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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE

Finance Dept. Dec. 179

Vol. 12.

MONTREAL, FRIDAY, APRIL 22, 1881.

No. 10.

Leading Wholesale Houses of Montreal

Canadian MANUFACTURED SILKS.

The undersigned having made arrangements with the "CORRIVEAU & CO." SILK MILLS, of this city, for their entire production, beg to intimate to the trade that they are prepared to receive orders for the goods manufactured by these Mills.

They now invite inspection of the goods, which will be found to be of very superior quality, make and design.

GAULT BROS. & CO.,
MONTREAL,

JAMES CORISTINE & CO.
471, 473, 475, 477,
ST. PAUL STREET, MONTREAL.

MONTREAL FELT HAT WORKS.
1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of
FELT HATS.

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

FUR HAT MANUFACTORY.

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

FUR HATS

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

Leading Wholesale House of Toronto.

JOHN MACDONALD & CO.

Hosiery Department.

OUR STOCK IS LARGE,

OUR ASSORTMENT IS COMPLETE,

OUR VALUE IS RIGHT.

We have opened this week 7 cases of Ladies and Misses'

FANCY COTTON HOSE.

JOHN MACDONALD & CO.,
21, 23, 25 and 27 Wellington street, } TORONTO,
28, 30, 32 and 34 Front street,
And MANCHESTER, England.

WYLD, BROCK & DARLING

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERS IN

Domestic, Woolen & other Manufactures

&c., &c., &c.

Warehouse,—Cor. of Bay and Wellington Streets,

TORONTO.

REPRESENTED IN MONTREAL BY

Mr. JAMES MCGILLIVRAY,
236 St. James Street.

Leading Wholesale Houses of Montreal

H. A. NELSON & SONS,

WHOLESALE DEALERS IN
CLOCKS, SMALL WARES,
FANCY GOODS,
TOYS and WOODENWARE.

VELOCIPEDES,
BABY CARRIAGES,
CROQUET SETS.

Brushes—Scrub, Stove, Shoe, White-wash, Paint, Varnish, Horse, Banister, and Hearth.

Clothes Pins—Round & Patent Spring.
Butterware Tubs, Bowls, Ladles, and Spades.

1-8, 1-4, 1-2, 1 lb. Cup Prints.
Dash and Cylinder Churns.

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

Montreal:

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

Toronto:

56 & 58 FRONT STREET.

PINKERTON & CO.,

MANUFACTURERS OF

BOOTS

SHOES,

38 St. Peter Street,

CORNER FOUNDLING STREET

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.

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

Head Office, - Montreal.

Board of Directors.

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

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

Branches and Agencies in Canada.

Montreal, { W. J. Buchanan, Manager.
 { E. S. Clouston, Asst. Manager.
Almonte, Ont. **Hamilton, Ont.** **Picton, Ont.**
Belleville, Ont. **Kingston, "** **Port Hope, "**
Brantford, " **London, "** **Quebec, Que.**
Brookville, " **Lincolnton, "** **Sarnia, Ont.**
Chatham, N.B. **Moncton, N.B.** **St. John's, N.B.**
Cobourg, Ont. **Newcastle, "** **St. Marys, Ont.**
Cornwall, " **Ottawa, "** **Toronto, "**
Goderich, " **Perth, "** **Winnipeg, Man.**
Halifax, N.S. **Peterboro', "**
 A. Macnider, Inspector.

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 164 Madison Street.
Bankers in United States.—New York, The Bank of New York, N. B. A.; The Merchants' National Bank, Boston, The Merchants' National Bank, San Francisco, The Bank of British Columbia.

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland, British Columbia, The Bank of British Columbia, New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.
 (Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

EXCHANGE BANK OF CANADA

CAPITAL PAID UP . \$1,000,000

HEAD OFFICE, . MONTREAL.

DIRECTORS.

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

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

THOMAS CRAIG, . . . Cashier.

BRANCHES,

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

FOREIGN AGENTS,

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

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

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

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

E. R. GRINDLEY, General Manager.

J. S. CAMERON, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

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

CHICAGO.—R. Steven, Agent.

SAN FRANCISCO.—A. McKinlay, Agent.

PORTLAND, Oregon.—J. Goodfellow, Agent.

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

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

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1856.

Capital, \$2,000,000 Rest, \$140,000

HEAD OFFICE, MONTREAL.

Directors.

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

Branches of The Molsons Bank.

Brockville, Meaford, St. Thomas.
 Clinton, Morrisburg, Toronto.
 Exeter, Owen Sound, Sars, P. Q.
 Ingersoll, Ridgetown, Trenton.
 London, Smith's Falls, Waterloo, Ont.

AGENTS IN THE DOMINION.

Quebec — Quebec Bank and Eastern Townships Bank.
 Ontario & Manitoba—Ontario Bank, Quebec Bank Federal Bank and their Branches.
 New Brunswick—Bank of N. Brunswick, St. John.
 Nova Scotia—Halifax Banking Company and its Branches.
 Prince Edward Island—Union Bank of P. E. I., Charlottetown & Summerside.
 Newfoundland—Commercial Bank of Newfoundland, St. John's.

AGENTS IN UNITED STATES.

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

AGENTS IN EUROPE.

London—Alliance Bank, "Limited," Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Rose & Co.
 Antwerp, Belgium—La Banque d'Anvers.
 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

Merchants' Bank OF CANADA.

NOTICE IS HEREBY GIVEN THAT A DIVIDEND OF

Three per Cent.

For the Current Half Year, being at the rate of

Six per cent. per annum,

Upon the paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

Wednesday, the 1st June next.

The Transfer Books will be closed from the

17th to the 31st May next,

both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank on WEDNESDAY, the 15th day of JUNE next. The Chair to be taken at 12 o'clock noon.

BY ORDER OF THE BOARD,

G. HAGUE,

GENERAL MANAGER.

Montreal, April 26th 1881.

La Banque du Peuple.

Capital \$2,000,000.

HEAD OFFICE, . . . MONTREAL.

C. S. CHERRIER, Esq., President.

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

A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

The Ontario Bank.

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

HEAD OFFICE, TORONTO.

DIRECTORS:

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

D. FISHER, General Manager.

BRANCHES.

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

AGENTS,

London, Eng.—Alliance Bank Bank of Montreal.
 New York.—Messrs. Walter Watson and Alex. Lang.
 Boston.—Tremont National Bank.

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

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

DIRECTORS.

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

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

BRANCHES.

Barrle,	Guelfh,	St. Catharines
Belleville,	Hamilton,	Sarnia,
Berlin,	London,	Seaforth,
Brantford,	Lucon,	Simcoe,
Chatham,	Montreal,	Stratford,
Collingwood,	Norwich,	Strathroy,
Dundas,	Orangeville,	Thorold,
Dunnville,	Ottawa,	Toronto,
Galt,	Paris,	Walkerton,
Goderloh,	Peterboro',	Windsor,
	Port Hope,	Woodstock,

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

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

BANKERS.

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

IMPERIAL BANK
OF CANADA.

Capital Authorized - - - - - \$1,000,000
Capital Paid up - - - - - 896,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

BRANCHES—St. Catharines, Ingersoll, Fort Colborne, Welland, St. Thomas, Fergus, Woodstock, Winnipeg.
AGENTS IN LONDON, ENG.—Bosanquet Salt Co.
AGENTS IN NEW YORK—Bank of Montreal.
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000
CAPITAL PAID IN May 16, 1879..... 1,381,563
RESERVE FUND..... 200,000

Board of Directors.

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

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

The Chartered Banks.

The Bank of Toronto.

CANADA.

Incorporated 1855.

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

DIRECTORS:

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

HEAD OFFICE, TORONTO.

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

BRANCHES.

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

BANKERS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS.

HON. E. CHINIC, *President.*
HON. ISIDORE THIBAUDEAU, *Vice-President.*
Hy. Atkinson, Esq. Ol. Robitaille, Esq., M.D.
U. Tessier, jr. Joseph Hamel, Esq.
P. Vallee, Esq. FRS. VEZINA, *Cashier.*
Montreal Branch—J. B. Sancer, *Manager.*
Sherbrooke—P. Lefrancois, *Manager.*
Ottawa Branch—Sam Benoit, *Manager.*
Agents in New York—National Bank of the Republic
England—National Bank of Scotland.
Other agencies in all parts of the Dominion.

LA

BANQUE JACQUES-CARTIER.

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

ALPH. DESJARDINS, Esq., M.P., *President.*
WILLIAM WIER, Esq., *Vice-President.*
L. H. Massue, Esq., M.P. Ol. Faucher, *Files.* Esq.
J. L. Cassidy, Esq. J. B. Renaud, Esq.
A. L. DEMARTIGNY, *Cashier.*

Branch at Beauharnois, A. Clement, *Agent.*
Branch at St. Hyacinthe, S. A. Durocher, *Agent.*
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glynn, Mills, Currie & Co.

Loan Societies.

THE HAMILTON

Provident and Loan Society.

PRESIDENT, - - - - - Hon. ADAM HOPE.
VICE-PRESIDENT, - - - - - W. E. SANFORD, Esq.
Capital Subscribed, - - - - - \$1,000,000
" Paid up - - - - - 936,100
Reserve, - - - - - 150,000
Total Assets, - - - - - \$2,185,060

MONEY advanced on the security of REAL ESTATE at lowest current Rates.
THE SOCIETY is prepared to issue DEBENTURES drawn at 5 years, with INTEREST COUPONS attached, payable HALF-YEARLY.
H. D. CAMERON,
Treasurer.
Hamilton, Canada,
11th March, 1884.

Oceanic Steamships.

Allan Line.



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

1881. Winter Arrangements. 1881:

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

Vessels.	Tonnage.	Commanders.
Parisian.....	5,400	Capt. James Wylie.
Sardinian.....	4,650	" J. E. Dutton.
Polynesian.....	4,100	" R. Brown.
Sarmatian.....	3,600	" John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,650	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Richie.
Nova Scotian.....	3,300	Capt. Richardson.
Hibernian.....	3,424	"
Caspian.....	3,200	Capt. Trooks.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. J. G. Stephen.
Prussian.....	3,000	"
Scandinavian.....	3,000	Hugh Wylie.
Buenos Ayrean.....	3,800	McLean.
Corean.....	4,000	"
Manitoban.....	3,600	LeGallais.
Canadian.....	3,150	McDougall.
Phoenix.....	2,600	C. J. Menzies.
Waldensian.....	2,800	J. Scott.
Corinthian.....	2,400	McNicol.
Lucerne.....	2,200	Kerr.
Newfoundland.....	1,500	Myllins.
Acadian.....	1,350	F. McGrath.

THE STEAMERS OF THE LIVERPOOL MAIL LINE.

Sailing from Liverpool every THURSDAY from Boston every WEDNESDAY, and from Halifax every SATURDAY, calling at Lough Foyle to receive and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM BOSTON.

*Caspian..... Thursday, April 14, 9.00 a.m.
Moravian..... " 21, 3.00 p.m.
*Circassian..... " 23, 9.00 a.m.
Sarmatian..... Tuesday, May 3, 1.00 p.m.

FROM HALIFAX.

Caspian..... Saturday, April 16
Moravian..... " 23
Circassian..... " 25

FROM HALIFAX VIA ST. JOHN'S, N.F.

Moravian..... Saturday, April 23
Passengers may embark at Boston on the Steamers marked * on the evening previous to sailing, if they so desire.

Rates of Passage from Montreal via Halifax:

Cabin.....\$67, \$78 and \$88.
(According to Accommodation)
Intermediate.....\$45 Steerage...\$31.

Rates of Passage from Montreal via Boston:

Cabin.....\$68, \$78 and \$88.
(According to Accommodation)
Intermediate.....\$45 Steerage...\$31.

The SS. NEWFOUNDLAND is intended to perform a Winter Service between Halifax and St. John's Nfld., sailing as follows, connecting with Steamships leaving Liverpool for Halifax on Jan. 20, Feb. 3, Feb. 17, March 3, March 17, March 31—

FROM HALIFAX:

Feb. 1, Feb. 15, March 1, Mar. 15, Mar. 29, April 18.
FROM ST. JOHN'S, N.F.
Feb. 7, Feb. 21, March 7, Mar. 21, April 4, April 18.

Rates of Passage between Halifax and St. John's:
Cabin.....\$20 Intermediate.....\$15
Steerage.....\$6.

For Freight, Passage or other information apply to John M. Currie, 21, Queen's Orleans, Havre; Alex. Hunter, 7, Rue Scribe, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruyss & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Bremen; Charley & Malcolm, Belfast; Montgomerie & Workman, 17 Grace-church st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros. & Co., James Street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 6 State street, Boston. Or to H. & A. ALLAN, 80 State St., Boston, and Common St., Montreal.

Accountants, Agents, &c.
(For Legal Cards see other page.)**Arnprior, Ont.****JAMES BELL**, Official Assignee, a Commissioner and General Agent, Arnprior.**Barrle, Ont.****JOSEPH ROGERS**, Conveyancer, Insurance and General Agent, Auctioneer, &c. Rents and Chattel Mortgages collected.**Belleville, Ont.****M. B. ROBLIN**, Accountant, Insurance Agent, Valuator for Trust and Loan Co. &c.**Berlin, Ont.****J. M. SCULLY**, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.**Brampton, Ont.****J. W. MAIN**, Official Assignee for the County of Peel, Brampton, Ont.**Brantford, Ont.****THOS. BOTHAM**, Banker and Broker, Brantford, Ontario, Justice of the Peace, County of Brant. Issue of Marriage Licenses. Post Office and Bill Stamp Distributor. Agent for Steamship, Insurance and Loan Companies.**JAMES POLLOCK**, Official Assignee for the county of Brant. Brantford, Ont., 28 August, 1880.**Carleton Place, Ont.****A. W. BELL**, Official Assignee for the County of Lanark, Notary Public and Accountant, &c., &c., Carleton Place, Ont.**Guelph, Ont.****JOHN SMITH**,OFFICIAL ASSIGNEE, ACCOUNTANT,
and General Agent.

GUELPH, ONT.

References are kindly permitted to *A. Irving, Esq., M.P., and Adam Brown, Esq., Hamilton; Nicol Kingsmill, Esq., and Messrs. Lyman Bros., Toronto; &c.***Lindsay, Ont.****GEO. KEMPT**, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.**London, Ont.****H. E. NELLES**, Official Assignee for London and Middlesex, office in Federal Bank Buildings, London, Ont.**Montreal.****JOHN FAIR**,ACCOUNTANT AND OFFICIAL ASSIGNEE,
COMMISSIONER,

For taking affidavits to be used in the Province of Ontario,

115 St. Francois Xavier Street, Montreal

Merrickville, Ont.**E. H. WHITMARSH**, Official Assignee for County Grenville, Merrickville, Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.**Milton, Ont.****D. W. CAMPBELL**, Official Assignee for the County of Halton, Milton, Ont.**Orangeville, Ont.****JOS. W. SHAW**, Official Assignee for the County of Wellington, Orangeville, Ont.**Owen Sound, Ont.****GEORGE PRICE**, Official Assignee for the County of Grey. Agent for the Dominion Telegraph Company, and Vickers' Express, Owen Sound, Ont.**Penobscuis, N.B.****J. E. B. MCCREADY**, Official Assignee for King's County, Coroner, &c., Penobscuis, N.B.**Plantagenet, Ont.****JAS. VAN BRIDGER**, Official Assignee for Prescott County, Plantagenet, Ont.**Sarnia, Ont.****WM. J. KEAYS**, Official Assignee for the County of Lambton, Sarnia, Ont.**Accountants, Agents, &c.**
(For Legal Cards see other page.)**Rimouski, Que.****HUDON & TRUDEAU**.

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For Accountants, &c., see other page.

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- COACH SCREWS
- BOLT ENDS
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- STOVE BOLTS
- R.R. TRACK BOLTS
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 Ingot Copper, Iron Wire, Roman Cement,
 Sheet Copper, Steel Wire, Portland Cement,
 Antimony, Glass, Paints, Canada Cement,
 Sheet Zinc, Paving Tiles,
 Ingot Zinc, Fire Clay, Garden Vases,
 Pig Lead, Flue Covers, Chimney Tops,
 Dry Red Lead, Fire Bricks, Fountains,
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 Two Silver and Two Bronze Medals at Toronto In-
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Which, for Quality and Brilliancy of Colour, cannot
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President. Vice-President.

The profits of last year's business, after paying the
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Parties desiring to invest, by addressing the Man-
 ager will receive by return mail copies of the Act
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APRIL, 1881.

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Of all descriptions.

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Price from \$48 to \$1,000 each.

Excellent for trade Jackets, Mitts, Shirts, Drawers
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 valuable trade knitter, the TUTTLE PATENT RIB-
 BER, knits the real hand rib top, or all the leg and
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IRISH FLAX THREAD
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Received Gold Medal THE Grand Prix Paris Exhibition, 1878.



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Linen Machine Thread, Wax Machine Thread
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Twine, Hemp Twine, &c.

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POST OFFICE TIME TABLE.

MONTREAL, APRIL, 1881.

DELIVERY.		MAILS.	CLOSING.	
A.M.	P.M.		A.M.	P.M.
8 & 840	2 45	ONTARIO AND WESTERN PROVINCES.	8 15	8 00
8 & 840	6 15	(A) Ottawa by Railway	8 15	8 00
		(A) Ontario, Manitoba & British Columbia		
		Ottawa Riv. to Carillon		
		QUEBEC AND EASTERN PROVINCES.		
	5 35	Quebec, Three Rivers, Berthier and Sorel, by Q. M. O. & O. Ry.		1 50
	8 00	Ditto by Steamer		8 00
		(B) Quebec by G. T. R.		
		(B) Eastern Township, 3 Rivers, Arthabaska & Rivière-du-Loup R. R.		8 00
	12 50	Q. M. O. & O. Ry. to Ottawa	7 00	
	9 20	Do St. Jerome & St. Lin		4 30
	8 00	Do St. Jerome & St. Janvier	7 00	
	11 30	St. Remi & Hemming'd R. R.		2 30
	8 00	St. Hyacinthe, Sherbrooke, &c.	6 00	215 & 8
	8 00	Acton & Sorel Railway		8 00
	10 00	St. Johns, Stanbridge & St. Armand Station	6 00	
	10 00	St. Johns, Vermont Junct. & Shefford Railways		2 15
	10 20	South Eastern Railway		4 45
	8 00	(B) New Brunswick, Nova Scotia and P. E. I.		8 00
		Newfoundlanda forwarded daily on Halifax, whence despatch is by the Packet LOCAL MAILS.		8 00
	9 45	Valleyfield, Valois, Dorval Beauharnois Route	6 00	4 30
	11 20	Boucherville, Contrecoeur Varennes & Verchères		1 45
	11 30	Tanneries West	6 00	2 00
	6 30	Côte St. Antoine and Notre Dame de Grace		12 45
	11 30	St. Canegonde	6 00	2 00
	10 00	Huntingdon	6 00	2 00
	10 30	Lacolle	6 00	2 00
	10 30	Longueuil	6 00	1 45
	10 00	New Glasgow, St. Sophie		4 30
	9 00	St. Lambert		2 50
	9 00	Laprairie		2 00
	10 00	P. Viau, Sault-au-Roccollet		3 30
	8 00	Terrebonne & St. Vincent		1 05
	8 20	Point St. Charles	8 00	115 & 5
	1 30	St. Laurent, St. Eustache & St. Martin	7 00	
	9 00	Hochelaga	8 00	2 50 5
	10 00	Longue Pie, Pointe aux Trembles & Charlemagne		2 15
	10 00	St. Jean Bte. Village, &c. UNITED STATES.	7 11 45	3 30
8 & 940		Boston & N. E. States, exc. Maine	6 00	5 40
8, 8 46 & 10 20		New York and So. States	6 00	2 15
8 00	12 20	Isl. Pond, Portland & Maine		5 40
8 & 840		(A) Western & Pacific U. S. GREAT BRITAIN, &c.	8 15	3 00
		By Canadian Line (Thursday)		7 00
		By Supplementary, Saturday		
		By Can. Line (German) Thursday		7 10
		By Cunard Mondays		5 25
		By Supplementary, 12th & 26th April		2 15
		By Packet from New York for England, Wednesdays		2 15
		By Hamburg American Packet to Germany, Wednesdays		2 15
		WEST INDIES.		
		Letters, &c. prepared in New York are forwarded daily on New York, whence mails are despatched		2 15
		For Havana and West Indies via Havana every Thursday p.m.		2 15
		(A) Postal Car Bags open till 8.45 a.m. and 9.15 p.m.		
		(B) Do do do 9.00 p.m.		
		The Street Boxes are visited at 9.15 a.m. 12.30, 5.30 and 7.30 p.m., at 9.15 a.m. and 5.30 p.m. on holidays.		
		Registered Letters should be posted 15 minutes before the hour of closing ordinary mails, and 20 minutes before closing of English Mails.		

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BEAUTIFUL CAMBO STAMPED BUSINESS
Envelopes & Note Paper

As Cheap as Type Printing,
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Engravers, Lithographers and Printers.

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



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

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

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Lime Grove, Birmingham, Eng

Dalley's Blue Black Combined

WRITING and COPYING FLUID.

This Writing Fluid has been pronounced by bankers, accountants and all who have used it, to be superior to the best English or American Fluids. When first written with it is of a greenish Blue Color, which in a short time changes to an intense black, and NEVER FADES.

It is COPYABLE, NON-CORROSIVE and FREE-FLOWING.

F. F. DALLEY & CO.,

Sole Proprietors.

HAMILTON, ONT.

Commercial Summary.

SHELBURNE, Ont., has voted \$3,000 to build a town hall.

The Halifax graving dock is to be built, and the engineers will prepare plans immediately.

A new match factory giving employment to forty persons, commenced operations at Ottawa this week.

LALANDE & WILSON, the former of Vankleek Hill and the latter of Hawksbury, have opened out in Morrisburgh, Ont., in the boot and shoe trade exclusively.

The agency of the Molsons Bank at Millbrooke has been closed, and a new branch has been opened at Waterloo, Ont.

The QUEBEC Central Railway, now in course of construction, is expected to be open for traffic from Levis to Sherbrooke early in May next.

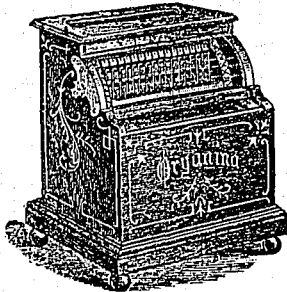
THERE HAVE BEEN some discoveries of phosphate in the Township of North Sherbrooke, near the Kingston and Pembroke Railway, which is increasing the value of land in the vicinity.

Leading Wholesale Trade of Montreal.

The **MUSICAL MARVEL.**The **ORGANINA!***Instrument and Musician combined.*

A child five of years can play Operatic Airs, Dances, Songs &c., &c.

THE GEM OF

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WONDERS.

PRICE from \$10 to \$22.

A full assortment on view at my Piano Rooms,

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MONTREAL.**L. E. N. Pratte,**

General Agent.

Catalogues free. Agents wanted.

It is now recommended that salicylic acid be applied to dilute solution to woolen yarns, and be mixed with sizes in order to prevent mildew, unpleasant smells, &c.

A TWELVE-INCH gold lead near Dartmouth is the latest reported mining discovery in Nova Scotia.—A company has been formed in Dartmouth for the purpose of fitting out "bank fishermen."

