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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 21, No. 10. }
New Series.

{ MONTREAL, FRIDAY, SEPTEMBER 4, 1885.

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By order of the Board of Directors.
A. A. TROTIER, Cashier.

Montreal, 28th July, 1885.

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CAPITAL PAID UP..... 1,449,067
RESERVE FUND..... 375,000

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OF LONDON, ONTARIO.

CAPITAL Subscribed, - \$2,650,000.00 CAPITAL PAID UP, - 634,715.71 RESERVE FUND, - 502,000.00 INVESTMENTS, - 1,998,621.66 Parties wanting money on Real Estate Mortgages, Apply to HENRY TAYLOR, Manager.

Dominion Savings & Investment Soc. LONDON, ONT.

INCORPORATED, 1872.

Capital, 81,000,000.00 Subscribed, 1,000,000.00 Paid-up, 868,510.28 Reserve Fund, 149,000.00 Contingent Fund, 963.12 Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased. Money received on deposit and interest allowed thereon. F. B. LEYS, Manager.

THE PETERBOROUGH Real Estate Investment Co. [LIMITED.]

Incorporated 1878 by Letters Patent under Great Seal of Canada.

Authorized Capital, \$2,000,000 Subscribed Capital, 1,493,600 Paid-up Capital, 373,400 Assets 31st January, 1885, 1,150,000 Paid-up Capital held in Great Britain, 117,300 Debentures issued in Great Britain, 672,768.10 Directors in Canada.

MAJOR-GEN. HAULTAIN, late of Her Majesty's East Indian Forces, President. JOHN WALTON, Esq., J. P., Vice-President.

GEORGE A. COX, Esq., Mayor of Peterborough. RICHARD HALL, Esq., of Messrs. Hall, Innis & Co. H. J. LEFEVRE, Esq., A. C. DUNLOP, Esq. A. P. POUSETTE, Esq., T. G. HAZLITT, Esq., Barrister.

Bankers in Canada-The Ontario Bank. Bankers in Great Britain-The British Linen Company Bank.

Chief Agents in Great Britain-Finlayson & Auld, Writers, 150 and 151 West George Street, Glasgow. Agents in Edinburgh-Ronald & Ritchie, S.S.C., 20 Hill Street. Agent in Aberdeen-Geo. Allan, Advocate, 56 Castle Street.

POUSETTE & ROGER, Managers, Peterborough, Ont.

THE LONDON LOAN CO. OF CANADA.

Subscribed Capital, \$600,000.00; Reserve and Contingent Fund, \$49,765.54; Assets, \$899,316.30.

Directors-THOMAS KENT, President; JAMES OWREY, Vice-President; THOMAS MCCORMICK, GEO. D. SUTHERLAND, J. A. NELLES, M.D., R. W. POUNDICOME, ANDREW WELDON. Manager-MALCOLM J. KENT.

Solicitors-Gibbons, McNab, Mulholland & Harper. Bankers-Messrs. Bank of Canada. Applications are invited for an investment of \$100,000 Debentures at 6 p.c., interest payable half-yearly.

OFFICE - Ablon Block, No. 423 Richmond St., London, Ont.

The Chartered Banks.

THE FEDERAL BANK OF CANADA.

Head Office, - Toronto, Ont.

Capital, - - - \$1,250,000 Rest, - - - 100,000

DIRECTORS:

S. NORDHEIMER, Esq., - - - PRESIDENT. J. S. PLAYFAIR, Esq., - - - VICE-PRESIDENT. WM. GALBRAITH, Esq., EDW'D GURNEY, Esq., B. CRONYN, Esq., H. E. CLARKE, Esq., M.P.P., J. W. LANGUIR, Esq. G. W. YARKER, GENERAL MANAGER.

BRANCHES:

Aurora, Chatham, Guelph, Kingston, London, Newmarket, Simcoe, St. Mary's, Strathroy, Tilsonburg, Toronto, Winnipeg, and Yorkville.

BANKERS:

New York, - American Exchange National Bank. Boston, - The Mercantile National Bank. Great Britain, - The National Bank of Scotland.

Loan Societies.

