a vote being tendered it may be closed by the scrutineers."

It was then moved by Alex. T. Fulton, Esq., seconded by Alfred Gooderham, Esq, and re-solved:—"That the chairman do now vacate his seat, and that S. Nordheimer, Esq, do take the chair.'

Moved by R. S. Cassels, Esq., seconded by E. S. Cox, Esq., and resolved, "That the thanks of the meeting be tendered to the Vice-President for his conduct in the chair."

We, the undersigned scrutineers, appointed at the annual meeting of the slockholders of the Bank of Toronto this day, declare the following gentlemen unanimously elected directors for the ensuing year:—Geo. Gooderham, Henry

Cawthra, Wm. Geo. Gooderham, Alex. T. Fulton, Henry Covert, W. R. Wadsworth, Wm. H. Beaity.

(Signed), WALTERS. LEE, Scrutineers. E.S. Cox,

Toronto, June 21st, 1882.

The new board met the same afternoon, when George Gooderham, Esq., was unanimously elected president, and Wm. H. Beatty, Esq., vice-president.

By order of the board,

(Signed), D. Coulson, Cashier.

ONTARIO BANK.

The 25th Annual General Meeting of the Ontario Bank was held at its Banking House, in Toronto, the 20th June, 1882. Sir W. P. Howland, the President, having taken the chair, it was

Moved by W. J. Macdonell, and seconded by O. A. Howland, "That Mr. C. Holland be appointed secretary of the meeting." Adopted. Sir W. P. Howland then proceeded to read

Sir W. F. Howing report :--the following report :--The directors have pleasure in presenting to the shareholders the 25th annual report, accom-panied by a statement of the result of the the two and and will st May 1882. business for the year ending 31st May, 1882.

The net profits after deducting cost of n:anagement, inter-est accrued upon deposits, and mak-ing full provision for all bad and doubtful debts, were \$181,459 93 From Contingent Fund (atter a full revaluation of all 35,000 00 assets)..... Which has been appropriated as follows :---Dividend No. 49, paya-

ble 17th June, at 6

per cent..... Added to rest 125,000 00

215,000 00

Balance of profits carried forward

\$1,459 93

\$216,459 93

90,000 00

The directors have great satisfaction in being able to state that notwithstanding the serious difficulties the bank has had to contend against, they are enabled from the earnings to pay a dividend of six per cent. for the full year, and, together with the amount recovered from contingent account, carry to the rest the sum of \$125,000, bringing that fund up to \$225,000, or 15 per cent. on the capital. Whilst the profits would have admitted of a higher rate than that declared, the directors are of opinion that in keeping the dividend at a moderate figure, and accumulating a reserve fund, they are pursuing the policy best calculated to ensure the future the policy best culculated to ensure the future success of the bank, and promote the interests of the permanent stockholders. The directors have pleasure in reporting that the credit and connections of the bank, and more particularly its carning power, have been ret-ined unim-paired, and with a continuance of prespect but in the computation that here are an earlier to the the the country they have every confidence that in time the bank will fully retrieve the losses made in past years. In accordance with your resolution passed at the general meeting held on the 30th day of November, 1881, application was made to Parliament at its last session to reduce the capital stock of the bank, and after a careful investigation by the Banking Com-mittee an Act was passed fixing the capital at \$1,500,000, and the shares at \$100 each. Respectfully submitted,

W. P. HOWLAND, President.

Moved by Sir W P. Howland, seconded by D. Mackay, "That the report now read be adopted." Adopted.

Toronto, 20th June, 1882.

Govern-

Dominion

Moved by Alderman Hallam, and seconded by Mr. Jumes Grahum, "That the thanks of the shareholders be hereby given to the presi-dent and directors for their efficient management of the affairs of the bank during the past year." Adopted.

Moved by Alexander Wills, Esq., seconded by R. S. Cassels, Esq., "That the thanks of the shareholders be given to the General Manager,

shifeholders de given to the General Manager, the managers, and other officers of the bank for the faithful performance of their duties during the year." Adopted. Moved by F. Arnoldi, Esq., seconded by C. S. Gzowski, jr. Esq., "That Messrs. James Graham, W. J. MacDonell, and J. K. Macdon-ald be requested to act as scrutineers, and that the bellower den year, expressions the balloting do now commence, and that it close at five o'clock, but if at any time five minutes shall have expired without a vote being tendered the ballot shall be closed by the scrutineers." Adopted,

The scrutineers reported as follows :-We, the undersigned scrutineers, appointed at the annual meeting of the Ontario Bank, held here this day, do declare the following gentlemen unanimously elected as directors of the bank for the coming year, viz.: The Hon. Sir William P. Howland, Colonel C. S. Gzowski, Hon. O. F. Frazer, Alexander M. Smith, Donald Mackay, George Maclean Rose, and O. A. Massey.

JAMES GRAHAM, W. J. MACDONELL, J. K. MACDONALD, Scrutineers.

To C. Holland, Esq., General Manager, Ontario Bank. The newly-elected board met directly after the meeting, when Sir W P. Howland was re-elected president, and Colonel Gzowski vice-uncident. president.

GENERAL STATEMENT, 31ST MAY, 1882. -

Liabilities.

Notes in circulationS	1,149,940	00	
Deposits			
bearing			
interest \$2,015,676 10			
Desposits			
not			
bear-			
ing in-			
terest 2,127,538 80	4,143,214	00	
Balances due to banks	7,190,214	20	
in Canada	113,401	65	į
Balances due to banks	~ , - 0 ~		ł
in Great Britain	221,187	25	
e de la composition de		<u> </u>	
Total liabilities to			
the public	1	\$5,627,743 80	ł
	1,500,000		
Rest	225,000	00	
Rebate on current	70.000	41	
paper Dividends unclaimed	59,038 3,485	50	
Dividend No. 49, pay-	0,400	30	
able 17th June	90,000	00	
Interest accrued on	00,000	vv	
dei osits	50,400	02	
Balance of profits			
carried for ward	1,459	93	
		- \$1,929,384 12	ļ
이 있는 것을 위한 문제 문제	14	المحتو سيبد ال	
	10 A	\$7,557,127 92	2
4	sets.		
			ļ
Gold and silver coin.	\$ 193,060	10	
Government demand	499 790		
notoe			

279,461 08

107.183 11

64,950 11

2,723 65

- 51

Notes and cheques of

Balances due from

ada.... Balances due from agents of the bank

in United States

ment.....

due by Dominion Govern-

Balances

other banks

other banks in Uan-

Dominion	コント おうえい ちにつびたい パート
ment debentures	2,000 00
Total assets immedi-	
ately available	
Loans and bills dis-	
counted (including	
	2 001 160 00
advances on call) \$	9,984,168 83
Debts secured by	
mortgages a a d	
other securities	134,763 11
Debts not specially	
secured (estimated	
loss provided for)	6,610 46
Real estate, the pro-	
perty of the bank	
(other than bank	
premises),	109,960 45
	100,000 45
Mortgages on real	
estate sold by the	
bank	21,698 00
Bank premises (in-	
cluding furniture).	159,842 08
Other assets not in-	
cluded under fore-	
going heads	1,897 94
PourP mercrommer	1,

\$7,557,127 92 C. HOLLAND, General Manager.

\$6,418,960 87

FIRE RECORD-INSURANCE.

ONTARIO.

Toronto, June 22 .- Two stores on Youge St. damaged; insurance only \$900 in Queen's. Parkdale, 22.-Two unoccupied dwellings Parkadae, 22.—100 undertified uwerings burned to ground; cause incendiary. Mitchell, 22.—Cellison Honse and adjoining building burnt; loss \$5,000; insured in Gore Alutual for \$3,000. Brockville. 23.—Starr Gill's candy factory burnt; loss \$35,000, insured for \$22,000. Inctory burnt; loss \$35,000, insured for \$22,000. Peterboro, 23.—List of losses and insurances by fire here are as follows:—Robt. Innes, insured in Royal for 5500, loss \$200; D. Perland, Canada Fire and Marine, for \$600, loss \$200; Miss Ferguson, Phœniz. \$1,000, loss \$2,000; Mrs. M. Clementi, North British and Mercantile, \$1,500, loss \$800; R. Hall, North British and Mercantile, \$1,000, loss \$2,000; T. Dolan, Liver-pool and London and Globe, \$500, loss unknown.

HALIFAX MARKETS.