The Montreal Warehousing Company will apply to the Quebec Legislature at the approaching session for power to increase their capital stock, by issuing preferential shares, to an amount not exceeding \$500,000.

THE KINGSTON Cotton Company have decided to accept the offer of the city finance committee, —a free site or \$5,000 and tax exemption for ten years. The mill will be 203 by 73 feet, and about 40 feet high.

THE water in the tributaries of the Ottawa is reported unusually low.—A telephone company of capitalists in Quebec and Point Levis is being formed to connect those places by telephone.

AFTER CONSIDERABLE discussion the various butchers and others who may desire have been allowed by the Perth authorities to sell meat when and where they please without paying any license. There was considerable opposition to the change.

PERTH, ONTARIO, could boast of no less than five flour and feed stores last month, but only four have survived the "run" which has brought flour down to \$4.50 a barrel. A firm from Belleville opened up a store recently, and proceeded to cut prices for the start.

THE Clarence Gold Mining Co., with a capital stock of \$300,000, will shortly commence operations on the Gilbert River, Que.—The Canada Temperance Act was carried in Kings

Leading Wholesale Trade of Montreal.

GREENE & SONS**COMPANY,**

MONTREAL,

**MANUFACTURERS
HATS AND FURS.**

INTERMEDIATE

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

County, N.S., last Friday by 1,400 majority.—In Annapolis County voting on the Act commenced this week.

Owing to an inadvertence some of our contemporaries as well as ourselves, in referring to the recent failure of Oppenheimer Bros., of Victoria, B.C., stated that they owed a Hamilton firm \$40,000. It now appears that they owe nothing in that city, their principal indebtedness being in San Francisco.

THE HARDWARE men of Perth are pushing business, one enlarging and improving his premises, and the other branching out into forwarding, having built a vessel to ply on the Rideau Canal between Kingston and Montreal via the Ottawa River.

THE Napanee Town Council, at its weekly meeting last Monday, resolved to submit a by-law to the people to grant a bonus of \$5,000 to a company with a capital of \$50,000, towards the erection of the proposed glass factory, referred to in our last issue. The promoters have engaged 300,000 feet of lumber and secured about ten acres of land. The Works, it is expected, will give employment to about fifty men.

ARRANGEMENTS have been made by the Scotch Lumber Company with the Canada Central and Occidental railways for the freightage of their entire winter cut of square timber on the Temiscaming from McKey's Station to Quebec. The distance is some 475 miles. It is estimated that there will be 1,200 carloads. The shipment of the timber will be commenced on the 1st June. The through rate to be paid is said to be five cents per foot.

THE RAILWAY fever is having a run with the people in the back townships of Dundas County, Ontario. A meeting was held at West Winchester last Friday, attended by about 1,000 to 1,200 people, at which meeting the two rival

routes were discussed: one from Carlton Place through the townships of Mountain, Winchester, Finch, Roxburgh, &c., to a point on the Coteau Valley Road; and the other from Ottawa City, straight to Morrisburgh and across the River St. Lawrence to Potsdam Junction, connecting with the Northern (N.Y.) Railway. Quite a number of Americans were present, and a great deal of enthusiasm was manifested. Committees were named to correspond with contractors, obtain information, &c., and to report at another meeting to be called in the near future.

THE Huntersville, Ont., woollen mill has been purchased by Mr. Knox, late of McLean & Knox, of Pakenham & Hull, who, it is said, is making necessary repairs, prior to commencing operations.

LATEST reports from the Ottawa Valley state that the Fall wheat has not been damaged to the extent anticipated by the recent severe frosts.—Iron ore of excellent quality has been discovered on a farm in South Sherbrooke, Lanark County.

AT A meeting last Saturday of the share and bond holders of the Stratford and Huron railway at Stratford, to confirm the Act of Amalgamation with the Port Dover and Lake Huron Railway, and the Georgian Bay and Wellington Railway, it was unanimously passed. The name of these roads is now changed to the Grand Trunk, Georgian Bay and Lake Erie Railway. The Directors of the Stratford and Huron Railway are taking active steps to complete their Railway to Warton by the 1st November next. Over 200 cars of steel rails have already arrived, and track-laying is to commence next week.

SOME 10,000 tons of iron ore at the Hematite mine in Madoc, Ont., await shipment.

Leading Wholesale Trade of Montreal.

S. H. & J. MOSS,

5 & 7 RECOLLET STREET,
MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF

WOOLLENS, ETC.

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

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

Leading Wholesale Trade of Montreal

JOHN McARTHUR & SON,
Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL,

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

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

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Stores, &c., &c., &c.,

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street

AND

253, 255 and 257 Commissioners Street

MONTREAL.

S. H. MAY & CO.,

474 AND 476 ST. PAUL STREET,
Importers and Dealers in

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

DOMINION GLUE DEPOT.

EMIL POLIWKA & CO.,

GLUES, OILS, FLINT PAPER, &C.
32, 34 & 36 St. Sacramento St.,
MONTREAL.

Mr. JOHN F. McQUAIG, late with the British America in Toronto, has been appointed inspector of the Dominion Insurance Company of Hamilton.

JOHN BARCLAY, dry goods dealer, Oakville, Ont., whose assignment was referred to in a recent issue, has effected a compromise at 40c on the dollar, in six months, secured. Mr. Barclay is selling off the stock with a view to winding up and going out of business.

A CORRESPONDENT in Uxbridge, Ont., whose letter has been mislaid, wrote recently to the effect that some effort was about to be made by the storekeepers of that town to express their disapproval of the settlement granted to a local dealer who had lately failed, by a joint agreement not to deal with those creditors who signed the composition.

MILLINERY, St. Catharines, Ont.—"Emma Mine" is not, as you suppose, a term of endearment. It is the name of a mining scheme celebrated a few years ago, but which was afterwards spoken of with anything but endearing expressions.

The bonus of \$10,000 offered by the St. Henri Town Council to the Merchants' Manufacturing Co. of this city, to induce them to build their cotton factory within the limits of that municipality has been accepted,—provided, of course, that the by-law to be submitted to the electors on the 4th May next will be carried. The com-

TO THE

DRY GOODS, HARDWARE, GROCERY,
&c., TRADES.

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

Send for Samples, Prices, &c., to the
DOMINION PAPER BOX COMPANY,

74 KING STREET WEST,
TORONTO.

pany have purchased 240,000 feet of land on Ambrose street, and on the borders of the Lachine canal, for the site of the mill, the construction of which will be commenced early next month. The company are to be exempted from taxes (save for schools) for twenty years.

The Cornwall Manufacturing Co. (woollens) are making several improvements and enlargements to their mill at Cornwall, Ont. These include two new boilers, a steam engine, and the addition of several looms for increasing their manufacture of blankets. A new story is being added to the east wing of the mill, and, altogether, the improvements will cost something over \$18,000.

The locks in the Lachine canal are undergoing repairs, and new gates are being placed. The work of enlarging this canal, so as to permit of ocean vessels drawing 15 to 20 feet of water to enter from Montreal harbor, and unload in the various deep water basins, will probably be commenced about the middle of next month. The completion of this important undertaking, together with the guaranteed reduction in the canal tolls, will undoubtedly tend to divert a great portion of the grain traffic from the Erie canal to the St. Lawrence route.

LUMBERMEN returning from the Gatineau and Ottawa river districts state that the season just closing has proved the best they have experienced for years, wages having everywhere advanced.—A report from Fredericton, N.B., says the lumber market is very flat; scarcely any deal contracts have been made with Provincial buyers, and the prospects for stream driving are considered not good. The freshest this spring will not likely be high. The prospects of the market for hemlock are good.—The

JOHN TAYLOR & CO.

Manufacturers and Importers of

HATS, CAPS, FURS,
&c., &c., &c.,

537 ST. PAUL STREET,
MONTREAL.

GUM TRAJACANTH.

C. H. BINKS & CO.,
MONTREAL.

Carleton, N.B., lumber mills will all be in operation this spring; additions and improvements to machinery have been made in some of them, and the owners are only awaiting the arrival of logs to commence.

The contractors for the removal of the rock in the Welland canal bed, at sections 34 and 35, are making rapid progress, and expect within ten days hence to have a channel sufficiently large to permit of navigation on a twelve-foot draft. The canal, beyond doubt, can be fed this season from Lake Erie. Although a channel will be open this season capable of accommodating the larger vessels which are expected to use the enlarged canal, the work of rock excavation is not by any means complete, and the canal bed will have to be unwatered next season to permit the contractors to finish the work they have undertaken.

The stock and furniture of Alphonse Benzein, the absconding Ottawa hotel keeper, referred to last week, were sold by the bailiff on Saturday last, and realized \$1,070. When it is stated that the privileged claims, for rent and taxes, amount to some \$1,050 or \$1,100, it will be seen how much will be left for the creditors, principally Montreal wholesale liquor merchants, whose claims amount to over \$2,000. An Ottawa butcher is among the mourners.

BELDING, PAUL & CO., SILK MANUFACTURERS, MONTREAL.

Beg to notify the trade they are preparing, and will have ready February 1, 1881, a full stock of

KNITTING SILK

Of very superior quality and variety of Colors, especially adapted for

Hose, Mittens, Wristlets, Purses, &c.

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

Höchelaga Brown Cottons, Canton Flannels, Yarns and Bags,
Valleyfield Bleached Shirtings, Wigans and Shoe drills.
Stormont Col'd Cotton Yarns, Ducks, Tickings, Checks, &c.
Knitted Goods, Tweeds, Flannels, &c., &c.

The Wholesale Trade only supplied.

The Montreal Electric Light Company has been organized. The directors are Hon. Messrs. J. C. Abbott and John Hamilton and Mr. C. J. Brydges. Mr. E. Hearle is Secretary of the Company.

The sudden departure, some weeks ago, from this city of Mr. Lewis Auldjo, for several years cashier of the Hudson's Bay Company, to which we have already indirectly referred, has caused some sensation in commercial circles this week. The cause of his disappearance is alleged defalcations, systematically carried on for six or seven years, and amounting to a total sum of \$7,800. Extravagant living seems to have been his motive, as Mr. Auldjo moved in some of the best society in the city, and the money is said to have all been spent on his family in sustaining a position not warranted by his legitimate income. In an unguarded hour he gave his *bon* in the name of the Company for \$50, to a prominent Montreal merchant, and not forwarding the cheque for the amount, as agreed, he was detected by the manager of the Company, to whom the *bon* was presented for payment. This led to an investigation of the books, when it was discovered that for years Auldjo had been manipulating accounts, and pocketing balances. An order was received from the head office to prosecute, but the defaulter, having been dismissed, reached Plattsburg, N.Y., before the despatch was received here. His wife, three daughters, and a son, were left in absolute penury; some members of the family have joined Auldjo in Plattsburg.

The contracts for additional rolling stock for the Intercolonial Railway have been awarded as follows:—For seven locomotives, George Fleming & Son, St. John, N. B.; for the seventy-

ESTABLISHED, 1861.

Ostrich and Vulture PLUMES.

The Stock of OSTRICH AND VULTURE PLUMES for the spring season, will be thoroughly assorted in all its departments, on or about March, 8th. All letter orders, will receive personal attention and quick shipments.

J. H. LEBLANC,
547 Craig Street, Montreal.

five coal cars, Mr. Crossen, Cobourg; and for the fifty flat and box cars, Mr. Harris, of St. John. Some five American tenders were among those received by the Department of Railways and Canals for the locomotives, but the Canadian tenders were much lower, that of the successful firm being about \$10,000 for each engine and tender.

The North-West Navigation Company, composed of Winnipeg, Montreal and Dundee capitalists, with a capital of \$250,000, has been incorporated, for the purpose of carrying on the forwarding and trading business on the Red, Assiniboine and Saskatchewan Rivers and their branches, and on the Lakes Manitoba, Winnipegosis and Winnipeg, and the navigable rivers and lakes communicating with them.

The shareholders of the Canadian Pacific Railway Co. have under consideration amalgamation with the Canada Central Railway Company; and for the discussion of this proposition, also to determine upon the construction of such branches from the main line as

TO THE TRADE.

CANADA TOBACCO WORKS MONTREAL, QUE.

A. D. PORCHERON
PROPRIETOR.

A CUT
PLUG made
from the finest
culler NORTH
CAROLINA LEAF of
Medium Strength, Nice
Natural Flavor, Bright Color,
just the thing for a thoroughly enjoy-
able Smoke. Done up in the neatest 1-4
pound packages in Canada.

THE "Gladstone."



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

MANUFACTURERS OF

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

London and Sheffield, England. Montreal, Canada.

SOLE AGENTS FOR

J. W. MASURY & SON, New York, and
H. Woods, Sons & Co. Boston, Mass

CANADIAN WORKS: ST. GABRIEL LOCKS, MONTREAL, QUE.
OFFICE: 17, 19 and 21 ST. NICHOLAS ST., Montreal.

William Johnson, Manager.

LEATHER BELTING.

ROBIN & SADLER,

(Successors to Barry, Smith & Co.)

MANUFACTURERS OF

FIRE ENGINE HOSE,
LACE LEATHER, ROLLED SKIRT-
ING and DRESSED SHOULDERS,
594, 596 and 598 ST. JOSEPH STREET,
Montreal.

shall be deemed necessary, and of a bridge over the River Ste. Marie at the Sault Ste. Marie, a telegraph line, etc., a meeting of the Company will be held next month.

Mr. JOSEPH PERRAULT of this city, who has lately returned from France, is possessed of a gigantic colonization scheme, for which purpose he wants 900 square miles of choice lands in the North-west, in the midst of which he intends to found a city, which shall be to the French settlers like what Paris is to the population of France. He has also on hand a scheme for regular steam communication between Havre and Montreal, or some other port in Canada, for which subsidies are required. In his recent visit to Ottawa Mr. Perrault was unfortunate in not seeing the head of the Government, who has been ailing for some time, exhausted probably from his recent severe sessional labors.

A MEETING of the creditors of Rumsey, Johnston & Co., wholesale produce merchants, etc.,

Leading Wholesale Trade of Montreal.

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

THE SUBSCRIBERS offer for Sale the PRODUCTS of the above Works, consisting of
COKE PIG IRON, Nos. 1, 2 and 3.

BAR IRON,
"SIEMENS."
Do do.,
"SIEMENS BEST,"

Assorted Sizes,
AND
CUT TO SPECIAL LENGTHS
IF
REQUIRED.

The above Iron is of VERY SUPERIOR QUALITY, being entirely made from Hematite Ore.

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

JOHN S. SHEARER & CO.,
CANADIAN AND EUROPEAN
MANUFACTURES.
THE WHOLESALE TRADE ONLY SUPPLIED.
Agents in Canada for
Messrs. Wm. Lindsay & Co.,
Ship-brokers, Insurance and Forwarding Agts.,
Liverpool, London and Glasgow.

Porter & Savage
TANNERS,
AND MANUFACTURERS OF
LEATHER BELTING,
FIRE ENGINE HOSE, HARNESS, MOCCASINS,
LACE, RUSSET and
OAK SOLE LEATHERS,
OFFICE AND MANUFACTORY:
436 VISITATION STREET, MONTREAL.

Halifax, whose assignment was recently noticed in the JOURNAL, will take place on or about the 27th inst., when a statement of the firm's affairs and an offer of settlement will likely be submitted. The total liabilities of the firm have been carefully estimated at \$49,000, and the assets, including book-debts, stock on hand, vessels, private property, etc., at \$43,500. The larger amount of the notes outstanding is said to be in the hands of fishermen, and cannot be realized for some considerable time. It is believed, however, that with time the creditors will be paid in full, or nearly so. The firm commenced business about nine years ago, with a capital of \$19,000, and have been fairly successful, having, it is reported, cleared some \$17,000

Leading Wholesale Trade of Montreal.

ESTABLISHED 1800.
LYMAN, SONS & CO.
WHOLESALE DRUGGISTS
AND
MANUFACTURING CHEMISTS
MANUFACTURERS OF

Linseed Oil,
White and Colored Paints,
Putty,
Calcined Plaster,
Land Plaster,
DRUG AND SPICE GRINDERS,
IMPORTERS OF
DYE STUFFS, NAVAL STORES, OILS, &c.
382, 384 and 386 ST. PAUL STREET,
MONTREAL.

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

Fire Blocks, Bricks and Stove Linings,
OF ANY SIZE OR SHAPE,
MADE TO ORDER ON SHORTEST NOTICE,
OF
BEST NEW JERSEY FIRE CLAY.
Fire clay in crude, ground and plastic condition,
ALWAYS ON HAND.
MARK H. TOMKINS & CO.,
Manufacturers of
WHITE EARTHEN WARE & FIRE BRICK.
THE STAFFORD POTTERY, MONTREAL.

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

in 1879; but for some time past there have been differences existing between the members of the firm, and one is reported to have fallen into irregular habits. The assignment was made, therefore, more to bring about a satisfactory dissolution than anything else. A considerable amount of paper was allowed to go to protest. It is understood that the business will be resumed by one of the partners ere long. The failure of J. D. Peakes & Co., small produce dealers of the same city, was brought about by the assignment of Rumsey, Johnston & Co., the latter firm holding the notes of the former, and having been assisting Peakes & Co. for some months. In January last, Peakes & Co. made out a statement, showing liabilities of \$13,950 with assets of only \$10,-

Leading Wholesale Trade of Montreal.

JAMES GUEST,
COMMISSION MERCHANT
—AND—
GENERAL AGENT,
No. 21 ST. JOHN ST., MONTREAL

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

WILLIAM L. BUSBY,
Commission Merchant
AND
MANUFACTURERS' AGENT
Robertson Buildings,
85 WATER STREET,
ST. JOHN, N.B.

KEILLER'S
NEW SEASON'S
MARMALADE

Now ready for delivery to the Trade.

WM. JOHNSON & Co.
77 ST. JAMES STREET,
MONTREAL,
Sole Agents for James Keiller & Son,
Dundee and London.

650; they continued, with the hope of retrieving their loss, but only added to it by some \$4,000, and thus their immediate suspension was rendered imperative. Their offer of 33½c secured will likely be accepted.

WILLIAM DARLING & CO.,

IMPORTERS OF

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

Agents for Messrs. Chas. Ebbinghaus & Sons, Man-
ufacturers of Window Cornices.

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

MONTREAL,

**A. & T. J. DARLING & CO.
BAR IRON, TIN, &c.,
AND SHELF HARDWARE.**

OUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

CABLE REPEATS

- 2 Cases Cream Fichus.
- 2 " Black "
- 4 " Black Girdles.
- 1 " Colored "
- 1 " " Cords.
- 1 " " Tassels.
- 1 " Parasols.
- 2 " Lace Collars.
- 2 " Lace Mitts.
- 2 " Cashmere Jerseys.
- 2 " Black Silk Guipure Laces.
- 1 " Lace Ties.

ORDERS will receive attention.

D. McCALL & CO.,
51 Yonge Street, Toronto.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, APRIL 22, 1881.

THE INTERNATIONAL MONETARY CONFERENCE.

A monetary conference met for the second time at Paris on Tuesday last, on the invitation of France and the United States. Not quite three years have elapsed since delegates assembled in the same city, on the invitation of the United States, to consider certain propositions which the delegates from that country were authorized to make. The result was a failure to come to any agreement whatever. It was remarked by one of the European delegates, that "in drawing up this response (to the American proposition) special care has been taken to

"avoid anything that might give rise to a "hope, even the most vague, of a future understanding." At the conference, which was attended with such an unsatisfactory result, Great Britain was represented, among other delegates, by the Right Hon. George J. Goschen, an eminent financier. On more than one occasion Mr. Goschen stated that the hands of the English delegates were tied, as they had no authority to consider the question of a bi-metallic standard. The British Minister has declined to take a part in the conference which is now in progress, although a delegate will watch the proceedings on the part of British India, and Sir A. T. Galt on the part of Canada. It is said that a good deal of dissatisfaction is felt by the English mercantile body at the refusal of the Government to take any part in the discussion. The position taken by Great Britain on the question of the standard cannot be easily defended. It is certainly characterized by intense selfishness. It is not pretended that it would be safe to adopt a single gold standard generally, and, moreover, the Indian Empire of Great Britain has suffered as much as any other country, owing to its having a silver standard. Mr. Goschen, having on more than one occasion during the discussion in 1878 frankly admitted the absolute necessity of retaining silver as a standard of value, felt it necessary in his remarks at the close of the conference to say: "But when I affirmed that silver ought to be the ally and partner of gold, I by no means intended to say by that, that the two metals ought both conjointly to be placed upon the same footing and become legal tender in all countries." Now the plain meaning of these words is, that, while the general demonetization of silver is not only impracticable, but undesirable, Great Britain will not consent to share any loss that may be incurred by the adoption of bi-metalism, even though the most considerable dependency of the Empire, and the merchants trading with it, are among the greatest sufferers from the present system, or, rather, utter want of system.

Mr. Goschen had previously stated that the conference could have no result, as most of the States "had decided beforehand on a particular policy," and therefore "a theoretical discussion would be a waste of time." He admitted that though England had a gold standard "she had great interest in the maintenance of silver as currency." He said, "The Indian Government had suffered a great loss; the merchants had suffered from fluctuations in value, and public functionaries had suffered from the depreciation."

He then coolly announced that, "if other States were to carry on a propaganda in favor of a gold standard, and of the demonetization of silver (in other words, to follow the example of Great Britain), the Indian Government would be obliged to re-consider its position, and to take measures similar to those taken elsewhere. In that case the scramble to get rid of silver might provoke one of the gravest crises ever undergone by commerce." Now we scarcely perceive how Mr. Goschen's position can be defended. He admitted the absolute necessity of retaining silver as a standard, but held that, "the American proposal for a universal double standard seemed impossible of realization, a veritable Utopia; but the theory of a universal gold standard was equally Utopian, and, indeed, involved a false Utopia." The United States did not imagine, we apprehend, that it would be practicable to have "a universal double standard," but it was not unreasonably supposed that, if the Nations represented at the conference of 1878, viz., Great Britain, France, the United States, Austria-Hungary, Russia, Belgium, The Netherlands, Italy, Sweden, Norway, Greece and Switzerland, could have agreed on a fixed ratio between gold and silver, and have further agreed that both metals should be legal tender, and that there should be free coinage under certain defined restrictions, the object of the conference would have been attained. Germany, which stood aloof in 1878, probably for the same reason that influences Great Britain now, has consented to take part in the present conference. In point of fact the chief cause of the serious depreciation of silver in recent years was the adoption of a gold standard in Germany at the very time when increased supplies of silver, owing to the discovery of the rich silver mines in California, Nevada, Arizona, and Colorado were producing an effect on the markets of the world.

We observe that the *New York Bankers' Magazine* entertains a hope of important results from the present conference. In an article on the subject, headed, "The Great Opportunity," it is affirmed that "this country may at one stroke settle the silver question, and the question of international coinage for years, perhaps for centuries." Although we do not venture to anticipate a successful issue to the conference, yet there is much in the article of our New York contemporary that is well deserving of consideration. It is obviously desirable that all countries which prefer a bi-metallic standard should concur in the

adoption of "a common international ratio for gold and silver," and also in having the coins of both metals of the same fineness. It must be borne in mind, in considering this question, that, for the difference in ratio between gold and silver, in the United States, and in the States of the Latin Union, the former is responsible. For a long time the ratio in those States and in the United States, was 15½ of silver to 1 of gold. By an Act of Congress in 1837, the United States raised the proportion of silver to 16, or, to be exact, to 15.988. The practical effect of the change was to make gold the sole standard. It was not until the year 1874 that silver fell in value below the rate assigned to it by the Act of 1837, and at that time the United States had a forced currency, so that it has only been since the resumption of specie payments, in 1879, that it has experienced any inconvenience. The States of the Latin Union took prompt measures to protect themselves from the consequences of the depreciation of silver, and those measures, if not entirely successful, have mitigated the evils which would otherwise have fallen on them. They put a stop to free coinage. They have, by so doing, established the practicability of preventing the evils, which have appeared so formidable to mono-metallists.

If it be assumed that the civilized nations of the world could agree that gold and silver coins of the same fineness, and of the same ratio, should be legal tenders to an unlimited extent, recent experience warrants the further assumption that, if all the States embraced in the Union were to suspend the free coinage of either of the metals, which might be temporarily depreciated, there would be no danger whatever of the evil results which the mono-metallists have predicted from the adoption of a bi-metallic standard. It seems highly desirable that the Latin Union should be extended so as to embrace Great Britain, the United States, Germany, Russia, Austria-Hungary, Sweden and Norway. There should be an international coinage, the unit being the franc, which is recommended by Professor Jevons, than whom there is no higher English authority, although we admit that the Professor only proposes as an international standard coin the five franc gold piece. The franc is also recommended by the *Bankers' Magazine*. As regards the fineness of the gold coin, Great Britain should adopt the general standard of 9 in 10, instead of 11 in 12, which is not adopted by any other important nations. As to the ratio between silver and gold, the United States

standard seems, under existing circumstances the best that could be agreed on. Even with free coinage at that proportion, in Great Britain, Germany, the United States, and the Latin Union, there would be such an appreciation in the value of silver as to restore the equilibrium, but it would be necessary to devise some mode of guaranteeing against over-production of silver or against a suspension of specie payments in any one or more of the Confederate States. Canada has had bitter experience of the consequence of a suspension of specie payments, in causing the current coin of one country to be exported to a neighboring country, with a smaller population, and thus depreciating its currency.

At the present time, Russia, Austria-Hungary, and Italy are all using a forced currency, and thus causing an increased depreciation of silver, the two former using silver alone, and Italy being bi-metallic. A question might arise whether the suspension of free coinage should be determined on by the States embraced in the Confederation, or by each State on its own responsibility, but this would very much depend on whether a really international coinage should be adopted. The United States has of late become a large producer of silver, and there is no doubt that the *Bankers' Magazine* is correct in its statement that, "as the greatest producing region of silver this country has great interest depending on the permanent use of this metal as money." It would be "a penny wise and pound foolish" policy in the United States to attempt to make silver practically the sole standard, and thus to demonetize gold. There must be a check of some kind on free coinage, which is quite consistent with a double standard. Our conclusion is, that it ought to be quite possible for the principal nations to concur in an international coinage of gold and silver, both to be legal tenders,—free coinage to be the rule, but to be liable to suspension when either metal became depreciated. We confess that we have no expectation of any satisfactory result from the present conference, and we are moreover strongly inclined to believe that the silver interest will be sufficiently powerful to obtain the concession of unlimited free coinage, the consequence of which will be a silver standard for the United States. At the present market value of the two metals gold could not be retained in the United States if there were free coinage of silver.

A COMPANY of Ontario capitalists, with a capital of \$50,000, is about to open a glass factory in New Glasgow, Que., so it is reported.

THE TINPLATE TRADE.

The condition of the tinplate trade has for some years past been most unsatisfactory, not only in England, but in Canada and the United States. A writer in an English paper on the subject says: It may be profitable, and not uninteresting, to consider briefly the causes which have contributed to the prostration of a trade the expansion of which within the last fifteen years can scarcely be paralleled in the iron trade or in any of its allied industries. In 1865 the production of tinplates may be safely put down as not exceeding two and a half million boxes; to-day the power of production is, at a moderate computation, not less than eight and a quarter millions per annum. Seeing that the consumption has been yearly increasing, there must be some predominating causes to account for the fact that the manufacture of tinplates is at present attended by a loss to the maker of from 1s. 6d. to 2s. a box. These causes are not far to seek, and they are two: viz., long credit and limited liability. The usual terms of payment for bar iron are cash, less 2½ per cent. on the tenth day of the month following delivery, or by bill at four months from the same date, at buyer's option—which means, in many cases, five months' credit. Tin has also of late been obtainable at four months from date of purchase. These two items form about two-thirds of the total cost of the plates."

It may now be asked, in what way this system of long credit particularly affects the tinplate trade. A works (excluding forge power) consisting of two mills and the necessary finishing plant, capable of turning out 1000 boxes weekly, can be erected at a cost of £8000 or £9000, according to completeness. Such a works will require about 60 tons of bar iron a week—say, 1000 tons in four months—which at the present price of £6 10s. per ton will represent £6,500; and the credit for tin would, for the same period, reach about £2,500. By the time, therefore, that the maker is called upon to pay for either bar iron or tin, he has at his back, from the credit afforded him, a working capital of £9000. It may here be mentioned that bar iron can be converted into tinplates and delivered in Liverpool in less than fourteen days; and in another fourteen days the maker receives cash for his goods, or immediate payment if wished, less fourteen days' interest, in contradistinction to the deferred terms of payment for bar iron and tin. For the last few years there seems to have been an unfortunate mania, for every small capitalist in South Wales, with £100 to invest, to become a tinplate

manufacturer; and so great, as we have seen, are the facilities for starting a works that, led away by some conspicuous successes during the first half of the last decade, they have failed to see how this headlong speculation could only result in overproduction and collapse.

What has been the result? The ever-increasing consumption of the world now stands at about six millions of boxes per annum, and the power of production at more than eight. Ordinary coke plates are to-day sold at 14s. 6d. to 15s. a box in Liverpool, and with the present prices of material they cannot be made for less than 16s. 6d. Within a very recent date some works erected on the principle above described have stopped payment, their operations not extending over two years, and in one case for not half that period. Can anything point more clearly to the unsoundness of the system on which this trade has lately been conducted? The past tense is used advisedly, because there are at last indications that the sellers of bar iron and tin are taking alarm at the recent failures and at other difficulties looming in the distance. Once the credit is stopped, once the facilities for this insane and reckless speculation are taken away, prosperity will return to a trade which, for the last five years, has been struggling with a millstone hanging about its neck.

SECRETARY WINDOM'S FINANCIAL POLICY.

The failure of the Refunding Bill at the close of the last session of Congress led to a rather general impression that an extra session would be called for the purpose of reconsidering the subject. It soon became known that President Garfield was decidedly opposed to an extra session, and of late Secretary Windom has been conferring with leading capitalists and bankers in New York, the result of which conferences has been recently announced in the form of a notice to the holders of the six per cent. bonds. The Secretary has taken the bold step of announcing that these bonds will be paid on presentation on and after the 1st July next, after which date interest will cease. If, however, the holders prefer to retain the bonds for one year from 1st July they will be permitted to do so, accepting the year's interest in advance, with a rebate of $2\frac{1}{2}$ per cent., so as to bring the interest down to $3\frac{1}{2}$ per cent. It seems highly probable that the holders will prefer to accept the alternative, as it will enable them to avail themselves of whatever terms may be settled at the next session

of Congress for effecting the refunding of the debt. It has been objected by some leading newspapers that the Secretary of the Treasury is usurping the functions of Congress, but there can be no doubt that he is acting in accordance with the advice of legal functionaries of eminence, and, moreover, that he has assurances from the holders of the bonds of their readiness to accept the terms which he has offered. It will be fortunate for the United States if it should be able to refund the entire debt bearing 5 and 6 per cent. interest at $3\frac{1}{2}$, thus saving interest to the extent of over twelve millions of dollars per annum. The failure of the last bill was owing to an attempt to compel the banks, which hold a large portion of the bonds, to accept 3 per cent., which was less than the market value of money.

The United States have yet to learn, as have many members of the Canadian Parliament, that borrowers, whether Governments or private individuals, will best consult their own interests by placing their loans in the form that is most acceptable to the lenders. As a rule, lenders would rather tender for a loan under than over par, in other words, they would rather bury a 3 per cent. stock or bond under par than give more than par for a $3\frac{1}{2}$ security. When the Refunding Bill was under the consideration of Congress the value of money was unusually low, but still 3 per cents were not worth par, and probably no attempt would have been made to place a large amount of such bonds at par, but that the National banks appeared to be almost at the mercy of the Government. They are compelled to give security for their circulation in Government bonds, and were large holders of 6 and 5 per cent. bonds for which they were required to accept 3 per cent. at par. In his message refusing to sanction the Refunding Bill, President Hayes referred to the 5th section of the Bill as destructive of the National Banks, and as his reason for refusing his assent. The banks were quite ready to have accepted $3\frac{1}{2}$ per cent., and the President would have been ready to concur in such a rate. Under all the circumstances, it would probably have been the wisest course, and certainly the one that would have been followed in England under similar circumstances, to have offered a 3 per cent. loan to public competition, and to have accepted the highest tender. The policy of the United States is not to accept less than par for its loans, and this was the principal cause of difficulty. If, as seems probable, Secretary Windom is able to arrange for the payment of the sixes, and possibly the fives, at a later period, it is highly probable

that, before Congress is again called on to consider the Refunding Bill, the rate of interest will have advanced, and all parties will be satisfied to agree on a $3\frac{1}{2}$ per cent. rate. There has been a good deal of speculation as to the effect of Secretary Windom's policy, but there can no doubt whatever that, when once decided on, it must have a tranquillizing effect. It may be hoped that at the next session of Congress there will not be the same hostile feeling towards the National banks that was exhibited during the last session. Meantime, as a temporary measure, the policy of Secretary Windom reflects the highest credit on the new Government.

QUESTIONABLE COMMISSIONS.

A prominent family grocer in this city was somewhat surprised not long since to find that one of his principal customers abruptly left off dealing with him, and without even mentioning any cause of complaint. Determined to sift the matter, he took the first opportunity to have a word with the gentleman of the house, to whom on a former occasion he had been of some service, and the result was an explanation which proved to both that they were under the influence of a certain time-honoured custom in England which had found its way to Canada also. The customer said that his wife had shewn him samples of tea in which dirt had been found; and butter costing the highest price asked for fresh print or creamery, so rank and unsavory that even the stable-boy turned up his nose at it. The grocer was still more astonished, but, knowing the quality of the goods, he asked his former customer to give him another short trial. He recollected having some time before refused to allow a $2\frac{1}{2}$ per cent. "commission" to a servant employed in the house, and suspected that the goods had been tampered with. A day or two after the arrival of the new goods similar complaints were made by the servant to the lady of the house, but on some investigation it was ascertained that the dirt had been placed in the tea by the formerly disappointed servant, who was also discovered to have been accustomed to place the butter over night anywhere than the place provided for it. The lady's surprise was no less than the grocer's or her husband's when the trick was pointed out, and moreover on the part of a servant who had been strongly recommended by Lady—, her relative in England. The grocer recovered his customer, and there were no more complaints as to the tea, butter, &c.

That this illicit commission business is common enough in Canada is well known to

some people in the trade. It is not alone confined to groceries; the dry goods trade, tailoring, carriage-making, horse-dealing, are more or less infected. A confidential servant recently demanded a private "commission" of ten per cent. from a gentleman in a city of Western Ontario who had advertised to sell a pair of fine carriage horses, and to whom the servant had been sent by his employer in Montreal to report as to the suitability of the animals. The refusal resulted in a report to the intending purchaser that the horses were unfit for the purpose, and in other respects inferior. The intending seller, suspecting the cause of the result of the negotiation, and knowing the animals to be what was required, shipped them to the intending purchaser direct, requesting him to call for them at the depot and to try them himself. The result was as anticipated; the horses were bought, and both seller and buyer were pleased.

We purpose for the present to confine our remarks to the "commissions" or bribes demanded by and paid to employes of all kinds who are paid for their services by a fixed remuneration. The two cases cited above resulted differently from one recorded some time ago in London, England, where the system has become so general that he must be a man of unusual fortitude who should attempt to deal with it as did the Montreal grocer and the Hamilton horse-dealer. The Londoner had occasion to leave a West End tailor who had hitherto made his servants' liveries and to employ a working tailor specially recommended by a friend. The servants were naturally indignant at the change, but submitted to be measured in silence. The suits were finished, and gave every satisfaction to the employer, who already congratulated himself on the economy of the new arrangement. In a few weeks, however, buttons began to fall off, seams to open, and rents to appear in all directions. The servants said the cloth was "rotten like." The tailor was sent for and roundly abused. "Sir," answered the tailor, "I have put the best of material and workmanship into your liveries, but, being a poor man, I could not afford to put half a crown into the waistcoat pocket of each suit. That is the custom of the West End trade, and the reason my work is in holes." It is needless to say the master was worsted, and that the suit in future always contained the half-crown in the waistcoat pocket. Efforts to shake off the incubus have generally resulted in this way. Hence these bribes have become to be looked upon in England as legitimate perquisites,

while a little reflection will show that they must always come out of the pocket of the employer or consumer, for the trader takes good care to add the necessary percentage in the shape of increased price, however disguised it may be.

There are still worse cases, as, for instance, a man buys a horse or carriage of a dealer. The driver or coachman demands his commission of the dealer. Should this be refused, the horse is somehow never well, his coat staves, he falls lame, and dark suggestions are made of some disease or other, while the carriage runs badly, and is constantly in need of repair. Thus matters go on till the owner's property is destroyed and the tradesman's reputation affected. It is even said to be not unusual in England for coachmen and grooms to keep their horses out of condition, with a view to their being sold and others purchased—operations fruitful of commissions—so-called. While the evil has crept into Canada, we believe that, as yet, it is confined to a few cases in the large cities, and it is to be hoped that all dealers will make every endeavor to resist its spread among us. Machinery manufacturers are perhaps more acquainted with it. The commissions privately paid to persons supposed to have influence in promoting the sale of railway and other engines and machinery, will probably account for the ways in which certain people live and move. Auction and mercantile and printing "commissions" will probably come in for a future notice.

THE CITY PRINTING CONTRACT.

We have hitherto abstained from interfering in the controversy regarding the contract for printing and stationery for the corporation, and we had ventured to hope that the matter would, ere this, have been satisfactorily disposed of by the City Council. It is much to be regretted that any question of nationality should be imported into a business transaction which ought to be disposed of in the interests of the citizens at large. It may fairly be assumed that, when the Committee of the City Council invited tenders for executing the printing and supplying the stationery for a period of six years, the intention was to secure the best terms possible for the citizens. It may be doubted whether it is expedient to embrace printing and stationery in one contract, but we do not propose at present to discuss that point. Tenders having been invited and responded to, an examination was instituted by a sub-committee, which reported to the City Hall Committee. Unfortunately, there was a difference of opinion as to the

meaning of the tenders, the parties claiming to be the lowest, Messrs. John Lovell & Son, affirming that the statement of the Assistant City Clerk was "a gross misrepresentation of your petitioners' tender." It is alleged that, before the statement was made, a full explanation had been made to the Assistant City Clerk as to the meaning of the tender. We wish to avoid, as much as possible, entering into the controversy which has been raised as to the meaning of technical expressions, but we maintain that, under the circumstances, the award of the contract to Mr. Perrault by the committee, is indefensible. The only course open to the aggrieved parties was an appeal to the City Council, and we were inclined to await with confidence the public discussion of the matter and the decision of the Council. There has been quite recently a new pretension put forward, based on a legal opinion, signed by Messrs. Geoffrion & Laflamme, which we admit is entitled to the highest respect. It is contended by the learned Counsel that the City Hall Committee have the power to make a contract, and that their decision is irrevocable. We cannot believe that such a construction of the city charter can be sustained, but most assuredly no committee should be armed with such extensive powers. In making contracts the safest course, in the interest of the citizens, would be that they should be offered for competition, and that the tenders should be examined and reported on by the permanent staff, but with a final appeal to the City Council in the event of such differences of opinion as have arisen in this case.

DEATH OF THE EARL OF BEACONSFIELD.

Although it is not in our power to furnish our readers with any lengthened obituary of the distinguished statesman whose death took place on Tuesday last, the 19th inst., we cannot pass altogether without notice the removal of one who has occupied such an important position in the councils of the nation. Benjamin Disraeli, Earl of Beaconsfield, was the son of Isaac Disraeli, author of the "Curiosities of Literature," a gentleman of Hebrew origin, whose ancestors removed from Spain to Italy to escape persecution, and finally settled in England. Lord Beaconsfield was himself a member of the Church of England. He acquired a literary reputation before he entered the political field, and was the author of several popular works of fiction. It was only after more than one unsuccessful attempt that he

succeeded in obtaining a seat in Parliament for Maidstone, and his first effort in the House of Commons was considered a failure. He was a great master of sarcasm, and was very bitter against Sir Robert Peel, when that eminent statesman adopted his free trade policy, about five and thirty years ago. He then allied himself to the late Earl of Derby and Lord George Bentinck, whose early death placed Mr. Disraeli in the position of leader of the Conservative party in the House of Commons. On the retirement of the Earl of Derby from public life, Mr. Disraeli became the recognized head of the Conservatives. He had married the widow of his old colleague, Mr. Wyndham Lewis, who was possessed of large means, and he also, like the Earl of Chatham, received a considerable legacy from a lady who was an admirer of his political principles. His wife was created a peeress some years before her decease as Viscountess Beaconsfield. The title is taken from a place in Buckinghamshire, the former residence of Edmund Burke, who was at one time likely to have been created a peer by the same title. The death of his son is said to have prevented his acceptance of hereditary rank. During his last premiership, and subsequent to the death of his wife, Mr. Disraeli was created Earl of Beaconsfield. He was in his 76th year at the time of his death.

MUCH ADO ABOUT "OLD RYE"

What appears to be rather a cruel hoax has been perpetrated upon a mercantile firm in this city, and at the same time probably upon a young "Mercantile Agency," against whom legal proceedings have been taken by the firm to recover the amount of the loss. The old firm of Winning, Hill & Ware of this city, manufacturers of and dealers in cordials, and in liquors, at a short notice, of any age required, were succeeded a few years ago by Hill, Mitchell & Co., of which business Mr. Wm. Mitchell and a party in Ottawa shortly afterwards became proprietors, continuing the business under the same name. The latter firm failed some two years ago (they are now applying for a discharge), and were succeeded by their bookkeeper, C. H. Cordingley, and J. G. C. Meagher, the latter formerly agent in this city for McMurray & Fuller of Toronto. The new firm, notwithstanding the handsome profits, were careful salesmen, and availed themselves of every means of keeping informed as to the standing of their customers. Among other ways and means they subscribed to the "Agency" of Gagnon Bros. & White, whose business has till lately been chiefly confined to the Province of Quebec. In August last Cordingley & Co. received a letter from Ayton, Ont., in which the writer, after referring to a circular handed him, gave a small order for a supply of "bottled liquors." We give the correspondence *verbatim et literatim*:

"As this is our first dealings," wrote he, "probably you will require testimonials or references as to our financial standing &c.; for this we refer you to the Postmaster, I. Wenger, general merchant and miller, or to Thomas Covil, merchant. We will either pay you cash 30 days or give note at your usual terms 4 months, as you wish. Trusting you will fill order promptly as we are just out, I am yours truly, HENRY BUSHNELL, Ayton P.O., Clifford Station.

The foregoing was dated the 12th. The manufacturers of "fine old liquors" applied to the "Agency" for information, but were told there was no such name in any of the records. The inquirers, it is claimed, requested them to write to the references given, which they appear to have done, and also to Mr. J. Pinkerton. In due time the following apparently satisfactory report was furnished by Messrs. Gagnon Bros. & White:

"*Bushnell, Henry, General store, Ayton P.O., Grey Co., Ont.*—Age about 32; married; was formerly a clerk in similar line. Commenced on his own account about 2 years ago with small means, and has since done fairly in a moderate way. Is a steady industrious man, and possessed of fair capacity. Owns no real estate known of, all his capital being employed in his business. Carries a stock of about \$2,000, and those who are fully acquainted with his affairs estimate him worth from \$1,500 to \$2,000. Appears to be doing fairly at the present time, and thought making some headway, though slowly. Reputed to meet engagements on the whole satisfactorily, and for a reasonable bill would be considered a fair risk.—Aug., 80."

The inquiry set afoot caused some delay in shipping: On the 24th August, Messrs. Cordingley & Co. received the following letter, by which it will be perceived he is "almost out;" he was "just out" on the 12th:

"Your invoice and letter dated the 14th is received stating you had shipped my little lot of goods, but up to this date I have not received them, as I am almost out and need them, you will oblige by tracing them up or forwarding me the shipping bill. With regard to me having Mr. Wenger endorse my paper would state I can comply with your terms, but would just as soon pay you cash if you allow a reasonable discount, and on receipt of goods I will remit you the amount. Can you not put in your 5 yr. old Rye at a lower figure for cash and would you sell it by the five gallon keg. Please that I receive the goods as soon as possible. Your early attention will oblige, yours truly,—H. BUSHNELL, Ayton via Clifford."

The goods were shipped accordingly, and duly elicited the following communication, dated Sept. 11th:

"The consignment of bottled liquors reach me only on the 28th inst. [sic] which you will perceive by enclosed card or you would have heard from me sooner. The goods proved satisfactory especially the 5 yr. old rye which people thought excellent. I think of bottling and labelling it myself. I believe I could make it pay. You may therefore send me by freight via Clifford Station at once, 1 keg of 20 galls. of your 5 yr. old, also please send a fresh invoice of the last lot I got, as the one sent got mislaid and I could not remember the amount, else I should have remitted with this. I think of using up a quantity of your 5 yr. old rye, probably would prefer 3 mos. on some. I would offer you Henry Ringell as security who is worth in real estate \$4000, or R. Smith, postmaster, who is also an owner of several farms, as to Isaac Wenger he is a man I have no dealings with. Yours very truly,—HENRY BUSHNELL, G. T. R. to Toronto, thence G. W. R. to Clifford Station.—N.B.—Either of the above parties I offer as security is perfectly good, if you inquire of Mr. Wenger he will no doubt corroborate it."

Whether, like Rip Van Winkle, the writer of the foregoing epistles went off on a several years' snooze, or the "5 yr. old Rye" sent him to his longest sleep, or that the maker of the liquor accidentally hit upon the "elixir of youth," by which a man of 32 was transformed into a boy of 18, nobody seems to know, but it will be observed that the orthography and etymology are somewhat worse, and the ideas rather confused. The shippers of the goods had grown quite uneasy on the subject when on the 20th of December their collecting agents received the following note:

Ayton, Dec. the 20.

Dear Sir,—Having receive a letter from you fore the sum of \$57.05 owe these parties nothing and will not pay them I am nothing but a mear printes to the waggon maker in the village of Ayton,—I remain your turely

HENRY BUSHNELL, Ayton, Ont.