Weather variable, but on the whole favorable to the growing crops. Country said to be not over from five to ten days behind former sensons. In some sections hay and coarse grain crops very promising. Fishermen are having an increasing artch of fish, so that hopes are being entertained of a fair average in that industry. Business improving since elections, and a more hopeful feeling prevailing since the ice blockade is raised and all branches of industrial pursuits looking up. Sweets are higher, in sympathy with outside markets. Fish have commanded outside prices. Preadstuffs have been fairly active at a slight decline. Waquote: Good to choice Patents, S7 to \$1.50; good to Uhoice Superiors, \$6.65 to \$6.70; Good to Choice Extras Brands Superior, \$6.40 to \$6.50; Superfine, ¥6 to \$8.10; Onimenl, ¥5.70; torn-meal, \$4.40; Bran, \$18 a ton; Oats, 50c to 55c bustel. Butter 20c to 22c for fair to grood. Dairy Pork, 21c for Mess and 16c for Prime Mess. These prices are thirty days for months and 2 per cent. advance to quotations.

Financial and Commercial

MONTREAL WHOLESALE MARKETS.

THURSDAY, 29th June, 1882.

This is not the season for heavy operationsprobably the dullest period of the year-but it is the time for taking careful observations, and prudent business men are scanning the horizon with critical, anxious thought. The commercial atmosphere does not at present scem clouded, however, with any mists calculated to awaken fears for the Fall trade. As expected, with three holidays this week, the markets have assumed a rather flat, uninteresting character, and with the exception of the steady upward movement for pork, etc., and some kinds of oil, there are few fluctuations in values to note, and those few unimportant. With a continuance of existing conditions, the harvest throughout Europe as well as America will be exceptionally good ; crop prospects on both continents were perhaps never better. The local money market rules steady, with a good demand at the banks for accommodation, and rates are, if anything, a trifle more stringent,-call loans on stock being negotiated at 51 to 6 per cent., and time loans and mercantile paper quoted at 6 to 7. The very high rate for money prevailing at present in the New York market was, as our readers may remember, foreshadowed, even as to date, in our article on "The Financial Situation," in our issue of 30th December last. Sterling Exchange rules dull, at 109 between banks, and 109} over the counter. A small business in drafts on New York at } discount. Stocks have ruled generally firm and advancing since last Thursday, without special feature; Montreal Bank has ruled about steady, selling this p. m. at 208, and buyers closing at 2073, as a week ago. Ontario has fallen about 3 per cent. or the week, buyers closing at 123. Merchanis' is 1 per cent. stronger, closing to-day at 1274 bid. Commerce about stendy, but Montreat Telegraph has declined 14 per cent., while City Gas has, under a reaction, udvanced 3 per cent. for the week.

Transactions to-day: Morning Beard.--178 Montreal at 2084; 75 St. Paul at 1344; 220 Commerce at 1424; 205 do. at 143; 90 Gas at 166; 300 Merchanis' at 127; 110 Richelieu at 76, Afternoon Board:--115 Montreal at 208; 20 Molsons at 1274; 130 Merchants at 1273; 25 Commerce at 143; 75 Richelieu at 753; 50 St. Paul at 1341.

ASNES.-Receipts moderate. Sales of First Pots at \$5.20 to \$5.30, closing quiet in conse quence of a slight advance on freight. Seconds \$4.75. Thirds \$4.25. Pearls are nominal at 59.00, buyers and sellers apart. Receipts since 1st January 3,837 barrels Psts, 316 bris Pearls. Deliveries 3,905 bris. Pots, 215 bris. Pearls. Stock in store at six o'clock on 29th June, 731 brls Pots, 130 brls. Pearls.

CATTLE, ETC.-This market has been dull for the past week, owing chiefly to poor quality and insufficient supply of grass-fed cattle. The receipts of stall bensis have been small, and quotations for choice range from 64c to 74c, and mediums and fair grades from 45c to 55c. Purchases for the local trade were made at the same figures. Lambs were in good demand, and sold at from \$3 to \$5 each. demand, and sold at from \$3 to \$5 each. Arrivals of Sh ep were small, and prices remain steady at from \$5 to \$9 each as to size and quality. Calues scarce and dear, prices ranging from \$5 to \$12 each for fair to choice. A few lots of live Hogs sold at from \$7.50 to \$8.25 per 100 lbs. Shipments of live stock from Canada to Great Britain for week ending July 1st, 1882, as reported by O. H. Chandler, insur-ance and shipming acent. were as follows: 1st, 1882, as reported by O. H. Chandler, insur-nace and shipping agent, were as follows: SS. "Mississippi" to Liverpool, D. McIntosh, 120 cattle; F. R. Lingham, 260 sheep; J. & C. Coughlin, 650 sheep. "City of Lincoln" to London, F. R. Lingham, 391 cattle, 933 sheen. "Helvetia" to London, C. M. Acer & Co., 42 enttle, 694 sheep. "Buenos Ayreaa" to Glas-gow, N. Kennedy, 152 cattle, 130 sheep. Total this week, 705 cattle, 2,697 sheep. Total pre-vious week, 449 cattle, 314 sheep. Also for

Boston, SS. "Bulgarian" to Liverpool, F. R. Lingham, 106 cattle.

Day Goops.—There are few travellers out just now; the great majority are at home preparing for their Fall trip next month (July), with samples of general imported goods. The buyers in the English market for Montreal houses have nearly all returned, and it is becoming an interesting question as to whether importations will be heavier this year than last. It is, of course, too early yet to form much of an estimate, but while some houses have wisely purchased to a smaller extent than last year, in view of the heavy stocks in many lines in the stores of country merchants, held over from last Fall and winter seasons, there is reason for believing that, on the whole, imports will probably be somewhat heavier than last year; and miless all the circumstances of sale prove most favorable there may be a re-action, and then commences the tug-of-war. Stocks of Ganadian cottons are coming forward freely now from the mills who are filling back orders, and the trade have no difficulty in supplying their customers. Payments generally reported good, although there are exceptions.

FLOUR AND GRAIN .- The English brendstuffs' markets have continued strong during the week, and to-day there is no important change advised ; floating cargoes of Wheat are firmly held, and spot offerings are strong. Imports into the United Kingdom for the week show an increase of 5,000 qrs. Wheat, 65,000 qrs. Corn, and 20,000 bris. Flour, as compared with those for the week previous. The efforts of the "bulls" in Chicago this week to inflate the market for wheat have not proved very successful; yesterday the market closed a fraction lower, but to-day an average advance of 1c was established for July and August deliveries, and New York is a shade better for No. 2 Red Winter. It is now believed that July wheat in Chicago has been over sold to a much greater extent than has been supposed. The local market has conbeen supposed. The local market has con-tinued quiet; there has been a fair demand for wheat, and sales of Canada White at \$1 31 to \$1.314; of Canada Red Winter in store and alloat at \$1.35 to \$1.36, also of a cargo of Canada Spring to-day at \$1.372. In coarse grains Pease have been moving off in cargo lots at 95c to 974c, and Oals in good demand at 43c to 44c at which lighters some heavy corgons 43c to 44c at which figures some heavy cargoes have changed hands. Rye was offered yesterand the set of the set

FREMEWIS.—Steady, at is 9d to 2s for heavy grain to Liverpool and Glasgow, 3s 14d to London, and 3s to Bristol, and 4s to Cork for orders. A small vessel was taken at 4s 3d at close of last week; none reported since.

DARY PRODUCE.—The Butter market has ruled quict, with prices favoring buyers somewhat. Choice Greamery has been sold to shippers at 234c to 23c, the latter figure being about the top price to-day; selected Townships brought 214c to 22c yesterday for export, and choice Western realizes 19c. The supply of *Ghesse* during the week has been more liberal, and values are somewhat unsettled at time of writing. A faverpool buyer here is said to be taking hold freely, and sales were reported yesterday at from 104c to 114c. The make this season promises to be large, and easier prices are looked for. At Woodstock yesterday trade was dull, only 740 boxes, out of 3,500, being sold. At Ingersoll on Tuesday sixteen factories registered 4,680 boxes June make; 10 other factories did not register, having sold up to 16th or 20th inst. 1,030 boxes sold; 430 boxes at 104c, 600 boxes at 102c, 300 boxes cousigned. Market dull, holders asking 102c or over. At Little Falls, on Monday last, owing to strike in New York. city, only 7,000 boxes offered and sold; 5,000 at 105c, 1,000 at 11c; prospect of

city scarcely holds price; firm otherwise; look for strong decline. At Utica, 26th June, 5,500 boxes sold at 104c to 10%c; bulk at 10%c; 1,500 consigned. In New York the export demand, especially for butter, is only moderate, and prices favor buyers. The Butletin of Tuesday says:—The uncertainty, not only as to the quantity, but the condition of snpplies, continues as a very decided unsettling influence upon this market, and all hands are more or less at sca in attempting to decide upon the course to be pursued. The average feeling favors the idea that dairy produce must remain easy or go lower, but in view of detentions on the railways, bad handling, etc., a great many lots are likely to show up in bad condition, and this it is hoped will help fine and choice, temporarily at least.