The following declaration was obtained a few days ago by the gentlemen who are watching the case for the claimants:

I, Noah Wenger of Ayton in the County of Grey, in the Province of Ontario, bookkeeper do solemnly declare: 1o. I reside in Ayton and have done so for six years. 2o. During the month of August, eighteen hundred and eighty, there was no person named Henry Bushnell in business in the said village, nor to my knowledge has there ever been a person of that name engaged in keeping store in the said village. 3o. I know one Henry Bushnell of this village. He is a lad about eighteen years of age and is an apprentice wagonmaker. He has never been in business here, and is not married. He is the only person of that name in this place, and was the only person of that name here last August. And I make this declaration conscientiously believing the same to be true, and in virtue of an act passed in the 37th year of Her Majesty's reign entitled "An Act for the suppression of voluntary and extra judicial oaths.

And I have signed,

NOAH WENGER.

Declared before me at Ayton this 12th day of April, 1881.

R. H. LANGDALE,

A Commissioner in B.R., &c.

Cordingley & Co. are accordingly taking legal proceedings against the "Agency" to recover \$55.88, the amount of the goods shipped; while Gagnon Bros., the present proprietors of the "Agency," are claiming on the other hand some \$40, the amount of a renewal subscription according to the terms of the contract, by which, if the old book be not returned at the expiry of the year agreed on, the subscriber renders himself liable for another year. It is to be regretted that the disputants cannot find some less expensive mode of settling such a trifle. But the law it appears must be maintained.

SUMMER HOTELS.—"It takes a mighty smart man to run a hotel," says the American proverb, but it does not mean that a man must be possessed of extraordinary ability to run a hotel into the ground. Mr. Lindsey of the Preble House, Portland, Me., formerly joint lessee of the Fabyan House, White Mountains, N.H., and latterly lessee of the Ocean House, Old Orchard Beach, is reported—to put it mildly—as being unable to "make it pay." Those who knew Mr. Lindsey best are not altogether surprised at the result. Although of antediluvian stature and obliging manners he had scarcely enough mental backbone to successfully "run" a large

seaside hotel with its numerous exactions, as various as the characters of the guests. The proprietor of an hotel which is "run" by a self-constituted clique to suit the interests of the few people composing it, should not be surprised if the public at large leave it to be supported by the clique, and seek some place where the landlord will not tolerate the staid assumptions of a few otherwise respectable people from the outlying school districts.

We have some hotel resorts near home also which, with every facility for comfort and convenience, have in a measure been "run" in a similar way; and the cliques here, as well as there, are composed on the one hand of a few *nouveaux riches* and on the other of a small class not wholly exotic, "who toil not, neither do they spin," but contrive to keep up appearances year after year with admirable success, two classes of people who are everlastingly at loggerheads and who, wherever they get into power, manage to make themselves and all about them uncomfortable, so that sensible people and those who do not go from home to seek "society" or to exhibit their dresses and jewels, often prefer the seclusion of "a cot beside the sea" with all its table and other drawbacks, but where they may, if they choose, wear their old clothes, or appear at meals without a feeling of discomfort if they do not take the trouble to don fashionable raiment three or four times a day. The proposed new hotel at Old Orchard will not be built this season, and the Ocean House will have a new lessee, who is said to have the necessary qualifications.

THE CONFEDERATION LIFE ASSOCIATION.—We sincerely congratulate the shareholders in the Confederation Life Association on the satisfactory report which their directors have been enabled to present for the year 1880. While the dividend has been maintained at the handsome rate of 10 per cent., the assets of the Company have been substantially increased. The chief feature of interest in the report is the revival of the project of placing the benefits of life assurance within the reach of the industrious classes. This is a most desirable object, and we notice with satisfaction that a plan has been prepared, and that the details will probably be worked out almost immediately. The report and accompanying statements are so full and so satisfactory that we can have no doubt that they will stimulate those who have not yet availed themselves of the advantages offered by Life Assurance Companies to lose no time in doing so.

THE BELGIAN ECONOMIST, M. de Molinari, who recently visited Canada in company with the gentlemen interested in promoting the Credit Foncier Franco-Canadian enterprise, has republished, in book form, a series of letters on Canada and New Jersey, contributed by him to the *Journal des Debats* of Paris while on his travels. His letters on Canada are chiefly descriptive of our French Canadian population, and strongly persuasive of a "larger French interest and intercourse with a people who, though British subjects, are genuine Frenchmen still." The English element predominates over the French, he thinks, because it has the resources of a great European country in men and capital to draw upon, and that the French element is weak because it is isolated. In the letters relating to New Jersey M. de Molinari dwells with much satisfaction on the harmony with which French and English there live together, —a striking refutation he thinks of those politicians at home who made a dogma of the so-called natural enmity of the two races, an enmity which, in spite of them, has given place to the warmest international friendship, and which we fancy took its rise at or about the time of the Crimean war. We trust that the revived interest of La Belle France for her old colony will find its chief expression in further

economic enterprises, whereby the immense latent resources of the country, especially in agriculture, may be more fully developed, and employment furnished to the many who are driven to seek farther south that which they cannot find nearer home.

R. J. REEKIE, Esq.—We have to record the death, in London, of a well-known citizen of Montreal, Mr. R. J. Reekie, who was in the 75th year of his age. Mr. Reekie was a native of Scotland, and a civil engineer by profession. He was early connected with the late eminent contractor, Thomas Brassey, Esq., who was joined in the Canada contract for the Grand Trunk Railway with Messrs. Peto and Betts. Mr. Reekie was employed to construct the Quebec and Richmond section on behalf of the contractors, and may possibly have had an interest in that section, and afterwards in the River du Loup branch. He also executed some contracts on the Northern, but was not the original contractor for that line; Mr. Milton Courright of Erie, Pennsylvania, was the principal partner in the original contract. Mr. Reekie has for many years past resided in Montreal, and has been distinguished for his liberality. It is much to be regretted that of late years he suffered a number of heavy losses, owing to the depression in business. He had visited England to make arrangements for executing a new contract, when he was seized with the attack which carried him off after a short illness.

CONFEDERATION LIFE ASSOCIATION.

The ninth annual meeting of this association was held at the head office, Toronto, on Tuesday, the 12th inst., at 2 p.m. The President, Sir W. P. Howland, took the chair, and on motion, Mr. J. K. Macdonald, the Managing Director, acted as secretary. The notice calling the meeting was read, when the President submitted and read the following

Report.

In presenting the ninth annual report of the association it affords your directors more than ordinary pleasure to meet the policy-holders and shareholders, in view of the highly favorable results which the report and financial statements will bring before them.

Solid progress has been the constant aim of the directors, and how far that has been accomplished the successive annual reports of the association have fully indicated, and the results of the business for 1880 are in the highest degree satisfactory in that direction.

Your directors have had before them 1,215 applications for assurances, amounting to \$1,915,890. Of these 93 for \$147,100, not coming up to the standard of good insurable risks, have been declined, and 1,122 for \$1,768,790 have been approved.

While it is believed that the new business of the past years has been very good, the business secured in 1880 has been of a high character, having been better paid and maintained than even that of any previous year.

One thousand one hundred and thirty-two new policies have been issued for \$1,768,790, to which may be added 34 revived policies for \$43,500, making the total new business 1,166 policies for a gross assurance of \$1,812,290.

A very marked advance has been made in the income of the Association, the cash premiums being an increase of \$33,054.60, and the interest \$7,565.81 over the preceding year, or a total increase of \$40,620.41.

A substantial addition has been made both to the assets and the surplus, notwithstanding a considerably increased demand upon the income for the payment of the death claims which have arisen during the year. The death claims continue to be light, but, owing to the fact that several policies were for large amounts, the aggregate of the claims is larger than has hitherto been experienced by this Company. The amount was \$61,803.85, under 27 policies on 24 lives. Of this sum \$5,000 was re-insured, which

left the amount \$56,803.85. The payment of this large sum to the families of the deceased policy-holders is the best kind of testimony to the truly benevolent character of life insurance.

The report of the Auditors, together with that of the Special Committee on Securities, and of the Actuary, are appended to the financial statements.

During the past year your directors have had under consideration the revival of "Industrial" insurance, introduced into this country by this Association nine years ago. An earnest desire is entertained to place the benefits of life-insurance within the reach of the industrial classes, which it is felt ordinary "Industrial" insurance does not do, as it demands a rate of premium twice or three times that charged to persons who can take a policy for a thousand dollars and pay the premium annually or semi-annually. A plan has been proposed which it is thought will largely meet the end in view; but the pressure of business towards the close of the year, and the attention demanded by the business up to the present, have prevented the working out of details which it is thought should be done after this meeting.

Two half-yearly dividends of 5 per cent. each have been made on the paid-up capital for the year.

Your directors refer with the deepest regret to the sudden death of the late Robert Wilkes, Esq. Mr. Wilkes assisted in the organization of the Company, and continued to be a valued member of the Board till the time of his death. The vacancy in the Board has not been filled, as it was felt that the Board is really large, and the directors thought it better to restrict the number to the remaining members.

In surrendering their trust to this meeting, your Directors feel that the report and statements submitted will attest to the care which they have bestowed upon all branches of the Company's business; and at the same time they take pleasure in stating that the officers, agents, and clerks have been diligent and faithful in the discharge of their duties. By the Act of Incorporation all the Directors retire, but are all eligible for re-election.

J. K. MACDONALD, Managing Director. W. P. HOWLAND, President.

CASH ACCOUNT, 1880.

	Dr.		Cr.
Dec. 31, 1879.		To cash on hand and in banks.....	\$ 23,574 86
Dec. 31, 1880.		To cash for premiums.....	175,170 20
		" consideration for annuities.....	729 25
		" for interest.....	36,342 48
		" deposit on account of debentures.....	55 00
		" for loans on policies, repaid.....	4,933 59
		" for loans on mortgages, re'd.....	34,053 09
		" for loans on stock, repaid.....	8,399 39
		" for matured debentures.....	3,545 00
		" for sundry sources.....	675 58
		" for loss under policy re-insured.....	5,000 00
		" for surrendered value policy re-insured.....	343 40
		" for rents.....	220 00
			\$310,052 08
Dec. 31, 1880.		By expenses for year.....	\$55,558 74
		" re-insurance.....	3,653 71
		" surrendered policies.....	7,459 66
		" death claims.....	52,525 80
		" profits to policy-holders.....	3,165 54
		" one year's dividend on stock.....	5,000 00
		" annuities.....	992 30
		" valuation fees.....	21 00
		" commission on loans.....	226 15
		" written off furniture account.....	161 25
			\$148,288 75
		By mortgages.....	1,034 92
		" debentures.....	100 00
		" Government Savings Bank.....	2,921 70
		" real estate.....	5,716 90
		" loans on policies.....	

By sundry advances.....	390 30
" furniture.....	422 80
" fire premiums advanced for mortgagors.....	620 87
" cash in banks.....	159,496 24
" cash on hand.....	21,782 54
	9 15
	\$310,052 08

BALANCE SHEET.

Assets.

Dec. 31st, 1880.	
By debentures (par).....	\$109,359 00
" mortgages.....	456,414 54
" real estate.....	6,291 93
" loans on stock.....	700 00
" Government 5 per cent. stock, &c., (cost \$4,197.50).....	4,200 00
" loans on policies.....	12,275 16
" sundry accounts.....	1,034 05
" furniture.....	1,451 23
" cash on hand.....	9 15
" cash in banks.....	21,782 54
" premiums in course of collection (reserve thereon included in liabilities) (of this the sum of \$12,834.84 is covered by notes).....	27,814 97
" quarterly and half-yearly premiums on existing policies due subsequent to Dec. 31, 1880, (reserve thereon included in liabilities).....	13,633 63
" Interest due, \$3,389.32 and accrued.....	\$13,209 69
	\$876,566 01

Liabilities.

Dec. 31st, 1880.	
To Assurance fund on the Hm. Institute of Actuaries' Mortality, and 4 per cent. (including bonus additions).....	\$472,559 59
Less for reserve on policies re-insured.....	10,287 98
	\$462,271 61
To reserve on lapsed policies, liable for surrender or restoration.....	3,661 15
" Annuity funds.....	10,240 46
" Losses by death, accrued but not due (since paid).....	18,664 35
" Premiums paid in advance.....	87 50
Total liabilities to policy-holders	494,925 07
" All other accounts, medical examiners, directors' fees, &c.....	4,321 03
" Amount of paid-up stock being 10 per cent. on subscribed capital of \$500,000.....	50,000 00
" Amount held to cover the cost of collecting the premiums outstanding and deferred on December 31st, 1880.....	4,144 85
" Surplus.....	122,675 06
	\$676,566 01

Taking the debentures at market value the surplus is \$120,640.41.

J. K. MACDONALD,
Managing Director.

We have examined the books and accounts for the year ending 31st December, 1880, and also the securities and vouchers appertaining thereto. We find the same correct, and properly set forth in the above statements.

JOHN LANGTON, }
JOHN M. MARTIN, } Auditors.

Toronto, April 9, 1881.

REPORT OF THE SPECIAL COMMITTEE ON INVESTMENTS AT THE CLOSE OF 1880.

The Special Committee beg to report as follows;

To the Board of Directors of the Confederation Life Association:

We beg to report that we have examined each mortgage, debentures, certificate of Government stock, and each loan on the security of stock as collateral, and find the same correct, and kept safely and orderly.

The loans on mortgage amount to.....	\$456,414 54
Debentures (market value \$116,324.35) par value.....	109,359 00
Government stock, &c., cost (\$4,197.50).....	4,200 00
Loan on stock collateral.....	700 00
Total.....	\$570,973 54

Signed,

WM. ELLIOTT,
E. HOOPER,
J. H. MASON, } Committee.
Toronto, April 9th, 1881.

ACTUARY'S REPORT.

I hereby certify that, having computed the value of the risks of the Confederation Life Association, as submitted to me and stated below, upon the basis of the Institute of Actuaries' Life Tables, and interest at the rate of four and one-half per cent. per annum, taking account of the net premiums only, I find the liability thereunder as follows, as at date of 31st December, 1880:—

Number of policies valued 4,633, insuring an amount of \$6,924,274 60.....	\$472,559 59
Of these 43. for an amount of \$138,385.00, were re-insured.....	10,287 98
Present value or reserve.	

Leaving a net liability of.....	\$462,271 61
To this must be added unclaimed surrender values to an amount of.....	3,661 15
And the present value of seven annuities for an amount of \$1,392.30 per annum.....	10,240 46

Making the total net liability..... \$476,173 22

CHARLES CARMAEL,
Toronto, April 8th, 1881. Actuary.

REPORT OF THE TRUSTEES UNDER "GOVERNMENT SECURITIES AND SAVINGS BANK POLICIES."

The Trustees beg to report— That they hold Government stock to the amount of four thousand two hundred dollars, and that the liability under this class is \$4,152.17 under 85 policies.

W. P. HOWLAND,
WM. MCMASTER,
J. K. MACDONALD, } Trustees.
Toronto, April 11th, 1881.

The report was, on motion of the President, seconded by William Elliot, Esq., Vice-President, adopted.

Motions of thanks to the Board of Directors, officers, and auditors were passed.

Messrs. Chas. E. Hooper and John A. Patterson were appointed as scrutineers, and the ballot opened, which resulted in the re-election of the retiring Board, as follows: Hon. Sir W. P. Howland, C.B., K.C.M.G., Hon. Wm. McMaster, Wm. Elliot, Esq., Hon. Jas. Macdonald, M.P., Halifax, Hon. T. N. Gibbs, Hon. Isaac Burpee, M.P., W. H. Beatty, Esq., Edward Hooper, Esq., J. Herbert Mason, Esq., James Young, Esq., M.P.P., F. A. Ball, Esq., M. P. Ryan, Esq., M.P., S. Nordheimer, Esq., W. H. Gibbs, Esq., A. McLean Howard, Esq., J. K. Macdonald, Esq.

The newly-elected Directors met after the adjournment of the annual meeting, when Sir W. P. Howland was re-elected President, and the Hon. Wm. McMaster and Wm. Elliot, Esq., Vice-Presidents.

FIRE RECORD.

ONTARIO.

Brantford, April 9.—Grand Trunk offices damaged to the extent of about \$600. Richmond Hill, 11.—The agricultural works of Abraham Eyer totally destroyed. Loss estimated at \$10,000; no insurance. Port

Lampton, 11.—Dwelling of J. N. McDonald, with contents, destroyed. Loss \$500; insured for \$300. Belleville, 13.—Building owned by the late Mrs. Kavanagh destroyed. Loss \$1,000; insurance unknown. London, 13.—The oatmeal mills of Muirhead & Gray damaged to the extent of about \$5,000; covered by insurance. Orillia, 13.—Residence of J. Kenney destroyed, with part of the contents. Total loss about \$1,200; insured for \$700 in the Western. Foxboro, 12.—Residence of H. Ashley destroyed. Gorrie, 12.—John Stinson's waggon shop destroyed. Loss \$1,000; insured for \$300. London, 14.—The insurance on Messrs. Muirhead and Gray's mill, which was totally destroyed, is as follows:—On building and machinery, Guardian, \$5,000; Union of Toronto, \$4,000; Royal, \$2,500; Royal Canadian, \$2,500. On stock, Guardian, \$3,000; Sovereign, \$2,000. Trenton, 15.—A destructive fire broke out destroying the following property: A brick block owned in part by T. James and occupied as a steam cabinet factory, the other half by G. H. Gordon and occupied as a dwelling by G. S. Bonter. The Commercial Hotel owned by the Cooley estate and occupied by T. Crampton. Two frame stores, one occupied by Wm. Shea; J. Brook's butcher shop; J. O'Neill's butcher shop; T. Kinsella's harness shop, and Morrison & Kenney's livery office. Insurance, T. Crampton on furniture, \$1,200 in British America; Commercial Hotel, \$1,500 in the Queen's; T. James, \$1,200 on building in the Watertown Agricultural; Wm. Shea, \$1,300 on stock in Norwich Union of England. Berlin, 17.—About 30,000 feet of lumber in Brown & Hall's yard destroyed. Kemplville, 16.—Residence of Jns. Good damaged. Loss \$200. Drummondville, 19.—A large frame building owned by A. Ross and occupied by M. Griffith, dry goods, and G. Lundy, grocer, totally destroyed. Loss about \$1,800, partially insured. London, 18.—Barn of Alfred Sinker (London Township) destroyed, together with 6,000 bushels of oats, a threshing machine and some live stock. Loss \$1,200. St. Mary's, 18.—The old St. Mary's foundry destroyed. Belleville, 20.—Ostrom's woollen factory and saw mill totally destroyed. Loss \$1,000; insured in the Western, Phoenix, and Commercial for \$3,000. Lindsay, 19.—Barn owned by Anthony Clause destroyed with contents. Seaford, 19.—Sharp's Hotel damaged to the extent of \$1,000; fully insured. Dunganon, 19.—John Mallough's barn destroyed with contents. Loss about \$600; insured for \$500.

QUEBEC.

Pointe Claire, April 17.—The old and new R. C. Churches both totally destroyed. Loss about \$50,000; insured for \$20,000. Pilon's Hotel was also destroyed, insured for \$3,000. Georgeville, 19.—House and barn belonging to Wm. McPherson destroyed.

Financial and Commercial.

MARITIME MARKETS.

St. John, N.B., April 21, 1881. So far this week, general trade has been fair, and there is a noticeable improvement over last week. Flour is somewhat stiffer, and is quoted as follows: Choice Superior, \$5.90 to \$6.10; Fancy and Extra, \$5.70 to \$5.90; Patents, \$5.50 to \$7.00. Oatmeal has assumed a firm tendency, and there is an inclination upward; it is \$5 to \$5.10. In Cornmeal there is no change. Pork has fallen, not on account of increased stocks, which are, on the contrary, light, but owing to the depressed state of the New York market. It can now be had at \$20 to \$20.50. Molasses, Barbadoes is sold at \$46 to \$48, Cienfuegos \$44 to \$45. Fish, choice sealed herring are 15c to 18c. per box; bay herring per brl, \$3 to \$3.20. Cod fish, \$3.25 to \$3.75. The railway, with a view to encouragement of this trade, now offers lower rates between here and Montreal.

Halifax, N.S., April 21, 1881.

There has been a moderate demand for Superior Extra Flour for the past week at 68c to 85c from Grove, 3 months. Kiln-dried Cornmeal, \$3.35; Oatmeal, \$5.10 to \$5.15.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 21st April, 1881.

The long-looked for warm weather, and clearing away of ice in the river, have been the signals for active operations on the wharves; the sheds of the different steamship companies are being erected, improvements and repairs along the canal are in progress, the railing on the revetment wall has been put up, and schooners and ferries are already in operation in the harbor. Navigation, then, is open, and a few days hence our magnificent harbor will be lined with large Ocean steamships and the various vessels belonging to the river craft. Business for the week has shown signs of increased activity in most departments, although the volume has been restricted considerably by the Easter holidays. Expectations of an unusually brisk season are general; values have been subject to little change, and confidence seems to prevail throughout the mercantile community. In produce little has been done yet, pending the arrival of tonnage and lower freights. The money market is without change; there is a large surplus of funds available at 6 to 7 per cent. for mercantile paper, as to name and date, 4 to 5 for call and short-dated loans, and 5 to 6 for time loans; Sterling Exchange, although inactive, is firmer than at our last reference, quoted at 8½ to 9 prem. between banks, and 9½ to 9¾ cash over the counter. A fair demand for New York funds at ½ to ¾ prem. as to amount. In stocks comparatively little business has been done. The Exchange was closed the first three days of the week, and during the last three speculation has been dull. The principal feature has been the sharp decline in Montreal Telegraph and City Gas; the latter, however, has ruled stronger the last two days, with a slight upward tendency in values. The market closes firmer for leading securities, with a fair business done to-day. The fluctuations for the week are only fractional, with the exceptions above named.—a decline of 3¼ for Telegraph, and of 2¼ for City Gas. The closing sales to-day were:—455 Montreal at 186; 25 do at 185½; 125 Toronto at 150; 60 do at 120½; 11 Commerce at 142½; 25 Montreal Telegraph at 124½; 285 do at 124½; 60 do at 124; 25 Richelieu at 62½; 250 City Gas at 14½; 103 do at 140½; 3 do at 139½.

ASHES.—Receipts are moderate; the market has been scarcely so strong as last week. Sales at \$3.90 to \$4.00, according to tare, for First Pots. Seconds active, \$3.55 to \$3.60. Thirds \$3.25. *Pearls* are nominal; there has been nothing doing for several weeks. Receipts since 1st January 2996 brls Pots, and 180 brls Pearls. Deliveries, 1608 brls Pots, and 55 brls Pearls. Stock in store at six o'clock on Wednesday evening, 1476 brls Pots and 146 brls Pearls.

BOOTS AND SHOES.—Early Spring orders still keep many of the factories busy. A small sorting-up trade is being done, chiefly by mail; an occasional sale is made to a visiting customer, but the late buyers are generally waiting for the boats. Owing to the backwardness of the season, few travellers have gone out yet on their sorting-up trip; in one instance, at least, it has been found by experiment to be too early, stocks in the country not being sufficiently reduced. Remittances continue fair. No change whatever in prices.

COAL.—The market rules steady and unchanged for anthracite, but is rather firmer for some descriptions of *Steam* and for Cape Breton. The continued strike at the Intercolonial Coal Company's mines has caused a stronger feeling for Cape Breton coal, and during the week some 8,000 tons to arrive have been placed on p.t., but understood to be at an advance on previous prices. Cape Breton is held at \$3.50 to arrive. No Pictou coal offering. Cargo lots of Scotch *Steam* offering at \$4.60 to arrive, and bids of

\$4.25 for 1,000 ton lots have been refused by cable. Sales of about 120,000 tons of Steam coal, to arrive, have been made. We quote: Anthracite, \$8.50 for stove, and \$8 for egg and chestnut; Scotch steam, \$4.50 to \$4.60 for cargoes to arrive; Pictou steam, \$4 to \$4.25.

DAIRY PRODUCE.—The only noteworthy feature of the local butter market for the week is an enquiry on Lower Ports account, but buyers and sellers have remained too far apart to admit of business. Shippers are not prepared to pay over 12½ per lb. for old Western, which is reported to have been bought in New York at 12c for Newfoundland. There is a fair, jobbing trade being done in fresh-made butter at from 20c to 22c; the demand is quite equal to the supply. Fresh made rolls bring 19c to 20c, in baskets. *Cheese* rules quiet and steady at 13c to 14c for jobbing lots of Fall make, and new cheese is quoted nominally at 12c to 13c. In Liverpool cheese is quoted, as per cable, at 69s. per cwt. In New York a fair movement has taken place, on a basis of about former rates, with the market generally steady. The tone of the New York market is generally easier. Creameries move rather slowly, and while for some of the very best outside quotations are asked, it seems to be understood that 32c is an extreme for lines, and it must be first-class stock to command this. State dairy-packs is more plenty and lower. Scarcely anything in the way of lines or invoices will exceed 24c to 25c, and, as a rule, selections are not quoted above 26c.

DRUGS AND CHEMICALS.—Latest advices from Liverpool report chemicals again rather easier. In *Soda Ash* there has been some disposition on the part of buyers to operate, but only at very low prices. *Caustic Soda* reported weak, and some parcels at auction sold below quotations. *Bleaching Powder*, no transactions, prices being regarded as too high. *Soda Crystals* quiet but steady. Local market quiet and unchanged.

DYE GOODS.—“A fairly busy week” is about the uniform report of our large houses; of course the Easter holidays have interfered, but there is an evident improvement in the demand since the finer weather set in. The city retailers have been busier, and accordingly have been sorting up from wholesale houses. A fair number of buyers also from Ontario and as far east as Quebec, with an occasional one from the North-west, has been in the market, chiefly for sorting-up parcels, although a few late buyers have been laying in their general Spring stocks. The Manitoba merchants, who generally buy on short dates, report bright business prospects in the North-West. Payments, as a rule, reported “quite satisfactory;” the exceptions are few. Several travellers have started out this week on their sorting-up trip, and with continued fine weather prospects are good. Country merchants are said to be in good spirits, looking for a brisk summer's trade. The demand for Canadian black silks, fancy dress goods and light prints, Nottingham laces, etc., is good. The trade in cottons also continues fair, but from all accounts there is reason to fear over-production and excessive supplies, with consequent lower prices this year. In Manchester there has been a quoted decline of ¼d to over ½d per lb. for mid. and low mid. American since the 1st inst., and this does not fully represent the extent of the fall as tested by actual business. In Liverpool there are 250,000 bales in excess of the stock at like date last year, a much larger stock in the States, with the prospect this year of one of the largest crops ever reaped; while stocks in continental ports are about double those of last year at this time. It would seem, therefore, that 6d per lb., present price in Manchester, is not too low a price, but against the conclusions which the statistics would warrant, it is stated that there will be no large amount of really unmerchantable cotton, and a greater proportion than usual of the remaining supply will be low in grade, of much less yarn-producing power. In Canada cotton mills are becoming almost as numerous as towns and cities.

FURS.—Only a few Spring rats offering here, and prices paid range from 16c to 18c. All other kinds are out of season. Nothing will be shipped now until the next London sales, in July or August.

FISH.—The season is over, and beyond a few small lots of *Herrings* held at \$3.50 to \$1, there is nothing offering. No. 1 *Green Cod* nominally quoted at \$3 to \$3.25.

FLOUR AND GRAIN.—The English breadstuffs markets have developed considerable strength during the past few days, and values are reported firmer all round. The imports into the United Kingdom during the week show an increase of 170,000 qrs. wheat and of 370,000 qrs. corn, as compared with those for the week previous. In the West wheat rules quiet and steady, without much fluctuation in values. In this market, owing principally to the unsettled condition of the freight market, but little business has been done in grain. One or two cargoes of *pease* have been sold on p. t., but believed to be at a shade under 90c; prices quoted at 89½c to 90c for May; oats at 37½c, corn firm at 57½c to 58c; No. 2 Canada Red Winter wheat \$1.22 to \$1.24; No. 2 Toledo Red Winter, \$1.23; and Michigan White Winter \$1.21 to \$1.21½; barley, 80c., and rye, \$1.05 to \$1.06—all for May delivery. For flour the market has remained inactive, the demand being of the smallest local character. Some enquiry from Quebec within the past three days has imparted a little life and a steadier feeling. On Tuesday about 2,000 brls. were reported sold, and Spring Extra advanced in value somewhat. Two schooners are already loading in this port with flour and provisions for Quebec, and considerable business may be done between this and next Thursday. Spring Extra flour is scarce and wanted, at firmer prices; sales were reported yesterday at \$5.15 to \$5.17½ to \$5.20 for regular brands, while choice brought \$5.25.

FREIGHTS.—Vessels are offering at higher rates, however, than shippers are willing to pay. There is a difference of about 1s between the views of vessel-owners and shippers; the latter offer 3s to 3s 6d for heavy grain from Montreal to Glasgow, and feel confident of getting accommodated at those figures. A steamer for Antwerp has been chartered at 5s 6d, and another is offered at 5s 3d, for heavy grain. Freights from Toledo to Kingston are lower, and vessels can be had at 7s per bushel for wheat; 9s was the price formerly asked. Ocean freights, nevertheless, are still against Montreal by 1s per quarter as compared with those of New York.

GROCERIES.—*Sugars.*—In Yellow Refined there is a good demand at unchanged prices. Refined white fairly steady. Sugar market on the whole presents a firm appearance. Report of sale of considerable quantity of raw sugars on private terms. *Teas.*—There is an improvement in views of holders of good Japans, although no change in prices worth noticing can be recorded. In China Green and Black Teas there is dullness. *Molasses*, steady for Barbadoes. *Rice* easier, \$3.75 to \$4.25. *Coffee*—Mocha scarce. *Spices.*—Pepper firm at the higher figures quoted. Other spices quiet. *Fruits.*—Steadiness in Valencia Raisins. Malaga dull. Currants held about as before. Choice Figs scarce. Nuts and Almonds dull.

FRUITS.—Trade has continued dull. For apples the demand is almost nil, and no sales are reported. Prices quoted at \$2.50 to \$3 for good to choice stock, and \$1.25 to \$1.75 for inferior or second quality. Latest English advices are very discouraging; Liverpool market reported depressed as possible. The wind-up of the season, in both England and Canada promises to be bad; Western dealers, who refused \$2.25 per barrel in this market a few weeks ago, are now peddling their stocks out to the retail trade for any price obtainable. *Oranges.*—None offering, and none expected to arrive this week. *Lemons* dull; receipts large,

but demand poor. In boxes, \$3 50 to \$4; cases \$4 50 to \$5. *Cocoanuts* selling at \$5 per hundred; *bananas* at \$4 50 per bunch, and *Pine Apples* offering at \$3 per dozen.

HARDWARE AND IRON.—Another busy week has been passed; as before stated, there are no heavy speculative transactions taking place, and the trade is therefore all the more healthy, but seldom has the country demand for general hardware, shelf and heavy goods assortments; been steadier and more active than this Spring. All the leading houses here are taxed to their utmost capacity to keep pace with orders forwarded by travellers. It is also true that seldom have prices been cut so fine, and remained so steady for such a long period; the absence of bad debts through failures, etc., is alone that which saves holders from loss or disaster. *Pig Iron.*—As navigation will soon commence, the enquiry from large Western consumers is more active, and some sales have been made for shipment, per the early boats, chiefly of Summerlee on a basis of \$19 to \$19 50, duty paid. Present deliveries are almost confined to carload lots at about \$19 to \$19 50 ex-yard for Langloan and Gartsherrie. A lot of 500 tons No. 1 Glengarnock and Summerlee is reported to have changed hands for immediate shipment to Chicago on p. t. A parcel of 1,000 tons of No. 1 and No. 3 Eglinton, for Summer delivery, was sold at about \$16 cash, ex-ship, duty paid; smaller lots are held at \$18 cash. It will be seen that prices, though nominally unchanged, are a shade easier, if anything. The Western States markets are said to be glutted with foreign and native iron, and in Glasgow shipments show a large falling off, compared with the like period of last year, while production continues on an extensive scale, and stocks in store steadily accumulate. "Warrants" are quoted in Glasgow at 48s 6d, with a large business reported at this price. *Tin Plates.*—Liverpool advices are of a strengthening character; that market is reported firm at the late advance. Stocks are being rapidly reduced, and sales are reported in one week of 100,000 boxes on American account. The production, owing to the numerous failures among makers, has been very materially reduced, and is believed to be within the limits of consumption. Leading brands of Cokes command 17s and Charcoals 20s; parcels offering at anything under these prices are readily bought up. In this market there has been a good jobbing demand at fairly remunerative prices, and stocks are being gradually diminished; but no sales of round lots are reported. Holders seem confident of a further advance in values soon. Canada plates are firmer in England, late advance of 2s 6d to 5s per ton being cabled, and makers are not disposed to book large orders, or sell for future delivery. In this market stocks are low, but demand light and prices unchanged. Ingot *Tin* has also advanced £2 per ton in England; here round lots are held firmly at 24c to 24½c. *Bar Iron* is selling fairly well in moderate-sized lots at our quotations. Orders for *Nails* are coming forward more freely, and shipments include a good many car loads sold in small lots, however. Coil chain is selling in large quantities at 4c per lb., ¾ inch standard. Remittances quite satisfactory; the 5 per cent, discount for cash is not infrequently asked.

HEMLOCK BARK.—A steady consumptive demand is reported, and shipments are made regularly from the various points in the Eastern Townships to the American markets. In Boston prices are unchanged, quoted at \$10 to \$11 per cord.

HIDES AND SKINS.—Another hide dealer opened a warehouse during the week, and immediately ensued a fierce struggle between him and his recent employer for the butchers' offerings; accordingly higher prices were bid and paid, and the market is quoted again at \$9, \$8, and \$7, respectively, for Nos. 1, 2 and 3. It is doubtful if tanners are willing to pay an advance of \$1 on these prices for hides of the

quality now offering, but the fight referred to is considered too fierce to last long, and the advance may not be maintained. Values for Western hides are stiffening, in consequence, but arrivals of these are small; the demand, however, is commencing to improve, and 10½c to 10½c is reported obtainable for all offering. They are worth 9½c in the Western States markets. *Sheepskins* unchanged; few offering. *Lambskins* worth 20c to 25c each, as to size, etc., and *Calfskins* bring 10c to 11c per lb.

LEATHER.—Trade rather quiet. The wholesale houses were closed during three Easter holidays, and since Monday there has been a fair business doing in *Sole* leather, at generally steady prices. Sales, however, comprised, chiefly, small lots for immediate use; the wants of manufacturers at this time of year are always light, and only one or two round lots are reported sold. For other descriptions there has been only a moderate demand, and prices favor buyers; concessions are usually made for large lots, and our "prices current" represent values for these up to the figures asked for small, retail parcels. Stocks of all kinds, except Spanish and Slaughter *Sole* are large. Black leathers, especially *Splits*, reported inactive. No recent shipments, and none expected to be made until the opening of navigation.

OILS.—Business has improved somewhat. Several sales of round lots of *cod* oil have been made this week at full prices; some 500 brls are reported to have changed hands at 48c wine measure. It is quoted at 61 to 63c Imp. gal., to the general public, but large lots of Newfoundland are said to have been sold between wholesale houses at 60c. *Cod* is reported scarce in Halifax and Newfoundland, and in New York and Boston also stocks in first hands are light. *Steam Refined Seal* is firm, at 72 to 75c; the exports from the fisheries are such as to strengthen values in this market, and lots to arrive are said to be offering at higher figures, 75c to 77½c; no transactions reported. *Straw Seal* in light supply, and in few hands; quoted firm at 60c. *Lusseed* is firm, but not quotably higher; the demand continues to be of a steady consumptive character, and no jobbing sales have been reported. *Turpentine* has advanced 2 to 3c per Imp. gal., in sympathy with the New York market, and is quoted at 72 to 75c. Stocks here quite light.

PROVISIONS.—The Chicago pork "deal" has attracted considerable attention during the week, and prices in the West have been quite irregular; the ruling tendency, however, has been downward, especially during the past couple of days. Yesterday pork declined \$1 per brl. in Chicago, and lard fell 10 to 15c per 100 lbs. For closing quotations to-day see American markets in another column. It is stated that Mr. McGeoch has already made \$800,000 out of his pork speculation in Chicago, and that he has commenced to unload. In Montreal there has been a fair trade done, but the country demand has fallen off somewhat since Easter; sales have been confined to jobbing lots. The market closes with a slightly easier feeling, in sympathy with the West, at \$20.50 to \$21.25 for *Mess Pork*. American pork however, would not bring over \$21, and 15c for Fairbanks' *Lard*. The higher price for lard has checked the demand considerably. *Hams* are steady, at 13 to 13½c for plain sugar-cured, and 14 to 14½c for Cincinnati *Diamond* brand. *Eggs*—Receipts have increased, and prices have declined somewhat; market quiet and steady, at 15 to 15½c. *Maple Syrup* and *Sugar* quiet, and steady at unchanged prices.

SEEDS.—The market for *Clover* continues dull, with prices slightly lower, quoted at \$4.50 to \$4.80 per bushel. *Timothy* is rather neglected, and prices slightly favor the buyer; it may be quoted at \$2.50 to \$2.65 per bushel.

WINES AND LIQUORS.—A few jobbing lots of *brandies* and *gin* have been sold at quotations. Stocks light. Remittances fair.

WOOL.—Market continues quiet, with values about steady and unchanged. The wants of manufacturers continue light, and sales are usually small. One lot of 100 bales of *Australian*, however, was sold at 22c for the low grade, up to 28c for fine combing. *Greasy Cape* has sold in small lots at 18c to 18½c. North African greasy is nominally quoted at 13c to 16c, and Spanish greasy at 16c to 18c. In domestic wools, there are no transactions to report, and prices remain as previously quoted.

AMERICAN MARKETS.

(By Telegraph.)

Boston, April 20.—Flour, Western Supr. \$4; Common Extra, \$4 25 to 4 75; Wisconsin Extra, \$4 50 to \$5.50; Minnesota Extras, \$4.75 to \$6 per barrel. Oatmeal, \$5 to \$6.25 per bbl. for common and fancy Western. Hay, no change from last week; choice grades scarce and firm at \$23; medium, \$20 to \$22; Ordinary, \$17 to \$19 per ton. Potatoes in good demand. Aroustook Rose, \$1; Vermont Rose, 85c to 90c; New York do, 95c. Seedlings, 80c to 85c; Jacksons and Peerless, 75c to 80c per bush. Butter, choice Western creameries, 32c to 34c; fair to good, 25c to 29c per lb; New York choice dairies, 24c to 27c; fair to good, 18c to 23c; common, 15c to 17c. Cheese, choice, 14 to 15c; fair to good, 12c to 13c per lb; common, 7c to 11c. Eggs declining; 17c to 19c.

Chicago, April 21, 1.03 p.m.—Wheat, April, 103½c; May, 104½c; June, 104½c; July, 107c. Corn, April, 43½c; May, 43½c; June, 43½c-44½c; July, 44½c-48½c. Oats, April, 35c; May, 36½c; June, 37½c; July, 36½c; Aug., 30½c.

ENGLISH MARKETS.—By Cable.

Beerbohm, April 21, 1881.—Floating cargoes Wheat, Maize, firmly held. Cargoes passage Wheat and Maize, firm. English and French country markets firm. Liverpool Spot Wheat, Maize, firm. On passage for U. K. ports, call and direct ports, Wheat, 2,550,000 qrs.; Maize, 740,000 qrs. Paris Flour and Wheat firm.

Liverpool, 11.30 a.m., April 21, 1881.—Flour, 9s 6d to 11s; Spring, 8s 6d to 9s 2d; Red Winter, 9s to 9s 9d; White, 9s to 9s 8d; Club, 9s 7d to 10s. Corn, old, 5s 6d, new 5s 4d; Pork, 68s; Lard, 57s; Bacon, 43s 6d to 45s. Receipts Corn past 3 days 15,000 centals.

London, 11.30 a.m., April 21, 1881.—Consols, 100 11-16; Money, 13-16; Account Bonds, new 4½s, at 163; new 5s, at 4½; Er., 47½; Ill. C., 139½.

TORONTO WHOLESALE MARKETS.

(By Telegraph from our Special Correspondent.)

Toronto, April 21, 1881.

During the past week there has been nothing of special importance to note in commercial circles. The Easter holidays somewhat interrupted the course of general business, and the volume has been less than it otherwise would have been. Dealers are buying cautiously, and present transactions are based on legitimate wants. There has been a large business done with Manitoba this spring, and orders for dry goods, hardware, provisions, &c., have been more numerous than heretofore. The fine weather of the past week has been favorable to trade generally, and good results are anticipated. In dry goods there is a moderate amount of business doing, which, with the deliveries of goods on account of former orders, has kept merchants busy. The volume of sales has been much less this month than during the two previous months, which, however, was expected—this being the "sorting up" period. There is quite a number of travellers on the road, and a fair movement is confidently expected the coming month. Prices continue very firm, which is due to the difficulty in getting orders filled at the factories and the steadiness of outside markets. Payments are being met satisfactorily. The wholesale hardware trade is unchanged,

there being a good steady demand for nearly all descriptions of goods. Iron and plates are meeting with more demand from manufacturers, and prices are unchanged from last week. Groceries continue quiet, but provisions are active and higher, with large transactions in bacon. The money market is firm, without change in rates. The capital offering for investment is large, and gilt-edged commercial paper is discounted at 6 per cent., while the ordinary is taken at 7. Call loans are fairly active and steady at 5 per cent., and time loans on choice collateral $\frac{5}{8}$ to 6 per cent. Sterling exchange has been active and firm; 60-day bills are quoted at 108 $\frac{1}{2}$ to 108 $\frac{3}{4}$ between banks, and 109 $\frac{1}{2}$ across the counter; and demand bills at 109 $\frac{1}{2}$ between banks and 109 $\frac{3}{4}$ across the counter (gold drafts on New York are $\frac{1}{2}$ to $\frac{3}{4}$ premium. As the Stock Exchange has only been open three days since our last, the amount of business transacted has been small. Values have been a little irregular, and the sales of bank stock include, Ontario at 101 $\frac{1}{2}$, Merchants at 122, Commerce at 142 $\frac{1}{2}$ and 142 $\frac{3}{4}$, Dominion at 161 $\frac{1}{2}$ and 162 ex-dividend, Federal at 146, 146 $\frac{1}{2}$, and 147, and Imperial at 122 $\frac{1}{2}$. Loan and miscellaneous shares have been fairly active, and, as a rule, firm and higher. There have been sales the past few days of Freehold at 162 and 163, Building & Loan at 103, 102 $\frac{1}{2}$, and 102 $\frac{3}{4}$, London & Canadian at 151, Canada Landed Credit Company at 140 and 141, Imperial Savings at 119, Western Canada at 170, Huron & Erie at 164, Hamilton Provident at 134, 133 and 133 $\frac{1}{2}$, and Consumers Gas at 142 and 141.

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

Banks.	Bid April 14.	Bid April 21.	Loan Cos.	Bid April 14.	Bid April 21.
Montreal..	184 $\frac{1}{2}$	185	Can. Permanent	205 $\frac{1}{2}$	206 $\frac{1}{2}$
Toronto..	148	149 $\frac{1}{2}$	Freehold,	162	163
Ontario..	102	101 $\frac{1}{2}$	Western Can.	169	170
Merchants	122	120	Blig. & Loan.	162 $\frac{1}{2}$	162 $\frac{3}{4}$
Commerce	149	142 $\frac{1}{2}$	Imp. Savings.	119	119
Dominion	164 $\frac{1}{2}$	162 $\frac{1}{2}$	Farmers' Loan.	132	132
Hamilton	118 $\frac{1}{2}$	118 $\frac{1}{2}$	Land. & Can'd'n	150	150
Standard.	107	106 $\frac{1}{2}$	Huron & Erie.	162	163
Federal..	144 $\frac{1}{2}$	147	Dom. Savings.	121 $\frac{1}{2}$	122
Imperial.	122	122 $\frac{1}{2}$	Ontario Loan.	132 $\frac{1}{2}$	133
Molson's	.....	.....	Hamilton Prov.	132	133

BOOTS AND SHOES.—There is considerable activity in warehouses, and factories are about commencing on the Fall make. There is a moderate number of sorting-up orders being received, but prices are low, the result of active competition.

COAL.—Trade has been fairly active, and prices steady at last week's quotations. All kinds of hard coal, viz.: egg, stove, chestnut and grate, sell at \$7.50, and soft at \$7.

COAL OIL.—Business during the week has been limited, and prices steady. There have been numerous sales of small quantities at 22 $\frac{1}{2}$ c to 23 c per imperial gallon. The Petrolia crude market is quiet, and prices steady at \$1.70 to \$1.75 per barrel.

COUNTRY PRODUCE.—Apples.—Market continues dull, and prices easy; single barrels of choice sell at \$1.75, and round lots at \$1.50; ordinary qualities bring \$1 to \$1.25. Beans are unchanged; large lots will bring \$1.30 to \$1.35, and small lots \$1.40 to \$1.45. Country Cake Lard is firm and nominally unchanged at 12c. Eggs are scarce and in good demand at 13c per dozen in case lots; sales made at 14c. Hops are unchanged at about \$8, with only a few offering to butchers. Hops are in fair demand for really choice lots at 20c; ordinary qualities slow of sale at 15c to 17c. Onions dull and easy, holders asking \$4, with buyers at \$3.50 per barrel. Potatoes are in good demand and higher, with considerable enquiry from the States; car lots are worth 55c per bag. Tallow in fair demand and firm at 63c; dealers pay 64c for rendered and 34c for rough. Foultry steady, with offerings confined to fowls at 70c to 80c.

DRUGS AND CHEMICALS.—The demand for drugs has not been as active this week, which enables dealers to catch up with orders. Opium is steady at \$8.50. Quinine is easier at \$3.75. Tartaric Acid, 60c; Cream of Tartar, 35c. Turpentine is somewhat easier at 83c. Linseed Oil lower, at 79c for boiled and 76c for raw. Glycerine firm, at 35c; Camphor, 38c; Potass Iodide, \$3 to \$3.25 per lb.; Potass Bromide, 48c to 50c per lb. Heavy chemicals unchanged.

FLOUR AND MEAL.—Flour has been in moderate demand during the week, but holders are firm, and the result has been few transactions. There are buyers of superior extra at \$4.95, but holders ask \$5, and a sale of 100 barrels was made on Tuesday at the latter price. Seven cars of extra sold yesterday at \$4.90, and Spring extra is nominal at \$4.85 to \$4.90. Market closes firm to-day, with some inquiry at quotations. The stock in store is 10,116 barrels against 9,686 barrels last week, and 13,065 barrels the corresponding week of last year. Oatmeal is in moderate demand and firm at \$4.25 in car lots; small lots sell at \$4.50 to \$4.75. Cornmeal quiet at \$2.90 to \$3. Bran continues scarce and firm, with a sale of two cars on Monday at \$14.50.