DRUGS AND CHEMICALS.--Business continues duil. In heavy goods there is not much doing locally, but some orders are being placed in England for Bicarb Soda at £8 10s. In fine drugs and druggists' sundries a fair amount of business is doing at unclunged prices, excepting Iodine preparations, which are a little lower. The war between the Iodine makers in England continues without any appearance of truce or peace. The heavy chemical market in England remains dull. Orders come in sparingly, and principally from the Continent; shipments to this side of the Atlantic being unusually light. The total shipments from Liverpool to Canada for May of this year was 1178 tons against 1713 tons for 1881, a considerable falling off for this year.

GROGE RIES.—*Teas.*—Auction sale yesterday was not attended with much success as to prices, which were moderate for most lots offered. At private sale there is only about the ordinary business doing. High grade Japans steady. Inferior qualities dull. Japanese mail advices to 2nd inst. are at hand, receipts of finest qualities had diminished. In China Green and Binck Teas dullness prevails. *Sugars.*—A further advance of $\frac{1}{2}$ is to be noted in Granulated Sugars, which are now held at $\frac{9}{4}$ in quantity by Reliners; $\frac{9}{4}$ to 100 are values in ordinary way. Yellows also slightly higher. Raw Sugars quiet. *Molasses.*—Prime Barbadoes held at 55c to 58c, some considerable quantities fair sold at reduction, but in ordinary trade there is but slight alteration. In other kinds not much doing. Syrups without cliange. Peoper still at extreme prices. Nutmegs—sales of ordinary in quantity under 60c; good to choice kinds steady. *Fruits.*—Valentia Raisins of choice quality steady. *Fruits.*—Valentia Raisins of choice quality scare and firm, some ordinary Elemes offering at about $\frac{8}{2}$, choice 9c to 10c. Malaga Fruit higher in New York, but with us unchanged. Curranis rather easier. Prospects of growing crops so far very good.

FRUITS.—Trade is reported brisk for the week, the demand increasing, as usual towards the approach of Dominion day. The supply of Oranges continues exceedingly light, while the demand is rather keen, and prices have further advanced. Valencias selling at \$14 to \$15 per case, and \$7 to \$8 per box; stocks are almost exhausted, and with the light receipts expected next week a further advance is reasonably looked for. Lemons have been in good demand this week, owing to the warm weather, and the market is very firm at \$6 per box for Palermos, and \$10 per case for Palermos or Naples; a further advance in prices is not improbable. Ontatio Strawberries arriving freely this week, about 100 crates being received yesterday and sold at 14e to 15c per quart box. Some unfair competition is complained of, it being alleged that Western shippers send representatives here to undersell the trade at figures below the market value. Owing to the continued freight handlers strike in New York the receipts of *Bananas* have been extremely light, and prices firm at \$3 to \$4:50 per bunch. Pineapples also

ⁱn light supply, and stocks here pronounced inferior; demand good at \$3 per doz. *Cocoanuts* scarce and firm at \$6 per hundred.

Fish.—Some lots of fresh Salmon have been sold during the week at 20c, this ligure having been paid for cases for shipment to points in Ontario. No arrivals of other kinds yet.

HARDWARE AND IRON .- A fair sorting-up business for the time of year continues to be done in both shelf goods and heavy hardware. A quiet movement in bar iron is reported at \$2 per 100 lbs for car lots, but it is stated that in isolated cases this figure has been shaded,— not by the general trade, however. *Tin plates* continue firm, especially in Liverpool, where Cokes are quoted at 16s. 3d. f. o. b.; in this market they are worth \$4.25 to \$4.50 ex-stare, as to brand. Sales are reported of charcoal, in as to braid. States are reported or concent, in lots of 100 boxes each, at \$5.25, and of 100 boxes Canada Plates at \$3.25. Iron is firmer in Glasgow, "Warrants" having advanced from 47s. to 49s. 6d., in consequence of the re-duction of stocks in Glasgow yards by 43,000 tons since 1st January last; and freights from Glasgow to this port remain high and un-changed. In short latest advices favor still higher prices for iron, and the outlook in Britain for metals is encouraging all round; the con-sumption has increased and the trade there seen to think that bottom figures have been touched. The local pig iron market remains very quiet ; quite a number of orders have been received, but for jobbing lots of from ten to forty tons each, at last week's quotations. Stocks here are extremely light, and transactions therefore small, and chiefly in Summerlee and Carnbroc. Small lots of Middlesboro' iron have been sold at \$20.50 ex-ship. There are signs of an ac-tive trade here in iron this coming Fall. Ingot tin and copper quiet, selling in a jobbing way at unchanged quotations. Bessemer steel steady at 23 c per lb. for sleigh shoe purposes. Window glass firm, with some prospects of a change in values.

HIDES AND SKINS.—Market continues steady, at unchanged rates. Receipts of native hides fair, averaging from 1,200 to 1,500 weekly, and the demand from tanners reported good at \$9, \$8 and \$7 respectively for Nos. 1, 2 and 3. Uar lots of western hides continue to change hands here at 94c to 94c for No. 1, but the tendency is upward. Landskins coming forward rather freely, and selling at 35c to 50c each, as to size and quality. Galfskins still bring 14e to 15c per lb. A well-known Chicago firm, writing under date 24th June, state: "Receipts of preen salt hides during the month of June are 60 per cent. short compared with corresponding month a year ago, and this shortage will remain good until at least our first Fall month. Stocks of G. S. H. are small, and with anything like our usual demand during the summer for any class of cowhides, we should say prices will be higher as the season advances. The crop question is now nearly settled by the business men of the country, so far as wheat, oats and grass is concerned. The crop of above creals no doubt will be the largest on record. Corn is backward, but in healthy condition. We predict a great stimulus in the hide trade soon. We quote G. S. H., 25 to 40 lbs, 9c; buff, 40 to 60 lbs, 8?c; grain cows, 55 to 56 lbs are; 5c; No. 2 cows, 35 to 60 lbs, 6?c, and scarce."

LEATHER.—Trade has been quiet all round, and with most houses dull. The week has been broken by three holidays, and some of the shoe factories have therefore been closed altogether. The only kind in quotable demand is plump, heavy sole, principally for the Western trade, and which continues very scarce. A sale of 1,000 sides Slaughter Sole at 27c is reported. In black leathers very link morement. It is stated by some local dealers that for Splits 27c net can be obtained in England, while not more than 25c can be realized for the same article here. Price-list unchanged. LUMBER.—Business rather dull; sales of small quantities, however, are pretty fair. The Ottawa river has been very high of late, so that the supply of logs and timber is plentiful. The lumber trade in New York also is dull, owing to strikes in the building trades.

Ons.-Stocks of nearly all kinds in this market light. Steam refined seal arriving slowly, and as stocks are expected to continue small for the season values are more likely to advance than decline; the demand at the moment is only moderate, as is usual at this time of year, and transactions principally in jobbing lots. One or two lots of 100 brls. each have changed hands this week at 70c; smaller quantities held at about 724c. Cod oil also in light supply, and no transactions in round lots to note; hast week's quotations rule firm. A remarkably strange feature is that not a barrel of Turpentine was to be had in the market this week; a shipment is expected to arrive this p.m., but meanwhile no transactions except for future delivery can be made, and the market rules firm at 75c to 80c por Imp. gal. Linseed stealy, with sales of jobbing lots reported at last week's quotations.

PETROLEUM.—There was a rumor during early part of the week that Grade had declined 10c per brl., but we fail to discover any sales at those figures. The firm action of American refiners in not reducing prices in U.S. in sympathy with low price Grade tends in a great measure to maintain quotations here, which are as previously issued. Demand not at all active.

Paovisions.—Liverpool market has cominued firm and upward in values; an advance of 6d each for lard and bacon was cabled on Tuesday, but yesterday the market ruled firm and unchanged. Chicago hog market was also firm, with an advance of 5c to 10c per 100 lbs. established; estimated receipts yesterday were 20,-000 against 14,922 on Tuesday. Pork continues to advance in Chicago, the July delivery being quoted 12½c higher yesterday, at S21.575; Lard also developed considerable strength, values advancing 20e per 100 lbs. The local market has remained quiet, but with values firm, and for pork advancing, in sympathy with the Western markets, which continue to move upward in values. Few sales in dealers' hands are very light; Canada Short Cut Mess is selling in jobbing lots at S25 to S25.50, and Western Mess at S24.25 to S24.50. Fairbanks' Lard continues firm and in steady request at 15c, some round lots having changed hands at that figure; little or no Canada Lard in the market. Hams worth 14½c to 15c; demand fair: Eggs quiet and firm at 17c; a good many have been bought at this figure during the week for export.