WHEAT.—The movement has been very small the past week, without material change in quotations. A car of No. 1 Spring sold on Tuesday at \$1.20 $\frac{1}{2}$, and several cars of No. 2 at \$1.17. No. 2 Fall is offering at \$1.13, but the demand is apparently small; No. 1 Fall is worth about \$1.15 and No. 3 about \$1.10. 200 bushels of No. 3 Spring offered yesterday at \$1.16 $\frac{1}{2}$ June delivery, with \$1.16 bid. No change in prices to-day, and the demand is limited. The stock in store is 236,556 bushels, against 243,663 bushels last week and 315,924 bushels the corresponding week of 1880.

COARSE GRAINS.—Barley.—Three has been little demand from the States this week, and the market is quiet and even dull. The demand is limited to low grades, and offerings of No. 1 have met with no response. A car of the latter grade offered at 96c yesterday. No. 2 ordinary offers at 88c, and ten cars of extra No. 3 sold on Monday at 80c. To-day's market closed unchanged, without any demand. The stock in store is 177,050 bushels, against 183,401 bushels last week and 79,860 bushels the corresponding week of 1880. Peas are firm and unchanged at 78c for No. 1 and 76c for No. 2. The stock in store is 92,877 bushels, against 94,873 bushels last week and 68,772 bushels the corresponding week of 1880. Oats are firm, with sales almost daily at 40c on track. 5,000 bushels offered yesterday at 41c May delivery, without bids. The stock in store is 700 bushels, against 23,050 bushels the corresponding week of 1880. Rye is in good demand and higher; several sales have been made at \$1 f.o.c.; it goes to Cincinnati. Corn dull and nominal at 59c on track.

FREIGHTS.—Rail rates quiet and steady on the basis of 25c per barrel of flour to Kingston, 30c to Montreal, 50c to Quebec, 60c to Halifax, and 65c to St. John, N.B.

GROCERIES.—The Spring movement has not yet begun, but now, since navigation is open, dealers anticipate a fair trade at firm prices the next month. Values are unchanged. Fruits scarce and firm: Valencia, 8 $\frac{1}{2}$ c to 8 $\frac{3}{4}$ c; Currants, 7c to 7 $\frac{1}{2}$ c; Sultanas, 10 $\frac{1}{2}$ c to 11c; London layers, large lots, \$2.75; Black basket, \$3.50; Blue Crown, \$4.75. Nuts unchanged at 10c to 10 $\frac{1}{2}$ c for Walnuts, and 17c for Almonds. Fish quiet. No. 1 Labrador are firm at about \$7. Peppers steady; white, 17c to 18c; black, 15c, with stock small. Sugars steady; low yellows, 7 $\frac{1}{2}$ c to 8 $\frac{1}{2}$ c; brightdo, 8 $\frac{1}{2}$ c to 9c; granulated, 9 $\frac{1}{2}$ c to 10c. Teas unchanged at 30c to 38c for common Young Hyson, 40c to 50c for medium to good, and 60c to 65c for fine. Common Congou, 30c to 40c; good, 40c; fine, 60c to 70c Syrup steady; common, 58c; amber to choice amber, 62c to 78c per Imperial gallon. Coffee quiet; Government

Java, 30c to 31c; Singapore, 20c to 23c; Rio, 18c to 20c; Jamaica, 22c to 24c; Rice steady at \$4.25. Tobacco unchanged at 37 $\frac{1}{2}$ c to 45c for 6s and 8s; 43c to 45c for bright navy 3s; 36c to 45c for Solaces, and 80c to 90c for Virginia. Liquors firm; Pure Jamaica Rum, 16 o.p., \$2.75 to \$3; Demerara, \$2.45 to \$2.75. Gin—green cases, \$4.25 to \$4.50; red, \$8 to \$8.50. Wines.—port, \$1.50; fine, \$2.40 to \$5.40. Sherry, \$1.50; fine, \$3.60 to \$5.40. Champagne, per case, \$14 to \$26.50. Brandy in wood, Hennessy's, Otard's and Martell's, \$4.50 to \$5.10; second-class brands, \$3.60 to \$4.20, according to age; inferior brands, \$2.40 to \$3.30. Whiskey (add 5 per cent). Alcohol, per Imperial gallon, \$2.53; pure spirits, 65c o.p., \$2.54; do 50 o.p., \$2.35; do 25 u.p., \$1.18; family proof whiskey, \$1.28; old Bourbon, \$1.28; old rye, toddy, or malt, \$1.20; domestic whiskey, 32 u.p., \$1.08; rye whiskey, 4 years old, \$1.50; do, 5 years old, \$1.60; do 6 years old, \$1.70; 7 years old, \$1.80.

HARDWARE.—The demand has been moderately active during the week, and dealers appear well satisfied with trade so far. There has been a considerable quantity of iron gone into consumption, and although prices are no higher they are steady at our quotations of last week. Gardeners' implements and shelf goods are also in fair demand. Remittances are reported as satisfactory.

HIDES AND SKINS.—The demand is small, and prices are unchanged. A moderate quantity of green offer, for which 8c is paid for the best cows and 8 $\frac{1}{2}$ c for steers. A car of No. 1 cured sold at 8 $\frac{1}{2}$ c. Catskins quiet and unchanged at 15c. Cured sell at 16c. Sheepskins quiet, there being a small demand; ordinary green command \$1.50 to \$1.65, and an exceptional fine one would bring about \$2.

LEATHER.—The demand from the country shows an improvement this week, and, if the fine weather continues, it is thought that a profitable spring trade will be done. There is a better enquiry for heavy goods for fall manufacture. Quotations are unchanged from last week.

LIVE STOCK.—Cattle.—The receipts of cattle since our last have hardly come up to the previous week. The demand is moderate for butchers stock, and values range from \$35 to \$55 a head for weights from 900 to 1,200 lbs. A few car loads were shipped through to Montreal. A fine lot of shipping cattle sold at 6c a lb at a near-by village for May delivery; other shipping stock brought 5 $\frac{1}{2}$ c to 5c. Sheep are firm and in moderate demand at \$6 to \$7 a head. Lambs bring 5 $\frac{1}{2}$ c to 6c per lb. Calves steady; first-class, \$10 to \$12; second-class, \$5 to \$8. Hogs are firm, with sales of a few head at 6 $\frac{1}{2}$ c per lb.

PROVISIONS.—Butter.—The demand is slack except for exceptionally choice lots, which bring 19c to 20c. Good to fair qualities of tub sell at 15c to 17c, and culls at 11c to 12c. Bacon has been active at higher prices; holders are asking 11c for long clear and 9 $\frac{1}{2}$ c to 10c for Cumberland cut in small lots, and large lots are said to be worth as much. Ham is also in good demand and firm at 11 $\frac{1}{2}$ c for smoked and 12 $\frac{1}{2}$ c for canvassed. Pork is firmer, and worth \$20.50 in small lots; no large lots on the market. Lard is active and firmer at 14c to 15 $\frac{1}{2}$ c according to quality and quantity. Cheese quiet and unchanged at 14c to 14 $\frac{1}{2}$ c. Dried Apples are slow of sale and unchanged in price; selected lots sell at 4 $\frac{1}{2}$ c per lb.

SEEDS.—Clover.—The trade is confined to jobbing lots at \$4.50 to \$4.75 per bushel. Timothy is a little easier at \$2.75 to \$2.85 a bushel, and Flax unchanged at \$3 per cental.

WOOL.—Fleece is dull and nominal at 26c to 28c. There is a good demand for Supers, which sell at 29 $\frac{1}{2}$ c to 30c; extra is unchanged at 34 $\frac{1}{2}$ c to 36c. The demand from manufacturers is fairly active for foreign, and quite a number of sales have taken place during the week.

Special Notices.

Now is the time to plant your Grape Vines. Should you live only to see the completion of the first 1,000 miles of the great Pacific Railway, you will bless your prudent forethought in planting some of the hardy species of vines, grown and acclimatized at Beaconsfield by Gallagher & Gauthier of Pointe Claire and Montreal. A pamphlet containing full instructions for planting and caring will be mailed on application. For further particulars address Gallagher & Gauthier at Pointe Claire or Montreal, who will gladly answer all inquiries. Messrs. Gallagher, & Gauthier are also prepared to furnish Strawberry and all other kind of Small Fruit Vines in any quantity desired.

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All selected by our Mr. WILSON now in England.

COTTON WARPS of all kinds at Mill Prices.

Dividend Notice.

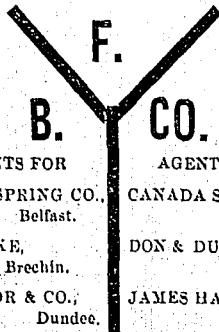
13th DIVIDEND.

A Dividend of FOUR PER CENT. has been declared, and will be payable on the second day of MAY next, on the Capital Stock of the Exchange Bank.

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Cashier.

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Buy your Sewing Silks direct.
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Prices will defy competition. Call and examine.

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Will furnish Samples and Price List of their manufacture of
Ivory Buttons

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Apply for samples, and get your Buttons direct from the Factory, per express, pre-paid, and at factory prices.
We have also to offer a box called "Curiosity Box" containing specimens of the Ivory Nut, and the buttons in the different stages of manufacture, with a lengthy circular describing the various details, which will afford great satisfaction to all who will receive it. This Box will be mailed prepaid on receipt of 50 cents.
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SHIPMENTS OF

BULK BRANDY

From Charente and St. Nazaire to the United Kingdom,

From 1st January to 30th December, 1880, as per official documents.

	Gallons
Rouyer, Gullet & Co.....	264,270
Jas Hennessy & Co.....	282,740
Boutelleau & Co.....	155,865
G. De La Garde.....	146,970
Martel & Co.....	140,145
Pfner, Castillon & Co.....	137,295
Bisquit, Dubouche & Co.....	133,005
Louis Salignac.....	119,550
La Grande Marque.....	115,200
Renault & Co.....	109,545
Jules Robin & Co.....	37,075
Veuve Pinat & Co.....	85,350
T. Hine & Co.....	88,250
Lacien, Bellort & Co.....	78,170
Olard, Dupuy & Co.....	68,000
Riviere, Gardat & Co.....	63,455
All others under above figures.....	1,304,610
Total Gallons.....	3,415,455

ROUYER, GUILLET & CO.,
Represented in Canada by

D. P. BEATTIE.

S. CARSLY,

DRY GOODS, WHOLESALE,

113 St. Peter Street,

MONTREAL,

AND

18 Bartholomew Close,

London.

SPRING 1881.

Full Weights:

PARKS' KNITTING COTTON in White, Grey and Colored, all numbers.

FULL WEIGHT IN ALL LINEN THREADS.

IN STOCK and ADVISED:

BLACK ALL-WOOL CASHMERES, Full range prices.
BLACK SATINS—Gros Grains and Glaces, Exceptional value.

BLACK VELVETEENS, FAST PILE, Full Range.

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LACE MITTS and GLOVES,
LISLE and TAFFETA GLOVES.
Extensive Stock, full range prices and prime value.

PARASOLS, Black and Colored, in Zanilla, Regina, Silk and Satin, Trimmed and Untrimmed, Large Assortment.

UMBRELLAS of all descriptions, Large Stock and Bottom Prices.
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Just Opened.
LADIES' and CHILDREN'S HOSIERY, Plain and Fancy, Full Range.

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BLACK ITALIANS.
 Send for quotations.
Emil Thouret & Co.,
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Credit Foncier
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 CAPITAL, . . . \$5,000,000.

PRESIDENT, - HON. E. DUCLERC (Senator, Paris).
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 Temporary office at Montreal, Molsou's Bank Building 117 St. Peter Street.
 The Company will make long term loans on mortgages, with progressive sinking fund, and short term loans without sinking fund. Interest at six per cent.

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Elgin Pork Packing House
JEHIEL YORKE, Proprietor.
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Heavy and Thin Mess, and Navy Pork.
 C. C. Breakfast and Roll Spice
 Bacon. Extra Sugar Cured
 Hams Shoulders, Lard,
 Pork Sausages, &c.,

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Canadian Corn Fed Hogs.

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 WOOLLEN Manufacturers

KNITTING YARNS,

Of every kind, in Cotton, Union and Woollen.

Box 200. **GUELPH, Ont.**



TENDERS.

TENDERS addressed to the undersigned, and endorsed "Tender for Sorel Lights," will be received at Ottawa up to the 20th April next for the erection of two Range Light Towers to replace those now standing on the Richelieu Company's Wharf, Sorel, County of Richelieu, P.Q.

Plans and specifications can be seen, and forms of tender procured by intending contractors, at this Department, here, at the Agency of this Department, Montreal, and at the Office of the Harbor Master, Sorel.

The Department does not bind itself to accept the lowest or any tender.

W.M. SMITH,
 Deputy Minister of Marine, &c.
 Department of Marine, &c.,
 Ottawa, 25th March, 1881.

STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices. April 21.
British North America	£50	\$ 4,868,868	\$ 4,868,868	\$ 1,215,000	2½	103 103½
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	142½ 143
Dominion Bank	50	1,000,000	970,250	355,000	4	161½
Du People	50	1,800,000	1,800,000	240,000	2	90½ 91½
Eastern Townships	50	1,488,600	1,382,705	200,000	3½	216
Exchange Bank	50	500,000	500,000	270,000	4	140½ 144
Federal Bank	100	1,000,000	1,000,000	220,000	8½	145
Hamilton	100	1,000,000	748,200	80,000	4	118
Hochelaga	100	800,000	638,732	.....	0	74 75
Imperial Bank	100	1,000,000	990,000	100,000	3½	118
Jacques Cartier	25	500,000	500,000	.....	2½	101 105
Maritime Bank of Canada	100	800,000	699,400	.....	0	.....
Mercantile Bank of Canada	100	5,788,267	5,222,208	475,000	3	120 120½
Molsou's Bank	50	2,000,000	1,989,400	100,000	3½	103 109½
Montreal	200	12,000,000	11,889,800	5,000,000	4	185½ 186½
Nationale	50	2,000,000	2,000,000	150,000	2½	80 81
Ontario Bank	40	3,000,000	2,996,756	100,000	3	102½ 102½
Quebec Bank	100	2,500,000	2,500,000	325,000	8	110½
Standard	50	508,750	508,750	7,550	8	104 105
Toronto	100	2,000,000	2,000,000	500,000	3½	149½ 150
Union Bank	100	2,000,000	1,992,990	13,000	2	90½ 92
Ville Marie	100	1,000,000	919,370	.....	2	80 41
Building and Loan Association	25	750,000	773,214	.....	3½	102 102½
Canada Cotton Co.	100	.....	.....	.....	.....	115 120
Canada Landed Credit Co.	50	1,500,000	863,314	110,000	4½	389
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	350,000	6	206
Dominion Savings & Loan Co.	50	800,000	579,850	80,000	4	121 122
Dominion Telegraph Co.	50	1,000,000	1,000,000	.....	2½	92½
Dundas Cotton Co.	.....	.....	.....	.....	.....	18
English Loan Co.	100	6,000,000	.....	8,503.90	4	110
Farmers' Loan and Savings Co.	50	1,057,250	500,000	53,000	4	132
Freehold Loan & Savings Co.	100	1,050,400	600,050	234,024	5	162 163½
Hamilton Provident & Loan Society	100	1,000,000	841,026	125,000	4	133 135
Hudson Cotton Co.	.....	.....	.....	.....	.....	160
Huron & Erie Sav. & Loan Soc.	50	1,000,000	977,100	245,000	5	162
Imperial Savings and Investment Soc.	50	600,000	577,000	60,000	2½	119 121
London & Can. Loan & Agency Co.	50	4,000,000	560,000	148,000	6	150 152
London Loan Co. of Canada	50	494,700	223,760	17,482	4½	112 114
Manitoba Loan	100	618,900	.....	.....	4	125
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	4	124 124½
Montreal City Gas Co.	40	2,000,000	1,800,000	.....	5	140 140½
Montreal City Passenger Ry Co.	50	600,000	600,000	.....	3	120 124½
Montreal Cotton Co.	.....	.....	.....	.....	.....	210
Montreal Investment and Building Co.	50	500,000	401,027	.....	0	69 71
Montreal Loan & Mortgage S'y.	50	1,000,000	612,552	64,000	3½	112
National Investment Co.	100	1,490,000	280,000	11,500	3½	110½
Ontario Saving and Investment S'oy.	50	1,000,000	999,000	158,000	6	133 134
Richelieu & Ontario Nav. Co.	100	1,565,000	1,565,000	.....	2½	624 63
Toronto City Gas Co.	50	3,000,000	3,000,000	100,000	6	141 144
Union Loan and Savings Co.	50	600,000	462,782	.....	6	151 154½
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	290,000	6	169

TO THE SHOE TRADE.

The Dann Boot and Shoe Co.

767 CRAIG STREET, MONTREAL.

Are now manufacturing full lines of Boots and Shoes, in Sewed, Pegged and Rivet work of the finest description. Send for Price List.

"AND DON'T FORGET IT."

Dann's Patent Toe Tip for Children's Turned Cacks, and Dann's Patent Button-hole Casing for Frunella and Fine Kid Boots

"BEAT CREATION."

NOW ARRIVING:

- SCALED HERRINGS,
- FINNAN HADDIES,
- BLOATERS,
- FROZEN SALMON,
- Do COD,
- Do HADDOCK,
- Do HERRINGS,
- Do BROOK TROUT,
- &c., &c.,

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Paint Brushes with Improved Handles

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Every description Brushes kept in stock, or made to order. Price lists on application. Orders by mail promptly attended to.

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"NAPANEE BRUSH CO." Napanee, Ont.

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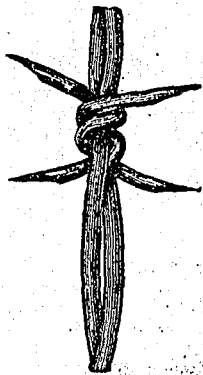
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WHOLESALE PRICES CURRENT—THURSDAY, APRIL 21, 1881.

Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates	Name of Article.	Wholesale Rates
Boots and Shoes.	\$ c. \$ c.	Soda Ash	\$ c. \$ c.	Japan, fine to choice lb.	\$ c. \$ c.	" Nabob Sauce, pts.	\$ c. \$ c.
Men's Thick Boots Wax...	2 25 2 75	Soda BiCarb.....	3 35 3 45	Japan Nagasaki.....	0 42 0 55	Spices: Cassia..... per lb.	0 30 0 00
" Split.....	1 60 2 25	Sul Soda.....	1 12 1 25	Y. Hyson common to gd	0 28 0 38	" Mace..... per lb.	0 12 1 00
" Klp Boots.....	2 25 3 00	Tartaric Acid.....	0 67 0 60	Y. Hyson fine to finest, lb	0 40 0 65	Cloves.....	0 38 0 47
" Calf Boots, pegged..	3 00 3 75	Bleaching Powder.....	0 60 1 75	Gunpd., fair to med.	0 38 0 33	Nutmeg.....	0 60 0 90
" Klp Brogans.....	1 35 1 40	Clitric Acid.....	0 46 0 48	" Good to fine "	0 50 0 60	Jamaica Ginger (Bl.	0 22 0 28
" Split do.....	0 90 1 10	Camphor Eng. Ref.....	0 38 0 40	" Finest.....	0 65 0 70	Jamaica " Unbl.	0 18 0 21
" Buff Congress.....	1 50 2 00	Gum Arabic, per lb.....	0 20 0 35	Imperl., med. to gd "	0 32 0 37	African.....	0 10 0 11
" Buff Oxford Ties....	1 40 1 75	" Traj.....	0 45 0 90	" Fine to finest. "	0 27 0 31	Pimento.....	0 15 0 16
" Split do.....	1 00 1 35	Copperas per 100 lbs.....	0 95 1 00	Twanky, com. to gd. "	0 33 0 63	Pepper.....	0 123 0 14
" Prunella Congress..	1 20 1 50	Blue Vitrol.....	0 6 0 7	Oolong.....	0 22 0 28	Mustard, 4 lb. Jars.	0 19 0 20
Wom's Pebbled & Buff Bala		Dry Goods.		Congou common.....	0 22 0 28	" 1 lb. "	0 24 0 25
" Split Bala.....	0 90 1 10	(See Manuf's of Cotton.)		" med. to good. "	0 28 0 33	Rice: Arracan, & p. 100 lb.	3 75 4 25
" Prunella do.....	0 50 1 50	Flour.		" fine to finest. "	0 40 0 65	Sago..... per lb	0 06 0 07
" Inferior do.....	0 45 0 60	Superior Extra.....	5 35 0 00	Souchong common. "	0 23 0 28	Tapioca, Pearl.	0 08 0 10
" Cong. do.....	0 50 1 25	Extra Superfine.....	5 15 5 20	" med. to good "	0 29 0 33	Flake. "	0 08 0 09
" Buskina. do.....	0 60 0 80	Strong Bakers.....	5 75 6 20	Fine to choice "	0 40 0 70	Glass.	
Missee' Pebbled & Buff Bala	0 90 1 10	Fancy.....	5 10 5 15	Coffee, green Mocha per lb.	0 80 0 85	7 1/2 x 8 1/2, 7 x 9, 8 x 10....	1 70 0 00
" Split Bala.....	0 75 0 90	Spring Extra.....	5 15 5 25	Java.....	0 21 0 29	10 x 12 10 x 14.....	1 70 0 00
" Prunella do.....	0 60 1 10	Superfine.....	4 75 4 80	Maracubo.....	0 19 0 23	12 x 16 14 x 20.....	1 80 0 00
" Cong. do.....	0 60 0 70	Fine.....	3 95 4 30	Cape.....	0 18 0 20	18 x 24.....	2 10 0 00
Childs' pebbled & Buff B'la	0 60 0 90	Middlings.....	3 30 3 40	Jamaica.....	0 14 0 18	Hardware.	
" Split Bala.....	0 50 0 60	Follards.....	2 6 2 70	Rio.....	0 18 0 21	Tin: Block, per lb.....	0 24 0 25
" Prunella do.....	0 50 0 75	Ont. Bags.....	3 6 3 70	Singapore & Ceylon "	0 22 0 27	Grain.....	0 25 0 26
Infants' Coaks, pr. doz.....	4 00 6 00	City Bags.....	4 50 4 60	Chicory.....	0 12 0 12 1/2	Copper: Ingot.....	6 17 0 17 1/2
Dairy Produce.		Cornmeal.....	3 00 3 05	Sugars, (Ceks. & Brls.)		Sheet.....	0 23 0 25
Creamery.....	0 20 0 21	Bran, perton.....	18 00 00 00	Porto Rico..... per lb	0 07 0 08	Cut Nails: 3 in. to 6 in.	2 80 0 00
Townships, choice select'ns	0 00 0 00	Grain.		Cuba.....	0 07 0 07 1/2	Hot Cut Am. or Can. Pat'n	2 85 0 00
" choice lines dairies	0 17 0 18	Canada White, No. 2.....	1 26 0 00	Barbadoes..... per lb.	0 07 0 07 1/2	2 1/2 & 2 1/2 ins. "	3 15 0 00
Brockville, choice select'ns	0 00 0 00	" Spring No. 2.....	1 25 1 27	Yellow Refined.....	0 7 0 8	2 1/2 & 2 1/2 ins. Am. "	3 35 0 00
" ch'ce lines dairies	0 15 0 16	" Red Winter.....	0 00 0 00	Cubes.....	0 10 0 10 1/2	1 1/2 & 1 1/2 ins. "	4 15 0 00
Morrisburg, ch'ce select'ns	0 00 0 00	Extra White Michigan.....	1 21 1 21 1/2	Granulated.....	0 9 0 9 1/2	1 1/2 & 1 1/2 ins. Cold Cut, Can. "	3 10 0 00
" ch'ce lines dairies	0 16 0 17	White Michigan No. 1.....	1 23 0 0 1	Syrups.—Extra. imp. gal.	0 68 0 70	1 1/2 & 1 1/2 ins. "	3 15 0 00
Western Dairy, ch'ce lines	0 00 0 00	Red Winter, No. 2 Toledo.	0 00 0 00	Good.....	0 64 0 68	1 1/2 & 1 1/2 ins. "	4 15 0 00
" fair to good.....	0 12 0 14 1/2	Spring, Chicago No. 2.....	0 00 0 00	Fair.....	0 46 0 52	1 1/2 & 1 1/2 ins. Am. "	3 10 0 00
Kamouraska.....	0 11 0 13	Spring, Milwaukee No. 2.	0 00 0 00	Molasses (Barbados). "	0 49 0 55	1 1/2 & 1 1/2 ins. "	3 10 0 00
Cheese, finest.....	0 13 0 14	Oats, No. 2.....	0 37 0 37 1/2	Trinidad.....	0 40 0 47	1 1/2 ins. "	3 60 0 00
Drugs & Chemicals.		Barley.....	0 75 0 80	Fruit: Loose Muscatel, box	2 25 2 50	Casing Box Shoob:	
Aloes Cape.....	0 16 0 17	Peas..... per 66 lbs.	0 39 0 90	Layers in boxes.....	2 15 2 40	1 1/2 in. p100 lb. keg.	4 80 0 00
Alum.....	1 85 2 00	Rye.....	1 05 1 06	Sultanas.....	0 10 0 11 1/2	1 1/2 in. "	3 85 0 00
Borax.....	0 15 0 17	Corn in bond.....	0 55 0 55 1/2	Seedless.....	0 10 0 11	2 in. to 2 1/2 "	3 60 0 00
Castor Oil.....	0 10 0 11	Flax Seed, prime.....	0 00 0 00	Valentia..... per lb.	0 08 0 09 1/2	2 1/2 in. to 2 1/2 "	3 35 0 00
Caustic Soda.....	2 65 2 75	Groceries.		Currants.....	0 08 0 07 1/2	3 in. to 4 1/2 "	3 10 0 00
Cream Tartar.....	0 82 0 36	TEA, (Hf-Ch. & Cad.)		Frunes.....	0 05 0 06 1/2	Nett, or 6 p. c. cash	2 85 0 00
Epsom Salts.....	1 25 1 40	Japan, com. to med. lb.	0 22 0 28	Figs.....	0 15 0 19	Cut Spikes, all sizes.....	2 85 0 00
Extract Logwood.....	0 09 0 10	" fair to good. "	0 29 0 37	H. S. Almonds.....	0 06 0 07	Finishing Nails:	
Indigo Madras.....	0 85 1 00			S. S. Tarragona.....	0 18 0 15 1/2	1 in. to 1 1/2 in. p. 100 lb. kg	7 50 8 50
Madder.....	0 12 0 13 1/2			Walnuts.....	8 1/2 0 11 1/2	1 1/2 in. to 1 1/2 in. "	6 00 6 50
Opium.....	8 10 8 30			Filberts.....	8 1/2 0 10	2 in. and up. "	5 00 0 00
Oxalic Acid.....	0 18 0 16			Brazils, new.....	0 08 0 09	10 kegs 30 p.c. discount.	
Potass Iodide.....	3 00 0 00			Datt'y's Nabob Pickles, doz	4 00 0 00	Tobacco Box Nails:	
Quina.....	8 80 8 90			" Mixed do "	2 30 0 00	1 1/2 in & 1 1/2 in p. 100 lb kg	6 80 5 35



CANADA

Wire Co.

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

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Farm and Railway
Fence.
Send for samples and
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PAPER MILLS.

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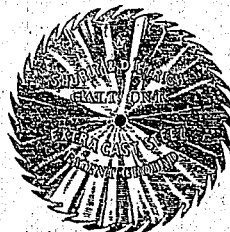
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Straw
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Wire Work of Every Description!
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Correspondence invited.

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HUGHES, INNES & CO., Manufacturers.

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Province of Ontario Directory,
FOR 1881-82,
TO BE PUBLISHED IN NOVEMBER 1881,
Price \$5.00.

MR. LOVELL, at the request of several Merchants and others of the Province of Ontario, of the City of Montreal, &c., begs to announce that his firm will publish a PROVINCE OF ONTARIO DIRECTORY, in November next, containing an

Alphabetical Directory
AND A THOROUGH
Classified Business Directory
of the Business and Professional men in the Cities, Towns, and Villages of Ontario, with a
Classified Business Directory
OF THE
CITY OF MONTREAL.

The same care and attention bestowed on the Dominion and Provincial Directories of 1871 will be given to this work. Subscribers names respectfully solicited. Terms of Advertising made known upon application.

JOHN LOVELL & SON, Publishers.
Montreal, Dec., 1880.

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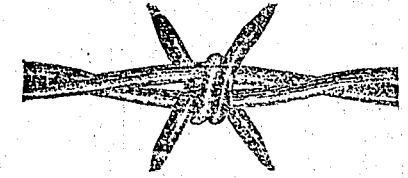
The Journal of Commerce,
Finance and Insurance Review.
DEVOTED TO
Commerce, Finance, Insurance, Railways,
Manufacturing, Mining and Joint
Stock Enterprises.
Issued every Friday Morning.

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Montreal Subscribers - - - \$3 a year
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Corner of Notre Dame St., Montreal.
M. S. FOLEY & CO. Publishers.

WHOLESALE PRICES CURRENT, THURSDAY, APRIL 21, 1881.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
1 1/2 " 2 " "	\$ 5 15 4 85	Steel, Fire, "	\$ 0 00 8 25	Slaughter, No. 1	\$ 0 28 0 28	Ostrich Plumes, (wild.)	\$ c. \$ c.
2 1/2 " 3 " "	4 70 4 10	" Blister, "	2 60 2 75	Harness	0 27 0 22	Cape, No. 1.	7 00 10 00
10 kegs 30 p.c. dis.		" Blister, "	0 98 0 10	Upper heavy	0 37 0 40	" 2.	4 00 7 00
Clinch and Hy Cl. Nails:		Tin Plate: 10 Cks	4 60 5 00	Light	0 39 0 41	" 3.	1 50 4 30
1 and 1/2 in. per lb.	0 08 1/2 0 08	IC Charcoal	5 60 6 00	Grained Upper	0 38 0 40	Mongador, No. 1.	6 00 9 00
1 1/2 " 1 1/2 "	0 07 1/2 0 07 1/2	IX "	7 25 7 75	Scotch Grain	0 40 0 44	" 2.	4 00 6 00
2 " 2 1/2 "	0 07 0 06 1/2	DC "	5 00 5 60	Kip Skins, French	0 75 0 85	" 3.	1 50 4 00
2 1/2 2 1/2 3 in. and up	0 06 1/2 0 00	DX "	6 75 7 25	English	0 65 0 75	Egypt, No. 1.	5 00 7 00
Flat & sharp pres'd Nails:		DX "	8 50 9 00	Canada, kip	0 45 0 55	" 2.	2 00 4 00
1 and 1/2 in. per lb.	0 10 1/2 0 09 1/2	DX "	4 75 5 75	Hemlock Calif.	0 70 0 85	" 3.	0 75 2 00
1 " 1 1/2 "	0 09 1/2 0 08 1/2	Anchors per lb	5 00 5 00	Do. light.	0 65 0 75	Domestic Plumes \$1 lower	
2 " 2 " "	0 08 1/2 0 07 1/2	Lead: Bar per 100 lbs	1 25 1 40	French Calif.	1 10 1 20	for higher Nos., and 25c. to	
2 1/2 " 2 1/2 "	0 07 1/2 0 07	Pig "	5 60 6 00	Splits Light & Medium	0 28 0 31	50c. cheaper for lower Nos.	
3 in. and up	0 06 1/2 0 00	Sheet "	5 60 6 00	do heavy	0 28 0 30	Bunches, 3 tips	0 75 5 00
* 25 to 30 p.c. dis.	0 21 0 00	Shot "	6 00 6 60	Splits, small	0 22 0 27	Speedoons, 1 doz.	1 50 4 50
Horse Nails:		Powder: Canada Blasting	3 50 3 75	Leather Board, Can.	0 12 0 14	Bunches Vult. tips.	0 45 0 75
" 6 lb. "	0 21 0 00	F. F., to F. F. F.	4 75 5 00	Enamelled Cow, pr ft.	0 15 0 16	Amazons, 1 doz.	1 50 5 00
" 8 lb. "	0 20 0 00	Hides and Skins		Patent	0 15 0 16	Natural Grey Bees, doz.	2 00 5 00
" 9 lb. "	0 20 0 00	Green Hides, No. 1 p 100 lbs	9 00 10 00	Pebble Grain	0 13 0 15 1/2	Disc. 5 p.c. 80 days.	
" P. & F. Bright	0 23 0 24	" " No. 2	8 00 9 00	B. Calif.	0 14 0 16 1/2	Meats, Eggs, &c.	
" 45 p.c. dis.		" " No. 3	7 00 8 00	Brush Kid	0 14 0 16	Pork, mess, new	20 50 21 25
Horse Shoes	3 75 4 00	Sheepskins	1 25 0 00	Buff.	0 14 0 16	Do thin mess	00 00 00 00
Galvanized Iron: No. 24	0 07 0 07 1/2	Calfskins per lb.	0 10 0 11	Russetts, light	0 45 0 50	Hams, City cured	0 13 0 13 1/2
" 26 "	0 07 1/2 0 08	Inks, (Dilley's)		Russetts, heavy	0 35 0 40	Lard, pale and tubs	0 15 0 15 1/2
" 28 "	0 07 1/2 0 08	Imp. pts. & qts. stone p doz	4 00 6 00	Oils		Eggs fresh	0 15 0 00
Pig Iron: Siemens No. 1	21 00 21 50	Pyr. 2 1/2 oz. black, per gross.	4 00 0 00	Cod Oil, Newfoundland	0 61 0 62	" Packed	0 00 0 00
Coldness	19 07 20 50	Wool		Straits Oil—American	0 55 0 00	Tallow rendered	0 07 0 07 1/2
Langlans	19 00 20 50	Fleeces	0 00 0 00	S. K. Pale Seal	0 72 0 75	Beef, mess per brl.	0 00 0 00
Summerless	19 00 20 50	Pulled	0 28 0 30	Pale Seal, ordinary	0 00 0 00	Prime mess do	0 00 0 00
Gartsharrie	19 00 20 50	Do Extra Super	0 34 0 36	Lard Oil	0 75 0 85	Maple Syrup per gal.	0 70 0 90
Gengarnock	19 00 20 00	Do B Super	0 30 0 32	Lined raw	0 74 0 78	Maple Sugar per lb.	0 08 0 08
Carnbrus	18 50 19 50	Do O	0 29 0 28	" boiled	0 74 0 78	Manuf's. of Cotton	
Eglinton	18 25 19 00	Australian	0 28 0 28 1/2	Olive machinery	1 15 1 20	Valleyfield (blech'd) B 28 in.	0 07 0 07 1/2
Hematite	26 00 00 00	Cape	0 17 0 19	Olive eating	2 05 2 20	" " 30 in.	0 07 0 07 1/2
Bar Iron, per 100 lbs.	1 75 1 35	Leather (at 6 m'ths.)		Olive qt., per case	2 60 2 75	" " 38 in.	0 08 0 09
Best Rolled	2 25 2 25	No. 1 B. A. Sole	0 24 0 26	" pts., per case	8 25 8 30	" " 36 in.	0 08 0 09
Siemens	2 00 2 50	No. 2 B. A. Sole	0 22 0 23 1/2	Olive lpts., per case	4 00 4 20	" O 38 in. Soft Finish	0 09 0 09 1/2
Swedes	4 25 4 50	No. 1 Ordinary Sole	0 23 0 25	Olive Luoca, Flasks	5 00 0 00	" O 38 in.	0 09 0 10
Sheet Iron to No. 20	2 50 2 75	No. 2 " "	0 21 0 22 1/2	Antonin's Qts, case 1 doz.	7 25 0 00	" E 26 in. Soft Finish	0 09 0 10
Boiler Plates	2 50 3 00	No. 3 " "	0 21 0 22 1/2	" pts.	8 25 0 00	" O 38 in.	0 09 0 10
Hoops and Bands	2 50 0 00	Safalo Sole No. 1	0 23 0 23 1/2	" hfts., " 2 "	6 38 0 00	" E 26 in. Soft Finish	0 09 0 10
Canada Plates: Hatton	3 25 3 50	Do. do. 2.	0 19 1/2 0 21	Sprits Turpentine, brls	0 72 0 75	" O 38 in.	0 10 0 10 1/2
Penn and Garth	3 50 4 00	China Sole No. 1	0 22 0 23	W. reamed	0 70 0 00	" E 26 in. Soft Finish	0 09 0 10
Iron Wire: No. 6, p. bdle.	1 80 2 00	" No. 2	0 21 0 22	Coal Oil:		" E 26 in. Soft Finish	0 10 0 10 1/2
" 9 "	2 10 2 30	Do. do. 1.	0 19 1/2 0 21	Imp. Gals. f.o.b. (London)	0 19 0 00	" B 36 ex. h'y.	0 12 0 13
" 12 "	2 50 2 80	China Sole No. 2	0 22 0 23	Car lots	0 28 0 00	" C 26 in. (heavy).	0 11 0 12
No 16, per bundle	3 30 0 00	" " No. 2	0 21 0 22	Broken lots	0 00 0 25	" LLL 38 in. (fine).	0 15 0 14
Steel, cast, per lb	0 12 0 00			Small lots (single brls)	0 24 0 28		
" Spring 100 "	3 25 3 50						

* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for all nails 4 months from average date of delivery. Cash discount (if paid within 80 days) on all Nails, 5 per cent.



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Provincial " Hamilton, 1880.
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Competitors.
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J. & R. MCLEA
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Brls. Pure Newfoundland A. Cod Oil.
Casks No. 1 Large Green Codfish.
Casks & Barrels No. 2 Green Codfish.
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5 Common Street.
Montreal, Feb. 17th, 1881.

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ABSOLUTELY PURE.

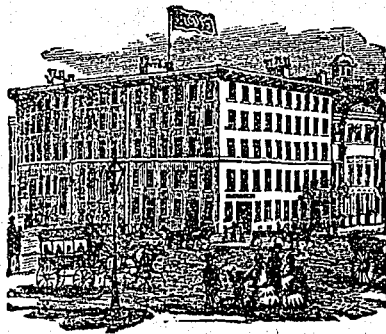
No other preparation makes such light, flaky lo breads, or luxurious pastry. Can be eaten by dyspeptics without fear of the ills resulting from heavy indigestible food. Commended for purity and wholesomeness by the eminent Analytical Chemists: Prof. Croft, Toronto University, Toronto. G. P. Girdwood, M.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. Gen'l. of Canada, (See letters in the "Princess" Baker). Send for sample, Chemist reports, "Princess" Baker, &c., &c.

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Secs.	Railway and other Stocks.	Pa	Quotations, London, April 20.
	Can. Government Debentures, 6 p. ct. 1877-80		Montreal April 21
	Do. do. 5 per ct.		104 1/2
	Do. do. 5 per ct., 1885.		103
	Dominion 5 per ct. stock		107 1/2
	Montreal 5 per cent. Stock		105 1/2 108
	Montreal Harbor Bonds 6 p. c.		105 106 1/2
	Do. Corporation 6 per ct. Bonds.		
	Do. 7 per ct. Stock		
	Toronto City 6 per ct., 1898.		110
	Co. Debentures, (Ont.) 20 years 6 per ct.		110
	Township Debentures, (Ont.) 6 per ct.		108
	Atlantic & St. Lawrence 5 1/2 p. c.	all	129
	Do. 5 p. c. Ster. Mt. Bonds	all	
	Do. do. 3rd Mort. 1891	all	
	Burlington and Lake Huron 6 p. c. 1st Mt	all	120
	Do. do. 5 1/2 p. c. 2nd Mort.	all	120
	Do. Preference	all	
	Can Central 5 p. c. 1st M Bds	all	
	Canada Southern 1st Mort. 5 1/2 p. c.	all	105
	Grand Trunk of Canada	all	22 1/2
	Do. Eq. Mort Bds, 1st charge, 6 p. c.	all	107
	Do. do. 2nd do. do.	all	103
	Do. do. 3rd do. do.	all	101
	Do. do. 4th do. do.	all	97
	Do. do. 5th do. do.	all	46
	Do. 5 p. c. Par. Deb Stock	all	114
	Great Western of Canada	all	162
	Do. do. do. 1890.	all	112
	Do. 5 p. c. pref conv.	all	106 1/2
	Do. 5 p. c. 1st Mort.	all	119 1/2
	Do. 5 p. c. 2nd Mort.	all	119 1/2
	Do. 5 p. c. 3rd Mort.	all	119 1/2
	Do. 5 p. c. 4th Mort.	all	119 1/2
	Do. 5 p. c. 5th Mort.	all	119 1/2
	Do. 5 p. c. 6th Mort.	all	119 1/2
	Do. 5 p. c. 7th Mort.	all	119 1/2
	Do. 5 p. c. 8th Mort.	all	119 1/2
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	Do. 5 p. c. 24th Mort.	all	119 1/2
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	Do. 5 p. c. 62nd Mort.	all	119 1/2
	Do. 5 p. c. 63rd Mort.	all	119 1/2
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	Do. 5 p. c. 70th Mort.	all	119 1/2
	Do. 5 p. c. 71st Mort.	all	119 1/2
	Do. 5 p. c. 72nd Mort.	all	119 1/2
	Do. 5 p. c. 73rd Mort.	all	119 1/2
	Do. 5 p. c. 74th Mort.	all	119 1/2
	Do. 5 p. c. 75th Mort.	all	119 1/2
	Do. 5 p. c. 76th Mort.	all	119 1/2
	Do. 5 p. c. 77th Mort.	all	119 1/2
	Do. 5 p. c. 78th Mort.	all	119 1/2
	Do. 5 p. c. 79th Mort.	all	119 1/2
	Do. 5 p. c. 80th Mort.	all	119 1/2
	Do. 5 p. c. 81st Mort.	all	119 1/2
	Do. 5 p. c. 82nd Mort.	all	119 1/2
	Do. 5 p. c. 83rd Mort.	all	119 1/2
	Do. 5 p. c. 84th Mort.	all	119 1/2
	Do. 5 p. c. 85th Mort.	all	119 1/2
	Do. 5 p. c. 86th Mort.	all	119 1/2
	Do. 5 p. c. 87th Mort.	all	119 1/2
	Do. 5 p. c. 88th Mort.	all	119 1/2
	Do. 5 p. c. 89th Mort.	all	119 1/2
	Do. 5 p. c. 90th Mort.	all	119 1/2
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WILLIAMS SINGER

Sewing Machine

The most popular Machine in the Market.

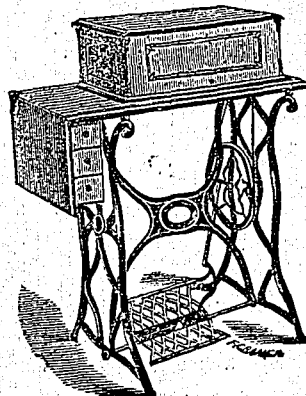
Has a larger sale than any other Canadian Machine, and is universally admired by every lady who has ever had the pleasure of using one.

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

HEAD OFFICE:

347 NOTRE DAME STREET,
MONTREAL.

D. GRAHAM,
Managing Director.



WHOLESALE PRICES CURRENT.—THURSDAY, APRIL 21, 1881.