Wool—New *Fleece* is arriving in moderate quantities, and selling at 20c to 22c per lb. Stocks of pulled wool in this market have been pretty much all sold, so that no transactions can be reported, and values remain mominal.

AMERICAN MARKETS.

Bosron, June 29.— Flour unchanged, demand moderate. Sales of Superfine at from 53.60 to 54; extras, including choice Bakers, from \$4.50 to \$7.50; Winter Wheats range from \$6 to \$7; Patent Spring scarce, and selling from \$7.50 to \$9 for common and choice; Patent Winter \$6.50 to \$8.124. Cornment in moderate demand at from \$3.66 to \$3.70. Oatment selling at from \$7.25 to \$6 for common and finery. Hay, steady demand for choice at from \$21 to \$22; medium, \$18 to \$20. Butter quiet, prices unchanged; sales of choice at from 250 to 26c; fair to good 21c to 24c. Choese quiet, moderate sales at from 104c to 114c for choice, and 9c to 10c fair to good. Eggs in fair demand at from 18c to 184c for Canada and Eastern. Chanada Peas selling at from \$1.15 to \$1.20 per bush. Old Potatoes

selling at from \$1 to \$1.35; new southern range from \$4 to \$5.25 per bbl.

'Ohicago, 1.02 p.m. – Wheat, July, \$1.164; Aug., \$1.00½. Corn, July, 74%c; Aug., 75%c. Outs, July, 49%c; Aug., 40%c. Pork, July, \$21.624; Aug., \$21.80. Lard, July, \$12.124; Aug., \$12.27%.

Milwaukee, 1.00 p.m.-Wheat, June, \$1.33§; cnsh, \$1.334; July, \$1.334; Aug., \$1.104.

New York, 2.00 p.m.—Wheat, No. 2 Red, June, \$1.49; July, \$1.283; Aug., \$1.204; Sept., \$1.198; Oct., \$1.204. Corn, June, 823c; eash, 81c; July, 81c; Aug., 823c; Sept., 834c; Oct., 834c.

ENGLISH MARKETS.

LONDON, June 29, 1882.

(Beerbohm's advices)-Floating cargoes-Wheat firmly held; Corn, nothing offering. Cargoes on passage-Wheat stendy, Corn firmer. Quotations of Red Winter Wheat 50s. Liverpool Wheat on spot strong; Corn ditto. No. 2 Red Wheat 45s. 6d; prompt, 47s. Liverpool American West mixed corn, 6s 7½d; pens 6s 8d. Amount of Wheat on passage for the U.K., 2,125,000; Corn, 320,000.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, June 29, 1882. Since our last the general wholesale trade of the city has not varied a great deal. The volume of trade continues small, but a slightly better feeling is noted in several branches. In dry goods there is a little freer movement, the demand being of a sorting-up description, Buyers from the country are more numerous, and the trade appears anxious to dispose of goods. The stocks held are reported to be large, and is no likelihood of higher prices. Cottons are now casily obtained, and the production is likely to be in excess of the demand. The outlook is very favorable, the crops as a rule being good. Hardware is fairly active, with few changes in prices. In groceries the chi f movement is in sugars, which are very firm. Fruits scarce and firm. Provisions in small stock and higher in sympathy with the west. Breadstuffs quiet, with prices a shade lower. Remittances are, fairly satisfactory. The money market has been moderately active, with rates steady. Call loans have been made at 61 per cent., and time loans are nominal at the same rate. Commercial paper in limited offer and unchanged at 6 per cent. for prime and 7 for ordinary. Sterling exchange steady, 60-day bills are quoted at 1093 between banks and $109\frac{1}{2}$ to $109\frac{1}{2}$ across the counter, and demand bills at 1097 to 1101. Gold drafts on New York are 1-16 discount to par between banks. The stock market has been quie', and somewhat irregular. The chief movement has been in Federal, which has sold up from 1524 to 156. Montreal sold at 208 and 2071, Commerce at 1423 and 1422, Ontario at 1251, 1241, and 1241, Toronto at 1791, 180, 181 and 180, Dominion at 1923, 1924, and 193, Imand 199, Dominion at 1953, 1923, and 193, Im-perial at 185, Standard at 118, and Hamilton 50 per cent. stock at 114. Loan, and misoclane-ous share quiet and irregular, with sales of Con-sumers' Gas at 151, 1503 and 151, Ontario and Qu'Appelle at 1344, London and Canadian Loan at 125, 1274, 130, and 134, Western Canada at 2034 and 204, and Canada Landed Credit Co. at 128. The market closed quiet and steady today, with sales of Moutreal at 2084, Commerce at 1434, and Federal at 156 and 1564, and Building and Loan at 105.

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

Banks.	Bid June 22.	Bid June 29.	Loan Cos.		
Montreal.	208	208	Can. Permanent		
l'oronto	181		Freehold		
Ontario	126				204
Merchants	1273	1261	Bldg. & Loan.	105	1041
Commerce	142		Imp. Savings	105	107
Dominion	1923	193	Farmers' Loan.		1
Hamilton			Lond, & Can'dn		1
Standard	113	113	lluron & Erie.	159	158
Federal	155		Dom. Savings	116	120
Imperial .	136]]	Ontario Loan		
Molsons .	1	·	llamilton Prov	l	····

BOOTS AND SHORS.—There are a fair number of orders coming in for fall goods, but the sorting-up demand is rather restricted. Heavy shipments are expected later on. Prices are steady, and payments fair.

COAL AND WOOD.—The demand for coal is slack and prices steady. All kinds of hard, as well as the best soft, sell at \$6.50 a ton delivered, and second quality of soft at \$6. Wood is unchanged at \$5 a cord for hard, and \$4 for pine.

COAL OIL.—Trade is quiet and prices firm. Canadiaa refined is in moderate demand at 184c per gallon for barrel lots and 18c for five to ten barrels. American prime unchanged at 23c, and water white at 25c.

COUNTRY PRODUCE.—Apples.—There is but a small demand and business is restricted to barrel lots, with sales at \$6. Beans remain. steady at \$3 to \$3.25 per bushel, according to quality ; stocks are small, with business confined to barrel lots. Eggs continue in fair receipt and prices are a shade easier; case lots rule at 16c to 16g per dozen. Hogs are in limited offer and firm, with sales of a few lots at \$9.50 to \$10. Hops quiet and steady, with sales of small lots of choice at 25c to 25c and medium at 21c. to 22c. Onions are dull and steady at \$3.50 to \$4 per barrel; small stocks. Polatoes are in moderate offer and easier in absence of demand; a car sold on Saturday at \$1.20 per bag, but buyers would hardly pay that price now. Poultry is limited m supply and steady; chickens are quoted at 30c to 35c, fowls at 50c to 60c, and turkeys at \$1 to \$2 each. Tallow firm, with little offering; rendered sells in small lots at Sic to 84c, and dealers pay 44c. for rough

DRUGS AND CHEMICALS.—There has been a slight improvement in business this week; and values are generally steady. Oil Lenon is unchanged, at \$4.25 to \$4.50 per lb. Golden Seul Hool, 60c per lb., Cuittle fishbone, 45c. Optim is steady at \$4.75. Quinine easy at \$2.25 to \$2.40 per oz. Tartaric Acid firm at 63c to 65c. Cream of Tartar unchanged at 35c. Turpentine steady at 80c to 85c. Linseed Oil steady at 76c for boiled and 72c for raw. Gygerine easier at 43c to 44c. Potass Jodide steady at \$2.75 per gallon. Morphia firm at \$2.75 per gallon. Morphia firm at \$2 to \$3.25 in ounce. Cubeb berries steady at 65c per lb. Paris Green, 20c to 25c. Chemicals are quiet and prices firm. Dye-stuffs quiet; cochineal steady at 66c per lb.

FLOUR AND MEAL.—The trade in flour continues at a standstill. There is little demand, and prices asked are considered too high. The market is slightly easier, with offerings of a medium brand superior extra at 55.80, and 55.65 bid for a choice extra. The ordinary extra offers at 55.75, without buyers. The stock in store is 3,025 barrels against 2,765 barrels last week and 1,600 barrels the corresponding week of 1881. *Mran* is dull and easier, with a sale of a car on Saturday at equal to \$11.25. Outmeed quiet and firm; ordinary brands would bring \$4.90 to \$5 in car lots, and \$5.25 to \$5.50 in a jobbing way: Cornmeat firm at \$4.15 to \$4.25.