Name of Article.			Wholesale Rates.			Name of Article.			Wholesale Rates.			Name of Article.			Wholesale Rates.		
			\$ c.	\$ c.	\$ c.				\$ c.	\$ c.	\$ c.				\$ c.	\$ c.	\$ c.
Hochelaga (Brown), G80 in			0 07	0 00		Tickings:—C 80 in			0 15	0 00		Timber, Lumber, &c.					
" A 27 in			0 06	0 06		D 80 in			0 12	0 00		Ash, 1 to 4 in, M			14 00	16 00	
" B 27 in			0 06	0 06		B 33 in			0 18	0 00		Ash, timber, M			20 00	25 00	
" H83 in			0 07	0 00		A 33 in			0 20	0 00		Birch, 1 to 4 in, M			15 00	18 00	
" H1136 in			0 08	0 00		AA 33 in			0 23	0 00		Basswood, 1			10 00	12 00	
" H1136 in			0 09	0 00		36 in			0 24	0 00		Basswood			16 00	00 00	
" XX36 full			0 10	0 00		Check, 33 in			0 22	0 00		Black Walnut, culls			55 00	60 00	
" XXX36 in. full (std'd)			0 10	0 11		Denims Blue for Brown AA			0 21	0 00		Do do 1st & 2nd			65 00	100 00	
" M drilling			0 11	0 11		" A			0 19	0 00		Do do 1st quality			105 00	110 00	
R.R. Sheeting, 8-4 plain			0 27	0 00		" B			0 17	0 00		Cedar, round, lineal foot			00 04	00 07	
" 8-4 twil'd			0 30	0 32		" C			0 14	0 00		Cedar, flat, lineal foot			30 03	00 05	
Stormont (Brown) A 30 in			0 07	0 07		" D			0 12	0 00		Cedar, square, lineal foot			60 07	00 09	
" A A33 in			0 07	0 07		Shirtings:						Elm, soft, 1st			14 00	16 00	
" B B30 in			0 09	0 08		Oxford striped BX			0 11	0 00		Elm, Rock			25 00	00 00	
" C C36 in			0 09	0 09		" C X			0 10	0 00		Hemlock, 1 to 3 in, M			7 00	8 40	
Canada (Grey) A W 30 in			0 07	0 00		" check B			0 18	0 00		Hemlock, timber, M			11 00	13 00	
" A D 32 in			0 07	0 00		" O			0 10	0 00		Maple, hard, M			18 00	20 00	
" A H 35 in			0 09	0 00		Galatas Stripes			0 16	0 00		Soft, do			12 00	16 00	
" A C 35 in			0 09	0 00		Regatta, Check A			0 15	0 00		Oak, M			25 00	40 60	
" A E 35 in			0 10	0 00		Check Solids A			0 16	0 00		Pine, slenr, M			35 00	40 00	
" A A 36 in			0 10	0 00		Bags: 8-ply 16 oz. B, per die			26 60	0 00		2nd quality, Jo			17 00	22 00	
Yarns:—White per lb			0 28	0 00		Park's Yarn, White			0 28	0 00		3rd			12 00	15 00	
Tickings:—B2 30 1/2 in			0 12	0 00		" Colored			0 28	0 00		Lath, M			1 10	1 25	
" BB 30 in			0 15	0 00		Warp White			0 23	0 00		Spruce, 1 to 2 in, M			7 00	10 00	
" BB 30 in			0 18	0 00		" Colored			0 40	0 00		Tobacco					
" AA 32 in			0 20	0 00		Do. Knitting Cotton Balls:—						Tobacco in Bowl.—Duty 20c p. lb.			0 11	0 13	
Fancy Shirtings:—						No. 8 Unbleached			0 49	0 00		Black, Cheving in boxes			0 11	0 13	
" Clyde Checks			0 15	0 00		" Bleached			0 51	0 00		" in caddies			0 14	0 20	
" Canada			0 14	0 00		" Colored			0 66	0 00		Mahoganies, Smoking bxs.			0 12	0 25	
Lybster No. 3, 30 in			0 09	0 00		Paints, &c.						Brights,			0 27	0 50	
" No. 2, 32 in			0 07	0 00		White Lead, gen, 100lbkgs			7 00	8 00		" Tobacco Duty paid.					
" No. 2, 35 in			0 08	0 00		" No. 1			6 00	7 00		Prince of Wales, brand			0 86	0 38	
Colored Goods:—						White Lead No. 2			5 00	5 00		Nelson's Navy 3's 6's & 1's			0 87	0 41	
Denims, blue & brown			0 18	0 00		in Oil, per 25 lbs			1 90	2 00		Black, Twist 12's			0 86	0 42	
Checks, blue, brown, fcy			0 15	0 00		Do., No. 1			1 60	1 80		Mahogany Chewing			0 40	0 65	
Checks, Prince Victor			0 15	0 00		" 2			1 40	1 60		Solace, Common			0 34	0 38	
Ticking, 28 in. No. IX			0 14	0 00		" 3			1 80	0 00		Solace Fair			0 40	0 44	
" 30 in. No. CI			0 16	0 00		White Lead, dry			0 05	0 06		" Good			0 45	0 50	
" 30 in. No. BI			0 17	0 00		Red Lead			0 05	0 06		Rough and Ready, in 1/2 bxs.			0 50	0 58	
Dundas (Grey) D 30 in			0 07	0 00		Venetian Red, Eng'h			1 75	2 00		Gold Bars, 6 and 12 inch			0 40	0 47	
" C 33 in			0 07	0 00		Yel. Ochre, French			1 75	2 00		Mahogany Navy, 3s.			0 42	0 50	
" B 36 in			0 09	0 00		Whiting			0 60	0 65		Bright Navy, 3s.			0 48	0 60	
" A 36 in			0 10	0 00		Salt.						Wines, Liquors etc.					
" AX 36 in full			0 10	0 00		Liverpool: Coarse, per bag			0 65	0 67		Ale English			2 40	2 50	
" E 36 in			0 08	0 06		Canadian per brl do			0 60	0 60		Domestic			1 60	1 65	
Sheetings:—Twil T S S33 in			0 13	0 00		Factory filled do			0 90	1 00		" pts			0 80	1 15	
" 72 in No. 1			0 23	0 00		Eureka factory filled do			2 00	0 00					0 60	0 75	
" Plain 72 in No. B			0 24	0 00													
" Plain 72 in No. 1			0 27	0 00													

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

COMMERCIAL UNION ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS ST.

FRED. COLE, General Agent

The "SWEETLAND LATHE CHUCK."

INDEPENDENT, UNIVERSAL and ECCENTRIC.

Fig. No. 3—Back View.

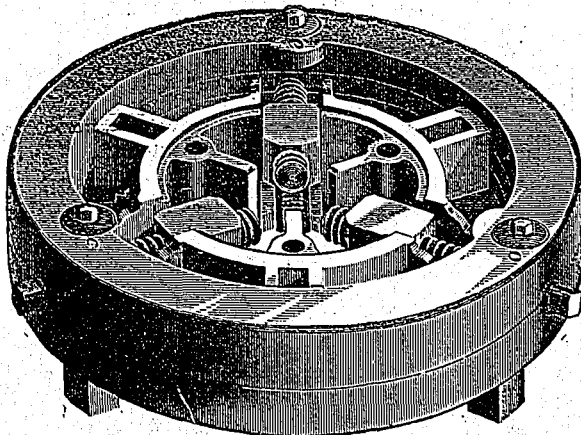


Fig. No. 3—Back View.

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

Marine Insurance.

BOSTON MARINE INSURANCE CO.

AND THE

SHOE AND LEATHER INS. CO.

OF BOSTON,

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

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

HERRIMAN & ROSS,

AGENTS.

17, ST. JOHN STREET, MONTREAL.

THE

METROPOLITAN MUTUAL BENEFIT SOCIETY.

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

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

Directors: JOHN WANLESS, M.D., Univ. Toronto, L.F.P.S. Glasgow, M.C.P.S. Ontario and Quebec. ED. HOLTON, Advocate, M.P. G. BOVIN, Manufacturer and Director of the Mutual Fire Insurance, Montreal. C. H. LETOURNEUX, Director Hochelaga Bank. J. L. LEPROHON, M.D., Vice-Consul of Spain. F. VANASSE, Advocate, M.P. Medical Director: DR. JOHN WANLESS. Solicitor: F. VANASSE, M.P. Chief Inspector: HENRY HOWISON. Secretary-Treasurer: A. W. Bisson.

Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal. Agents wanted in Every City, Town, Village, and County in the Dominion.

CANADA LIFE

ASSURANCE COMPANY.

HEAD OFFICE, . . . HAMILTON, Ont.

MONTREAL BRANCH, . . . 80 ST. JAMES STREET.

ABSTRACT OF 23rd ANNUAL REPORT TO 30th APRIL, 1880.

1. Assets 30th April, 1880, (exclusive of Capital).....	\$4,297,852
2. Income for the year.....	835,856
3. Claims by death during the year.....	192,948
4. Do as estimated and provided by Co.'s tables.....	290,873
5. Policies issued during the year, 2107, for.....	3,805,062
6. Policies in force 30th April, 1880, 12,536, upon 10,540 lives, for....	21,547,759
7. Ratio of expenses to income—per cent.....	14.27

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

Period.	Assurances in force.	Annual Revenue.	Claims paid.	Total Funds.
1850	\$ 814,902	\$ 27,888	\$ 1,200	\$ 41,873
1860	8,305,407	183,446	220,773	664,929
1870	6,404,437	273,728	680,154	1,090,098
1880	21,547,759	835,856	1,845,802	4,297,852

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

The MUTUAL LIFE

ASSOCIATION OF CANADA.

HEAD OFFICE, HAMILTON, ONT.

Government deposit over \$90,000.00.

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

DIRECTORS:

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J. M. WILLIAMS, Esq.	ANTHONY COPP, Esq.
DONALD McGINNES, Esq.	JOHN HARVEY, Esq.
H. T. RIDLEY, M.D.	G. M. RAE, Esq.
J. M. BUCHAN, Esq.	D. B. CHISHOLM, Esq.
J. J. MASON, Esq.	SAMUEL PETERS, Esq.

DAVID BURKE, Manager. WILLIAM SMITH, Sec'y.

THE ROYAL CANADIAN

Fire and Marine Ins. Co.

President, . . . ANDREW ROBERTSON, Esq.

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

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

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

UNION FIRE INSURANCE CO'Y.

AUTHORIZED CAPITAL, \$1,000,000.

Government Deposit for the protection of Policy-holders the largest of any Ontario Fire Insurance Company.

HEAD OFFICES: 28 and 30 Toronto Street, TORONTO.

DIRECTORS:

Hon. J. C. AIKENS, Minister of Inland Revenue, President.	JAS. PATERSON, Esq., Wholesale Merchant, Toronto.
ROBERT HAY, Esq., M.P., of R. Hay & Co., Toronto, Vice-President.	JOHN BAIN, Esq., Barrister, Toronto.
W. E. CORNELL, Esq., Toronto, 2nd Vice-President.	SAMUEL McBRIDE, Esq., Merchant, London, Ont.
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Doctor JAMES H. BURNS, Toronto.	R. H. BOWES, Esq., Barrister, Toronto.

Risks taken at Equitable Rates, and Losses settled promptly.

A. T. McCORD, Jr.,

Manager.

Incorporated
A. D. 1874.

CANADA

Charter
Perpetual.

FIRE & MARINE INSURANCE COMPANY.

HEAD

OFFICE,

HAMILTON.



ONTARIO.

Capital, \$1,000,000 fully Subscribed.

Deposited with Dominion Government, \$50,000.

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

BRANCH OFFICES:

Montreal—No. 117 St. François Xavier Street.—WALTER KAVANAGH, General Agent.
Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.
Halifax, N. S.—No. 22 Prince Street.—CAPT. O. J. P. CHARLSON, General Agent.
St John, N. B.—No. 103 Prince William Street, M. & T. B. Robinson, General Agents.
Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

THE STANDAR

FIRE INSURANCE CO.

Head Office, . . . HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

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

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

SECRETARY-TREASURER—H. THEO. CRAWFORD.

ALLIANCE FIRE INSURANCE CO.

Head Office . . . HAMILTON, ONT.

AUTHORIZED CAPITAL - - - \$500,000.

GOVERNMENT DEPOSIT, MADE.

PRESIDENT,

D. B. CHRISHOLM.

MANAGER,

H. THEO. CRAWFORD.

VICE-PRESIDENT,

J. E. O'REILLY.

INSPECTOR,

R. H. JARVIS.

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JOHN TURNER, Esq., Merchant.
J. S. KING, M.D., Surgeon, Mercer Institute.
ROBERT BARBER, Esq., Manufacturer Streetsville.

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HORATIO JELL, Esq., Gentleman, Wardsville.
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C. F. FEIGUSON, Esq., M.P., Kemptville.
A. D. M. ISBISTER, Esq., Merchant, Petrolia.
HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

**CITIZENS
INSURANCE COMPANY,
OF CANADA.**

CAPITAL, . \$1,188,000.

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

DIRECTORS:

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

GERALD E. HART, GEN'L MAN'R.
GEORGE F. THOMPSON, INSPECTOR.
CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident, Guarantee.

RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

TORONTO—BOUSTEAD & GIBBS, Agents.
QUEBEC—OWEN MURPHY, Agent.
ST. JOHN, N. B.—H. CHUBB & Co., Agents.
HALIFAX, N. S.—MCSWEENEY & FIELDING, Agts.

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

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

WM. CAMPBELL,

INSURANCE AGENT

and

ADJUSTER OF LOSSES.

Office: 1 Court Street, Toronto.

P. O. Box 1817.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, April 21, 1881.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per cent.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	150
Canada Life.....	2,500	7½-6mos.	400	60	383
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6mos.	100	10	210
Sun Mutual Life and Accident.....	5,000	4-8mos.	100	12½	.....
Quebec Fire.....	5,000	10	100	65	.....
Queen City Fire.....	2,000	10	50	10	.....
Western Assurance.....	20,000	7½ 6mos.	40	20	219
Royal Canadian Insurance.....	20,000	5	100	15	56 59
Accident Insurance Co. of Canada.....	2500	8 per ct.	100	20	.....
Canada Guarantee Co.....	10,000	8 per ct.	50	20	.....
Merchants' Marine Insurance Co.....	5,000	.....	100	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, March 28, 1881.

Briton Medical Life.....	20,000	10	£10	7	.....
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	211 201
Commercial Union Fire Life & Marine.....	50,000	30	50	5	263 271
Edinburgh Life.....	5,000	10	100	15	43
Guardian Fire and Life.....	20,000	13	100	59	74 76
Imperial Fire.....	12,000	27 p. sh.	100	25	158 158
Lancashire Fire and Life.....	100,000	30	20	2	81 81
Life Association of Scotland.....	10,000	15	40	8	.....
London Assurance Corporation.....	35,502	45	25	12½	64 66
London & Lancashire Life.....	10,000	10	10	17-20	68 61
Liverp'l & London & Globe Fire & Life	£391,752	70	20	2	223 223
Northern Fire & Life.....	30,000	70	100	5	54 55
North British & Mercantile Fire & Life	40,000	66	50	6½	64 65
Phoenix Fire.....	6,722	£21 p. s.	.....	.....	310 315
Queen Fire & Life.....	200,000	30	10	1	84s. 6d.
Royal Insurance Fire & Life.....	100,000	60	20	8	383 34
Scottish Commercial Fire & Life.....	125,000	22½	10	1	.....
Scottish Imperial Fire and Life.....	50,000	6	10	1	37
Scottish Provincial Fire & Life.....	20,000	15	50	3	14 15
Standard Life.....	10,000	55½	50	12	75

LONDON GUARANTEE & ACCIDENT CO.

(LIMITED.)

Head Office, 10 Moorgate Street, London, England.

DIRECTORS:

SECRETARY, E. G. LAUGHTON ANDERSON.

Head Office for Canada, 28 Toronto Street, Toronto.

A. T. McCORD, Jr., Resident Secretary.

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

LOCAL BOARD, TORONTO:

Robert Hay, Esq., M.P., Alfred Boulthbee, Esq., M.P., W. H. Dunspaugh, Esq., and Jas. Fraser, Esq.

LOCAL BOARD, MONTREAL:

A. W. Ogilvie, Esq., Gilbert Scott, Esq., Dir. Bank of Montreal, Jno. S. Hall, Esq., A. F. Gault, of Gault Bros. & Co., A. Desjardins, M. P., E. T. Brooks, M. P., Sherbrooke, Hon. L. R. Church, Q. C. M. P. P.

The bonds of this Co. are accepted by the British Government and Banking Institutions in Great Britain, also by The Dominion Government. Security indisputable. All claims arising in Canada settled by Canadian Board. By a LIBERAL POLICY, free from technicalities, the Company hopes to secure its fair proportion of business. For full particulars and information apply at the Toronto office, or at the office of the Company, 177 ST. JAMES ST., MONTREAL.

G. H. PATTERSON, General Agent.

ROYAL INSURANCE CO'Y.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY,

SUN MUTUAL

LIFE AND ACCIDENT INSURANCE COMPANY.

CAPITAL, \$500,000
DEPOSITED WITH GOVERNMENT, 58,000

PRESIDENT.—THOMAS WORKMAN, Esq.

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

DIRECTORS:

T. WORKMAN, Esq. | DAVID MORRICE, Esq.
A. F. GAULT, Esq. | JAMES HUTTON, Esq.
M. H. GAULT, Esq., M.P. | T. M. BRYSON, Esq.
A. W. OGILVIE, Esq. | T. J. CLAXTON, Esq.

E. J. BARBEAU, Esq.

Toronto Board:

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A. M. SMITH, Esq. | Q.C., M.P.P.
WARRING KENNEDY, Esq. | JOHN FISKEN, Esq.
Hon. S. C. WOOD. | ANGUS MORRISON, Esq., M.P.

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

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

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

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

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

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

R. MACAULAY, Sec'y,

ACTIVE AGENTS WANTED.

Insurance.

THE ACCIDENT INSURANCE COMPANY OF CANADA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, . . \$500,000.

HEAD OFFICE, MONTREAL.

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

MANAGER.

EDWARD RAWLINGS.

THE ACCIDENT

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

Bonds of Suretyship

THE

Canada Guarantee Co.

Is specially devoted to the issue of the above.

Subscribed Capital, . . . \$600,000
Paid up " . . . 190,000
Assets, January, 1881, over . 230,000

Its Bonds are authorized to be accepted by the Dominion and Provincial Governments. It is the only Company transacting this business exclusively, and which has made deposit of \$57,000 with the Government.

In the past few years this Company has reimbursed, over \$100,000 to Employers for the defaults of Employees.

President:

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

Vice-President:

JOHN RANKIN, Esq.

EDWARD RAWLINGS,
Manager,

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

Insurance.

QUEEN INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . £2,000,000 Stg.
INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,

Chief Agents in Canada

SOVEREIGN

Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.
Vice-President for P.Q.—Hon. J. H. BELLEROSE.
G. BANKS, Assistant Manager.
Insurance effected at reasonable rates.

RATES REDUCED.

THE STANDARD LIFE

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

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

W. M. RAMSAY, Manager, Can.

Established 1803.

IMPERIAL

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street

RINTOUL BROS., Agents.

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

Legal.

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

A. V. McCLENNAGHAN,
BARRISTER and ATTORNEY-AT-LAW,
Solicitor in Chancery, Conveyancer, etc.
Money to Loan.

Yarmouth, N.S.,

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

Insurance.

The North American Mutual Life Ins. Co.
(Incorporated by Dominion Parliament.)

Guarantee Fund.....\$100,000.
Deposited with Government...\$30,000.

Head Office—23 Toronto St., Toronto.

Hon. ALEX. MACKENZIE, M.P., President.
Hon. ALEX. MORRIS, M.P., Vice-President.
Wm. McCABE, F.I.A., Managing Director.

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

Industrial Insurance Adapted to all Classes.
From the poorest to the richest, from the child to the Man of 66.

J. A. DEVINE, F. C. IRELAND,
Agent for Montreal. Manager Prov. Que.,
353 Notre Dame St., Montreal

Q. M. O. & O. RAILWAY.

Trains run as follows:

	MAIL.	EXPRESS.
Leave Hochelaga for Hull, 8.30 a.m.	8.30 a.m.	5.15 p.m.
Arrive at Hull.....	12.40 p.m.	9.25 p.m.
Leave Hull for Hochelaga, 8.20 a.m.	8.20 a.m.	5.05 p.m.
Arrive at Hochelaga.....	12.30 p.m.	9.15 p.m.
	Night	Passenger
Leave Hochelaga for Quebec.....	3.00 p.m.	10.00 p.m.
Arrive at Quebec.....	9.00 p.m.	6.30 a.m.
Leave Quebec for Hochelaga.....	10.40 a.m.	9.30 p.m.
Arrive at Hochelaga.....	12.30 p.m.	9.15 p.m.
Arrive at Hochelaga.....	4.45 p.m.	6.30 a.m.
Leave Hochelaga for St. Jerome.....	Mixed	Mixed
Jerome.....	5.30 p.m.	
Arrive at St. Jerome.....	7.15 p.m.	
Leave St. Jerome for Hochelaga.....		6.45 a.m.
Arrive at Hochelaga.....		9.00 a.m.
(Local between Hull and Aylmer. Trains leave Mile-End Station Seven Minutes Later.		
Magnificent Palace Cars on all Passenger Trains, and Elegant Sleeping Cars on Night Trains.		
Train and from Ottawa connect with Trns to and from Quebec.		
All Trains Run by Montreal Time.		
GENERAL OFFICE, 13 Place d'Armes Square.		
TICKET OFFICE, 202 St. James Street.		
L. A. SENÉCAL, Gen'l Supt'		

Sunday Trains leave Montreal and Quebec 4.00 P.M.

Intercolonial Railway.

1880—Winter Arrangement—1881.
Commencing 29th Nov., 1880.

THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted), as follows:

Leave Point Levi.....	8.10 a.m.
Arrive River du Loup.....	12.50 p.m.
" Trois Pistoles.....	2.00 "
" Rimouski.....	3.46 "
" Campbellton.....	8.32 "
" Dalhousie.....	9.08 "
" Bathurst.....	11.12 "
" Newcastle.....	12.54 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.40 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains, leaving Montreal at 10 o'clock p.m. The trains to Halifax and St. John run through to their destination on Sunday.

The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.00 a.m., by connecting at Chaudiere Curve with Grand Trunk train leaving at 7.55 p.m. remain at Campbellton over Sunday.

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

For information in regard to passenger fares, tickets, rates of freight, train arrangements, &c., Apply to G. W. ROBINSON, Agent, 120 St. Francois Xavier Street, (Old Post Office Building), Montreal.

D. POTTINGER,
Chief Superintendent.
Moncton, N.B., Nov. 24, 1880.

Insurance.

THE

MARINE
INSURANCE

COMPANY (LIMITED.)

Old Broad Street, London.

Established 1836.

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

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

Ocean Marine Risks

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

OPEN POLICIES ISSUED.

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

Nott & Manson

AGENTS,

119 St. Francois Xavier Street,
MONTREAL.

Telephone communication.

Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE.

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

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

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FIRE & MARINE INSURANCE CO.

Head Office—HAMILTON, Can.

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

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119 St. Frs. Xavier St.
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JOHN F. NOTT,
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Insurance.

North British and Mercantile
FIRE AND LIFE INS. CO.

Established 1809.

Subscribed Capital, - - \$10,000,000.
Whereof Paid-up \$2,250,000.

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THOMAS DAVIDSON, Esq.

DIRECTORS:

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CHARLES F. SMITHERS, Esq., General Manager Bank of Montreal.
The Hon. THOMAS RYAN, Senator.

FINANCIAL POSITION OF THE COMPANY.

1—Funds as at 31st December, 1879.

Paid-up Capital £850,000 Stg.
Fire Reserve Fund 794,577 "
Premium Reserve 301,890 "
Balance of Profit and Loss Account . . . 247,003 "

Life Accumulation £2,989,855 "
Annuity Funds 311,961 "

2—Revenue for the year 1879.

From Fire Department:
Fire Premiums £902,670 "
From Life Department:
Life Premiums and Interest 448,696 "

Total Revenue £1,351,366 "
or, \$6,944,426 73

WILLIAM EWING, Inspector.
GEORGE U. AHERN, Sub-Inspector.

Head Office, for the Dominion in Montreal
D. LORN MACDOUGALL,
THOMAS DAVIDSON,
General Agents

See Reduced Rates of Canada.

WESTERN
ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets \$1,637,553 00
Income for Year ending 31st Dec., 1879 \$1,001,052 00

HEAD OFFICE: TORONTO, ONT.

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

A. R. BETHUNE, Manager, Montreal Branch.

329 NOTRE DAME STREET

CONFEDERATION LIFE
ASSOCIATION.

Incorporated by Special Act of the Dominion Parliament.

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

Head Office TORONTO, ONTARIO.

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Late Lieut.-Governor of Ontario. W. ELLIOT, Esq.

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Halifax. F. A. BALL, Esq.
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Hon. ISAAC BURPEE, M.P. S. NORDHEIMER, Esq.
W. H. BEATTY, Esq. W. H. GIBBS, Esq.
EDWARD HOOPER, Esq. A. McLEAN HOWARD, Esq.
J. HERBERT MASON, Esq.

Actuary: C. CARPMAEL, M.A., F.R.A.S., late Fellow of St John's College, Cam.

Manager for the Province of Quebec, **J. K. MACDONALD,**
Manager for New Brunswick, Managing Director.
Manager for Nova Scotia,
AUGUSTUS ALLISON,
St. John. Halifax.

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

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

FIRE INSURANCE ASSOCIATION.
(Limited)

OF LONDON, ENGLAND.
FIRE INSURANCE EXCLUSIVELY.

CAPITAL, - \$5,000,000. RESERVE FUND - \$250,000
PAID UP, - \$1,000,000. GOVERNMENT DEPOSIT - \$100,000.

THE

LONDON & LANCASHIRE
Life Assurance Co., of London, England.

CAPITAL, - \$500,000. GOVERNMENT DEPOSIT, - \$110,000.
FUNDS INVESTED IN CANADA, OVER \$200,000.

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

CANADA BRANCH:

Head Office, 42 ST. JOHN STREET, MONTREAL

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WILLIAM ROBERTSON,
Manager for Canada.