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BANK ONTAR Bank of Torc Bank of Torc Bank of Torc Bank of Han Canadian Bk Dominion Standard B. Federal Standard B. Federal Bank of Otta Imperial Bk Total, On Queue Montreal Brit, North A People's Nationale Income Carti	IS.	APITAL. Capital Authorized.	Capital. Subscribed.		1	LIABILIT				
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Morchants'. Quebec Union Total. C Nova Scc Bank of Yartu Hank of Yova Exchange Morch'ts Bka People's Ban Union Bank. Halifax Bank Halifax Bank Com. Bk of Y	Quebec STIA. nouth a Scotia. of Hallfx k	2,000,000 6,000,000 3,000,000 2,000,000 2,000,000 39,466,966 400,000 1,000,000 1,000,000 800,000 1,000,000 500,000	2,000,000 5,198,207 2,600,000 2,000,000 2,000,000 37,474,333 400,070,000 1,000,000,00 4,000,000 0,000,00 0,000,00 500,000,00 500,000,0	2,000,000 5,698,696 2,500,000 2,000,000 30,634,232 383,139,00 1,000,000,0 1,000,000,0 900,000,00 600,000,00 500,000,00 200,000,00	1,832,704 3,942,049 797,703 834,928 17,468,431 98,219,75 978,548,54 39,087,55 591,334,21 177,317,19 129,684,18 136,906,00 215,284,74	93,077 1,015,507 49,501 976 4,168,027 78,147 337,400 219,342 19,644 37,371	160,(03) 453,036 300,000 200,000 5,302,716 100,000	6,615 41,69) 53,486 4,100 678,727 	1,247 11,259 4,113 93,591 281,104 11,695	111,157
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Grand BANKS	dTotal	65.266.666 Other De- posits Paya- ble ou De- mand.	60,599,283.67 Other De- posits paya- ble after no- tice, or on a fixed day.	bS.509.060.22 Loans from or Deposits made by Banks in Can.secd.	3 31.801.044.44 or Deposita made by Banks in Canada unsecured.	Due to other Bks in Canada.	Due to oth Banks or Ag not in Canada.	er Fue t ts. Other Ba or Ager in Unit Kingdo	nks not includ- nts ed under ed foregoing	1,036,157.1 Total Liabilities.
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Total, Nova Scotia... New Brunswick. 84 Bk of New Brunswick 51 Maritime Bank 50 St. Stephen's Bank ... Total, New Brunswick

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Total		1,011,17			-								· 1		100,510

WHEAT.—This market has been dull all week, being somewhat influenced by the irregularity of outside markets. Prices in most instances are nominal, but quotations are slightly easier. Spring wheat sold in ear lots at \$1.32 on track for No. 1 on Tuesday, and at \$1.32 f.o.c. for No. 2 on Monday. Fall is quiet with no sales reported; No. 1 is worth about \$1.30 and No. 2 about \$1.27. The market closed quiet and easy to day, with No. 2 Fall worth about \$1.25. The stock in store is 171,011 bushels, against 172,400 bushels last week and 160,671 bushels the corresponding week of last year.

COARSE GRAINS.—Barley.—The only sale reported was a car by sample the latter part of last week at S5c. The stock in store is 4,511 bushels, the same as last week, against 17,921 bushels the corresponding week of last year. Oats are in fair demand, and prices have ruled firm on limited offerings; a car sold the latter part of last week at 43c on track, and since then they have been selling at 40c. The stock in store is 2,909 bushels, against 3,309 bushels last week of last year. Peas quiet and steady, with few offering; No. 2 are worth \$1c to \$2c. The stock in store is 3,786 bushels the corresponding week of last year. Hye dull and purely nominal. The stock in store is 13,986 bushels, the same as last week, against 125 barrels the corresponding week of 1881. Corn is quiet and firm at 92c to 93c in sympathy with few est.

FREGHTS.—Rail freights continue firm at 25c per brl., flour to Montreal, 41c to Quebec, 60c to Pictou, Truro and Halifux, and 55c to St. John, N.B. Ocean freights higher on flour and oatmenl, at 25 c per cental to Liverpool and Glasgow.

GROUENES.—There is a moderate trade doing, but it hardly comes up to general expectations. Fruits are very scarce and firm; Valencias rule at 10Åc to 11c; Sultanas, 11Åc to 12c; Ourrants, 6Åc; Prunes, new, 8c to 8Åc. Sugars in fair demand and firmer, with sales of granulated at 9Åc, medium refined at 8c and bright very scarce. Tens in fair request and steady. Fish are in better demand, with some receipts of fresh; Sard nes. 11c for 4s and 22c for 4s. Salmon, half barrels, 9c to 10c; Dry Cod, 5c per lb. *Pappers firm* at 27c for white and 10c for black in lots. *Rice* steady, with sales of round lots at 83.75. *Tobaecos* unchanged. Manufactured Black goods—3s, 6s and 12s, 30Åc to 42c. Bright goods—Navy, 48c to 57Åc; Myrtle Navy, 61c to 62Åc; Solaces, 41c to 50c.

HARDWARE AND I RON.—The condition of trade is fairly satisfactory; and the movement during the week has increased. There is a good sorting-up demand, with some orders from the North-West. Prices with the exception of heavy lines are steady. Remittances continue fairly satisfactory.

HIDES AND SKINS.—The hide market is quiet with but moderate offerings and a limited de mand. Prices are unchanged at $7\frac{1}{2}c$ for No. 1 green cows and $8\frac{1}{2}c$ for steers. Sales of a few small lots of cured were made at $8\frac{1}{2}c$. Calfskins in fair demand and firm at 13c for green and 15c to $15\frac{1}{2}c$ for cured. Pelts are unchanged at 25c and lambskins at 30c.

LEATHER.—Business is quiet, and by some dealers reported dull. Stocks of uppers and splits and prices a shade easier than those reported last week.

LIVE STOCK.—Cattle.—The receipts of cattle have not been large, but the demand appears to have dropped off considerably and prices are much lower. For want of buyers above 4c, a couple of cars of good butchers cattle were shipped to Montreal. The best cattle offering on Monday, averaging 1,000 to 1,100 lbs., sold at $4\frac{1}{2}$ c to $4\frac{1}{2}$ c, and ordinary at 4c to $4\frac{1}{2}$. Sheep are in moderate supply and steady at 5c to $5\frac{1}{2}$ c per lb. Lambs are much easier, there being sules at 32.50 to 54 a head; the supply was moderate. Calves steady, with prices ranging from S8 to 514 a head, according to quality and weight. Hogs are firm, offerings being limited; prices rule at 7c to $7\frac{1}{2}$ per lb.

PROVISIONS.—Butter.—There has been a good demand all week and prices are firmer than they were. A number of buyers are picking up country lots for export, and receipts here are restricted. The demand for choice butter in tubs or rolls is good, with sales in a jobbing way at 17c to 18c. Mediań lots bring 15c to 16c, and inferior 12c. Choice selections for export are taken at 16c to 17e in the country, and pound rolls on the open market sell at 20c to 22c. Bueon is firm, with a good demand; a car of long clear sold on Tuesday at 13c, and jobbing lots sell at 13d; to 13d; c. Cumberland Out is also firm at 12c to 12d; in a jobbing way. Rolls sell at 14c. Hams are also very firm and scarce; sweet pickled bring 13d; and a car of smoked sold at 14d; while jobbing lots of the latter sell at 15c to 15d; Mess Pork sells in small quantities at \$24, and Lard is firm at a 3light advance, quotations, now being 15c to 15d; Dried Apples in moderate demand and firm at 6g; to 7c. Cheese is firmer; sales at the factories have been made at 10d; and jobbing lots here sell at 11d; c to 112c.

WOOL—Fleece has opened more freely during the past week, and has been taken at 12c to 20c, the latter price being for the best received. Other wools are quiet, with pulled supers worth 27c to 27k and extra 32c to 34c, according to quality.

WOOL	WINANS & CO.	Cotton Warps Cotton Warps
WOOL	WOOLS of every description,	Cotton Warps Cotton Warps Cotton Warps
WOOL	at Boltom Prices, Send for Samples !	Cotton Warps Cotton Warps
WOOL	COTTON WARPS, Ist PRIZE,	Cotton Warps Cotton Warps
WOOL	Common numbers kept, con- stantly in stock. Orders filled with greatest	Cotton Warps Cotton Warps
WOOL	despatch. THE BEST WARPS	Cotton Warps Cotton Warps
WOOL	ever made in the Dominion. Satisfaction Guaranteed !	Cotton Warps Cotton Warps
	All 2nd hand Woollen Machinery in Ontario for sale on our books. Send for List 	
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S. R. PARSONS, FURNITURE ROOMS, 437 & 439 NOTHE DANIEIST. The Latest Styles of PARLOR DINING RUOM and BEDRIOOM FURNITURE, of best quality. Inspection invited,

S. CARSLEY, DRY GOODS, WAREHOUSE,
113 St. Peter Street,
MONTREAL,
<u>AND</u>
18 Bartholomew Close,
London.
n an an Argent (12) <u>an Angen</u> a an Angena an Argent (12). Tha an an an Angena a
NOW IN STOCK
GENTS' SILK UNDERWEAR, SHIRTS, PANTS, &c.
GENTS' BROWN CJTTON Shirts and Pants.
GENTS' MERINO FINISH Shirts and Pants.
GENTS' ELASTIC MERINO Shirts and Pants.
GENTS' STOUT MERINO Shirts and Pants.

GENTS' GAUZE MERINO Shirts and Pants.

GENTS' INDIA GAUZE Merino Shirts and Pants.

GENTS' SUMMER MERINO Shirts and Pants.

GENTS' SILVER GREY Merino Shirts and Pants.

GENTS' SHETLAND MERINO Shirts and Pants.

GENTS' ARTIC MERINO Shirts and Pants.

GENTS' BROWN BALBRIGGAN Shirts and Pants.

GENTS' FANCY STRIPE COT-TON Shirts and Pants.



Montreal, 29th June, 1882.

INTERCOLONIAL BAILWAY.

NOTICE.

Commencing July 1st, the passenger train from Point Levi at 1.20 P.M. on SATL RDAY'S (connect-ing with the 7.30 A.M. train from Montreal) will run to

LITTLE METIS,

Returning on MONDAYS, commencing July 3rd, at 7,30 A.M., reaching Point Levi at 3.15 P.M. These trains will run during the

SEA BATHING SEASON,

stopping at Rimouski, Bic, Cacouna, Riviere du Loup, &c., and connect at Point Levi, by ferry to Quebec. with the "Lightung Express," North Shore Railway, reacting Montreal at 9.10 P. M. Mon-days, and with the steamer Montreal, reaching Mon-

Aars, and with the steamer Montreal, reaching Mon-treal Tuesday mornings. For tickets and further information apply to G. W. ROBINSON, Eastern Freight and Passonger Agent, 136 St. Jaunes street (opposite St. Lawrence Hall). D. POTTINGER, Chief Superintendent,



TRENT NAVIGATION.

NOTICE TO CONTRACTORS.

IT HE letting of the works for the FENELON I FALLS, BUCKHORN and BURLEIGH CA-NALS, advertised to take place on the filth day of July next, is unavoidably postponed to the following dates :-

dates: --Tenders will be received until WEDNESDAY, the second day of AUGUST next. Plans, specifications, &c., will be ready for examin-ation (at the places previously mentioned) on SAT-URDAY, the lifteenth day of JULY next. By order, A. P. BRADLEY,

Secretary.

Department of Railways and Canals, Ottawa, 20 June, 1882.

Dissolution of Partnership.

NOTICE is hereby given that on the 19th day of NOVEMBER, A.D. 1889, the firm of JAMES CAMPBELL & SON, carrying on business as Whole-sale Booksellers and Stationers, and composed of James Campbell, William Cooper Campbell and William Darling Taylor, was dissolved by mutual cousent, W. C. Campbell retiring from the firm.

JAMES CAMPBELL, W. C. CAMPBELL, W. D. TAYLOR.

In connection with the forceoing announcement, we would take the opportunity of thanking our numerous cus omers for the liberal patronage extend-ed to the late firm. The business since the dissolution has been and will continue to be carried on by us under the same style of JAMES CAMPBELL SON, and we hope by strict attention to the require-ments of our customers to merit a continuance of ments of our customers to merit a continuance of their trade.

> JAMES CAMPBELL WILLIAM D. TAYLOR.

PAINTING.

HOUSE, SIGN & FRESCO WORK

Done in best taste and modern style, at as low rates as are consistent with first-class workmanship. Steady, respectable and trustworthy men employed.

FIRST PRIZESIAND DIPLOMAS

Received at late Exhibitions for excellency of work. During the past 20 years many of the most elegant mansions in Montreal have been decorated by

JOHN MURPHY. 15 BLEURY STREET, MONTREAL.



Notice to Contractors

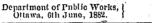
SEALED TENDERS, addressed to the under-ratus, Montreal, P. O.," will be received at this office until THURSDAY, 22nd instant, at noon, for the Erection and Completion of



INLAND REVENUE OFFICE, MONTREAL, P.Q.

INLAND REVENUE OFFICE, MONTREAL, P.Q. Plans and specifications can be seen at the office of A. Raza. Esq. Architect. Montreal, P. Q. and also at the Department of Public Works, Ottawa, on and after Thursday, Sth instant. Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied and signed with their actual signatures. Tach tender must be accompanied by an accepted bank cheque, mude payable to the order of the Honorable the Minister of Public Works, equal to contract when called upon to do so, or if he full to complete the work contracted for. If the tender to be not accepted the cheque will be returned. The Department will not be bound to accept the lowest or any tender. By order,

By order, F. II ENNIS, Secret Secretary.



Grand Trunk Railway

EXCURSION TICKETS

PORTLAND.

RIVIERE DU LOUP. CACOUNA, Etc.

The Grand Trunk Company are now issuing Return Tickets valid until NOVEMBER 1st, 1882, at very low rates. All information can be obtained at any of the Company's Ticket offices.

JOSEPH HICKSON,

General Manager Montreal, 3rd June, 1882.



TORONTO HARBOUR.

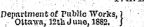
Notice to Contractors.

CEALED TENDERS, addressed to the under-signed and endorsed "Tonder for Toronto Harbour Works," will be received at this office until FRIDAY, the 7th day of JULY next, inclu-sively, for the construction of works in connection with

Improvements, Toronto Harbour.

Improvements, Toronto Harbour. Plaus and Specifications can boseen at the Depart-ment of Public Works, Ottawa, and at the Office of the Harbor Master, Toronto, on and after Monday, the 19th inst. Persoffs tendering are notified that tenders will not be considered unless made on the printed forms supplied, and signed with their actual signatures. Each tender must be accompanied by an accepted hank cheque, made payable to the order of the Honorable the Minister of Public Works, equal to five per cent. of the amount of the tender, which will be forfeited if the party decline to enter into a con-tract when called upon to do so, or if he fail to com-plet the work contracted for. If the tender be not accepted the cheque will be returned. The Department will not be bound to accept the owest or any tender. By order, F. H. ENNIS,

F. H. ENNIS Secretary.



Intercolonial Railway.

GEALED TENDERS will be received by the under Signed until the *the 1st. July next* for the grading and bridging of the Eastern Section of the St. Charles Branch from St Charles Station, Intercolonial Rail-way, to a point about eight miles west of that Station. Plans, profiles and specifications of tho work may be seen at the office of the Station Master, Point Levis, on and after *the 17th June next*. A certified bank eneque for one thousand dollars must accompany each tender as a guarantee of good hith, and this amount will be forfeited if the person tendering neglects or refuses to enter into a contract for the work when called upon to do so. The person whose tender is ancepted will be required to deposit to the credit of the Receiver General cash or Government securities for money to the amount of five per cent of the bulk sum of the Contract.

Contract.

Tenders must be marked on the outside "TENDER FOR GRADING ST. CHARLES BRANCH."

D. POITINGER, Chief Superintendent

Railway Office, Moneton, N.B., } 26th May, 1882.



NOTICE TO CONTRACTORS.

SEALED TENDERS addressed to the under-signed, and endorsed "Tender for the Welland Canal." will be received at this office until the arrival of the Eastern and Western Mails on TUES-DAY the eleventh day of July next, for certain alter-ations to be made to, and the lengthening of Look No. 2 on the line of the old Welland Ganal. A map of the locality, together with plan and specifications of the works to be done, can be seen at big office, and at the Berdent Darineste affi-

bis office, and at the Resident Engineer's office Thorold, on and after TUESDAY the twenty-seventh day of June next, where printed forms of tender can be obtained.

tender can be obtained. Contractors are requested to bear in mind that an accepted Bank Cheque 'or the sum of \$1,500 must accompany each tender, which sum shall be forfeited if the party tendering declines to onier into contract for the execution of the work at the rates and prices submitted, and subject to the conditions and terms stated in the specifications. The cheque thus sent in will be returned to the respective parties whose tenders are not accepted. This Department does not, however, bind itself to accept the lowest or any tender.

By order, F. BRAUN,

Secretary.

Dept. of Railways and Canals, } Ottawa, 22nd May, 1882. }



Guaranteed perfect.

Thousands now in use.

Before Buying Consult THE CLARY MFG. CO.. LONDON, ONT., or No. 19 FRONT STREET WEST. TORONTO.

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	STOCKS AND BON DS						
SURETYSHIP.	NAME.	Value value	Capita: ubsoribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices June 29,
THE GUARANTEE CO.	Dominion Bank	\$ 50 50	6,000,000 1,000,000	\$1,866,666 6.000,000 1,000,000	\$1,215,000 1,400,000 451,000	8 4 4	103 102 1421 143 192 192
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Capital Subscribed, \$1,000,000 Paid up in Cash (no notes),	Hamilton. Hochelnga Imperial Bank. Jacques Cartler.	100 100 100 25	1,000,000 650,200 1,000,000 500,000	751,55 68,060 996,000 500,000	100,000 175,000	4 21 31	123 94 95 185 1851 119
• Deposit with Dominion Gov't. 57,000 THE BONIJS SYSTEM	Maritime Merchants' Bank of Canada Molsons Bank	100 100 60	693.000 5,798,267 2,000,000	607-800 5.615-673 2.000,000	750,000 250,001;	0 31 3 5	$127 \ 128 \\ 127 \ 128 \\ 127 \ 128 \\ 127 \ 129$
of this Company renders the Premiums in certain cases annually reducible until the rate of	Miontreal Nationale Ontario Bank. Quebec Bank Standard	200 50 100 100	12,000,000 2.000,000 1 570,000 2,500.000	11,999,200 2,000,000 2,500,000	6,6)0,000 150,000 825,000	8j 8 8j	2074 2084 704 1284 125 115
One-half p. Cent per Annum is reached. This Company is under the same experienced man- agement which introduced the system to this contin- ent seventeen years ago, and has since actively and successfully concurcted the business to the satisfac-	Toronto Union Bank Ville Marie Building and Loan Association	50 100 100 100 25	764,600 2,000,000 2,000,000 500,000 750,000	781,355 2,000,000 2,000,000 461,998 748,255	25,000 1,00).000 13,000	8 34 2 21 24	1124 113 1803 1844 1 90 100 96 1072
Over \$150,000 have been paid in Claims to Employers.	Canada Cotton Co Canada Landed Credit Co Canada Perm. Loan and Savings Co Dominion Savings & Inv. Co Dominion Telegraph Co	100 50 50 50 50	1,500,000 2,000,000 800,000 711,709	663,990 2,000.000 717,250 1,000,000	120.000 960,000 80,000	0 4 4 2	1373 140 126 238 95 100 964 100
 President—SIR ALEXANDER T. GALT, G.C.M.G. (Formerly Finance Minister of Caunda.) Vice-PresidentJOHN RANKIN (Merchant.) Managing DirectorEDWARD RA WLINGS. 	Dundns Cotton Co English Loan Co Farmere' Loan and Savinge Co Freelold Loan & Savings Co Hamilton, Provident & Loan Society	100 50 100 100	2.044,100 1,057,250 1,050,400 1,020,000	295,847 611,430 690.080 867,700	8,503. 58,000 234.024 170,000	6 4 4 5 4	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
Secretary—JAMES GRANT. Legal Advisor—J. C. HATTON, Q. C. Bankers	Hudon Cotton Co Huron & Erie Sav. & Loan Soc Imperial Savings and Investment Soc. London & Can. Loan & Agency Co. London Loan Co. of Canada	50 50 50	1,000,00 0 600,000 4,000,000 434,700	293.159 563,950 560.000	245,000 60,000 148,000 17,432	4 4 3 3	1011 158 1091 132 135 112
HEAD OFFICE: 260 ST. JAMES ST., MONTREAL.	Manitoba Loan Montreal Telegraph Co Montreal City Case Co Montreal City Passenger Ry Co Montreal Cotton Co	100 40 40 50	518,900 2,000,000 2,000,000 600,000	2,000,000		54582	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
EDWARD RAWLINGS, Managing Director.	Montreal Investment and Building Co. Montreal Loan & Mortgage S'y National Investment Co	50 50 100	500,000 1,000,000 1,460,000	612.532 280.000	64.000 11,500	1) 0 31 84	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$
* N.B. — This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks.	Ontario Saving and Investment S'oy. Richelieu & Ontario Nav. Co Toronto City Gar Co Union Loan and Savings Co Western Canada Loan & Savings Co	50 100 50 60 50	1,000,000 1.565,000 8)0,000 6)0,000 1,000 ,000	1,565,000 800,000 575 000	158,000 150,000 390,000	4 3 2} 4 5	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$

WHOLESALE PRICES CURRENT-THURSDAY, JUNE, 29, 1882.

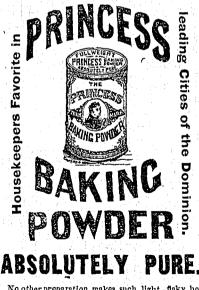
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Boots and Shoes. Men's Thick Boots Wax "4" Split "" "4" Call Boots "4" Call Boots "4" Cip Brogans "5" Kip Brogans "5" Kuff Congress "5" Kuff Congress "6" Buff 2 Poubled Bals." "5" Split Bals "6" Frunella do "1" Split Bals "6" Cong do "6" Cong do "6" Split Bals "6" Split Bals "6" Cong do "6" Cong do	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Soda Ash. Soda BiCarb	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Japan, fine to choice lb, Japan Nagasaki" Y. ilyson common to gd Y. ilyson fine to finest, lb Gunpd., fair to med. "Good to fine to Gunpd. Finest" "Imper!, med. to gd "twankay,com.to gd "twankay,com.to gd." "Congou common" Congou common" Congou common" "med. to good "fine to finest" Fine to choice" Garea" Maracaibo" Cape" Java" Singapore&Ceylon		Spices: Cassiaper lb. Maceper lb. Cloves	
Dairy Produce Greamery, choice solect'ns, Townships, now, "choice lines dairies Brockville, new "choice lines dairies Morrisburg, new "choe lines dairies western Dairy new "choe lines dairies Western Dairy new "choe ines dairies Kamouraska. Cheese, fine to choice	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	City Bags. Oatmeal. Commeal. Bran, per ton. Grain. Canada White, No. 2 "Spring No. 2 "Red Whiter".	3 50 3 75 2 70 3 00 3 70 3 80 5 25 5 50 3 80 8 9) 16 00 17 00 1 31 1 314 1 37 1 37 1 35 1 37	Sugars, [Cks. & Bris.] Porto Ricoper Ib Cubaper Ib Vellow Refined" Granulated """ SyrupsExtra. imp. gal. Good" Molasses (Barbados), " Tripidad"	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Grain. Copper: Ingot. Sheet Cut Nails: 3 in. to 6 in. Nett, 30 days, or 7 p.c. added Hot Cut Am. or Can. Pat'u 2 & 22 ins. "" 2 & 22 ins. "" 1 & 11 ins. "" 1 & 12 lins. Am. " 1 & 12 lins. """	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
" second quality Drugs & Chemicals. Aloes Cape Borax. Castor Oil. Caustic Soda. Cream Tartar. Extract Logwood. Indigo Madras. Madder. Oxalic Acid. Yotas Iodide. Quinne.	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	White Michigan No. 1. Red Winter, No.2 Tolder Spring Chicago No. 2. Spring Milwaukie No. 2. Barley. Peas,per 66 lbs Rye. Corn in bond. Flax Seed, primo Groceries. TEA, (H-Ch. & Cad.) Janga, com, to med. lb.	0 00 0 000 0 00 0 00 0 00 0 00 0 43 0 44 0 65 0 75 0 75 0 77 0 75 0 77 0 75 0 77 1 20 1 30	Fruit: Loose Muscatel, new Layers in boxes	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Finishing Nails: 1 in. to 1 ¹ in. p. 100 lb. kg 1 ¹ in. to 1 ³ in. "" 2 in. and up ""	5 35 4 60 4 35 4 10 3 60 0 00 4 75 8 89



WHOLESALE PRICES CURRENT, THURSDAY, JUNE 29, 1882.



MONTREAL. GEO. W. CRAIG. MANAGER.



Montreal June 29

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SECURITIES.

Can. Government Debentures, 6 p. ct.. 1882-54.

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Railway and other Stocks.

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Can Gor At 0 p.C. 153-54 Jun and July Do 5 p c 1835, Jun and July Do 5 p c 1885 Stock... Do Dom Stock of 1903, April and Oct. Do Douilaios Stock of 1903, April and Oct. Do Do 1904 Ins Stock 4 p c... Nor Brunyrfick 6 p c Jan stad July. Nora Scotia 6 p c, 1886. Quebec Frox 5 p c... Do Iss. in Parls 1 p. c ...

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No other preparation makes such light, flaky hot breads, or huxurious pastry. Can be eaten by dys-perties without fear of the ills resulting from heavy indigestible food. 25° Commended for purity and wholesomeness by the eminent Analytical Chemisus: Prof. Croft. Toronto University, Toronto. G. P. Girdwood, A.D., Prof. of Chemistry, McGill College, Montreal. Wm. F. Best, Government Analyst, St. John, N.B. Patronized by H.R.H. Princess Louise and H. E. the Earl of Dufferin, Gov. Geor] of Canada, (see letters in the "Princess" Baker) Send for sample, Chemist reports, "Princess" Baker, &c.,&c.

WM. LUNAN & SON, Sole Proprietors, SOREL, Que., Canada,



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 Hot. 1 is fitted, furnished and kept as an un-

ruis Holl's hite, an instea and kept as an un-exceptional, First-class listel. It has ample accom-modation for five hundred guests, and is delightfully and centrally situated, being in close proximity to the Parliament Buildings, the Post Olice, and all the points of interest.

J. A. GOTIIN, Proprietor.

EW1S

ST. LAWRENCE HALL.

THIS HOTEL WAS OPENED on the First of May, 1870, by the former Proprietor, so long and favor-ably 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 con-siderably enhance the already enviable popularity of this First-class flotel.

H. HOGAN, Proprietor

S. MONTGOMERY, Manager.

Legal

Picton, Out. CDWARDS MERRILL,

BARRISTER, SOLICITOR, NOTARY PUBLIC, &c. Office: Washburn Block, Main St., Picton.

Perth, Ont.

ADENHURST & SHAW; Solicitors for the Merchants' Bank of Canada, Perth, Barristers, Attorneys, Solicitors-in-Chancery, Notaries Public, Conveyancers, &c

Port Elgin, Ont. PROUDFOOT, BARRISTER,

SOLICITOR, CONVEYANCER, NOTARY PUBLIC Head office-Port Elgin. Branch office-Southampton.

Penetanguishene, Ont. WALTER J. KEATING, SOLICITOR, &c.,

Quebec, P.Q. A NDREWS, CARON & ANDREWS, A DVOCATES, Victoria Chambers, cor of St. Peter and St Paulsts., Solicitors for the Quebec Bank. Frederick Andrews, Q.C., Alophe P. Caron, B.C. L. Q.C., Frederick W. Andrews, Q.C.

GHARLES FITZPATRICK, B.A., I.L.B., ADVOCATE,

OFFICE, NO. 2 ANTIOR STREET, Opposite Bank of Montreal.

Rentrew, Ont. JOHN D. MoDONALD, Barrister, Attorney-at-Law, &c., &c., Official Assignce for the County of Renfrew, Office:-Raghan Street, opposite Smith & Stewart's Hardware Store.



WHOLESALE PRICES CURRENT. -THURSDAY, JUNE 29, 1882.



Fenelon Falls, Buckhorn Rapids and Burleigh Canals.

NOTICE TO CONTRACTORS.

SEALED TENDERS, addressed to the undersigned. **GEALED TENDERS, addressed to incumdersigned,** and endorsed "Tender for Trent Xavigation," will be received at this office nucli the arrival of the Eastern and Western Mails on WEDXE-DAY, the Fifth Day of July next, for the construction of two Lift Dacks, Bridge Press and other works at Fendon Falls; also the construction of a Lock at Buckhorn Rapids, and for the construction of a Lock at Buckhorn Rapids, and for the construction of a Marce Locks, a Dam and Bridge Press at Burleigh Falls. The works at each of these places will be let sepa-rately.

rately.

The works at each of these places will be let separately. Maps of the repeative localifies, together with plans and specificatious of the works, can be seen at this office on and atter WEDNESDAY, the Twenty-first Day of June need, where printed forms of Tender can be obtained. A like class of information relative to the works at Fenelon Falls will be furnished at that place, and for those at Buckborn and Burleigh, infor-mation may be obtained at the resident Engineer's office, Peterbrough. Contractors are requested to bear in mind that Tenders for the different works must be accompanied by an accepted hank elseque, as follows:— For the Fenelon Falls work...S1,00 Do Burleigh Falls work...S1,00 And that these respective amounts shall be forfielted if the party tendering declines entering into contract for the works at the rates and prices submitted, sub-ject to the conditions and terms stated in the specifi-entities.

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

By order,

F. BRAUN,

Scoretary.

Department of Railways and Canals, Ottawa, 22nd May, 1882.



Notice to Contractors.

SEALED TENDERS, addressed to the under-signed and endorsed "Tenderf or Pier at Phil lipsburg," will be received at this Office until FRIDAY, the 7th day of JULY next, for the con-truction of a

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Phillipsburg, County of Mississquoi, Quebec,

according to a plan and specification to be seen on and after Thrusday, the listh inst., on application to C. R. Cheeseman, Esa, Mayor, Phillipsburg, and from whom printed forms of tender can be obtained. Persons tendering are notified that tenders will not be considered unless made on the printed forms supplied, the blanks properly filled in, and signed with their actual signatures. Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honorable the Minister of Public Works, equal to *five per cent*. of the amount of the tender, which will be forfeiled if the party deeline to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned. The Department will not be bound to accept the lowest or any tender.

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Department of Public Works, } Ottawa, 12th June, 1862.

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Insurance.	Insurance.	Laby Tol
THE ACCIDENT	QUEEN	
INSURANCE COMPANY	INSURANCE CO.	North Shore Railway
OF NORTH AMERICA.	OF ENGLAND.	•••••••••••••••••••••••••••••••••••••••
corporated by Dominion Parliament, A.D.,1872	FIRE AND LIFE.	COMMENCING ON Thursday, Junc, 1st, 1882.
Authorized Conital \$500,000	Capital, £2,000,000 Stg.	Trains will run as follows :
Authorized Capital, \$500,000.	INVESTED FUNDS£660,818. FORBES & MUDGE,	
HEAD OFFICE, MONTREAL	Montreal,	MAIL.
President, Vice-President.	Chief Agents in Canads.	Leave Hochelaga for P.M. P.M. A.
r A. T. GALT. JOHN RANKIN, Esq.	SOVEDEICAL	Quebec, \dots $\begin{bmatrix} 6 & 10 \\ A & M \end{bmatrix}$ $\begin{bmatrix} 3 & 00 \\ A & M \end{bmatrix}$ $\begin{bmatrix} 10 & 00 \\ A & M \end{bmatrix}$ $\begin{bmatrix} 9 \\ A & M \end{bmatrix}$ $\begin{bmatrix} 10 & 00 \\ A & M \end{bmatrix}$ $\begin{bmatrix} 9 \\ P \end{bmatrix}$
MANAGER.	SOVEREIGN	Arrive at Quebec
EDWARD RAWLINGS.	Sire Insurance Company	Arrive at Hochelaga for P.M. 4.07. Leave llochelaga for P.M.
	OF CANADA.	Arrive at Joliette
THE ACCIDENT	CAPITAL, . \$600,000.	Leave Joliette for Hoche- laga
the only Purely Accident Insurance Com-	Deposil with the Dominion Government, \$100,000	Trains leave Mile-End Station Ten Minutes La than Hochelaga.
any in Canada; its business is more than twice at transacted by all the other Canadian Com-	President-Hon. A. MACKENZIE, M.P.	Sunday Trains leave Montreal and Quebeo at 4 p
nies combined; it has never contested a claim	Vice-President for P.QHon. J. H. BELLEROSE.	All Trains run by Montreal Time. Sure connections with the Canadlan Pacific R
law, and is the only Canadian Company	F. A. BALL, Manager. Insurance effected at reasonable rates.	way to and from Offawa, GENERAL OFFICES-18 PLACE D'ARMES
hich has made the Deposit with Govern- ent for the special transaction of Accident	TIME-TRIED AND FIRE-TESTED.	TICKET OFFICES :
surance in the Dominion.		13 Place d'Armes, 202 St. James Street, MONTREAL, Opposite St. Louis Hotel, QUEBEC.
	OUEBEC	Canadian Paclfic Raiiway, OTTAWA. L. A. SENECAL, Gen'l Sup't
RATES REDUCED.	Y > E > E >	
	FIRE ASSURANCE CO.'Y,	Intercolonial Railway.
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