THE HAMILTON

PROVIDENT & LOAN SOCIETY.

President, GEORGE H. GILLESPIE, Vice-President, JOHN HARVEY.

Capital Subscribed - \$1,500,000.00 paid-up . . . 1,000,000.00

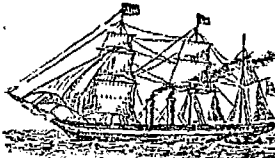
Reserve and Surplus Profits 133,028.21

Total Assets 2,997,129.64

MONEY ADVANCED on Real Estate on favorable terms of repayments. The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

Banking House: Cor. of King and Hughson Sts., HAMILTON, ONT. H. D. CAMERON, Treasurer.

BEAVER LINE.



The Canada Shipping Co.'s LINE OF STEAMERS BETWEEN MONTREAL AND LIVERPOOL,

Comprising the following first-class, Clyde-built, full-powered Iron Steamships:

LAKE SUPERIOR 5,200 Tons. LAKE HURON 4,100 " LAKE WINNIPEG 3,300 " LAKE NEPIGON 2,300 " LAKE CHAMPLAIN 2,300 "

Calling at Queenstown on the outward voyage to embark passengers for Quebec and Montreal, connecting at the latter port by direct rail for all points in Canada and the United States, and to which Through Tickets are issued.

These steamers are built in water-tight compartments, and of special strength for the North Atlantic trade, in the passenger departments the most perfect provision has been made to ensure the comfort and convenience of all. In the cabin the staterooms are large and airy. The stowage is fitted with the most approved patent canvas berths, and is perfectly ventilated and heated by steam. An experienced surgeon is carried on each steamer, also stewardesses to attend to the wants of females and children.

Rates of Passage.-CABIN-Montreal to Liverpool, \$50; return, \$90. Steerage at lowest rates. For freight or other particulars apply in Belfast to A. A. Watt, 3 Custom House Square; in Queenstown to N. G. Seymour & Co.; in Liverpool to R. W. Roberts, 21 Water Street; in Quebec to H. H. Sewell, 125 Peter Street. Or to

H. E. MURRAY, General Manager, 1 Custom House Square, Montreal. J. G. SHEPHERD & CO., 33 Piccadilly, Manchester, England. Agents for "BEAVER LINE" Steamships, (Canada Shipping Co.)

The Chartered Banks.

THE ONTARIO BANK.

CAPITAL, Paid-up - - \$1,500,000. RESERVE FUND, - - - 486,000.

HEAD OFFICE, - - - - - TORONTO

DIRECTORS.

SIR WM. P. HOWLAND, President; DONALD MACKAY, Esq., Vice-President; ION. C. F. FRASER, G. M. ROSE, Esq., R. K. BURGESS, Esq., A. M. SMITH, Esq., G. R. R. COCKBURN, Esq.

C. HOLLAND, General Manager.

BRANCHES:-Bowmanville, Guelph, Lindsay, Cornwall, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro', Port Perry, Port Arthur, Whitby, Winnipeg, Man., and 475 Queen Street west, Toronto.

AGENTS:-London, Eng.-Alliance Bank, Bank of Montreal; New York-The Bank of the State of New York; Messrs. Waller, Watson and Alex. Lang; Boston-Tremont National Bank.

St. Johns Bank.

L. MOLLEUR, President, St. Johns. ISAAC COOTE, Seigniorial Agent, St. Johns, Vice-President. W. BROUSSEAU, Merchant, Town Councilor, St. Johns. FRS. GOSLIN, Merchant, St. Alexandra. A. A. L. BRIEN, Notary, St. Alexandra.

PH. BAUDOIN, Manager.

Head Office, St. Johns.

Branch-Napierville, J. Molleur, Agent.

Capital Subscribed \$ 540,000 Authorized 1,000,000 Capital Paid in 226,420

Agents-Montreal, Bank of Montreal; New York, Bank of Montreal; Boston, Maverick Nat. Bank.

Loan Societies.

THE FREEHOLD Loan and Savings Company, Cor. Church & Court Sts., Toronto.

ESTABLISHED IN 1869.

Subscribed Capital, - - - \$1,878,000 Capital Paid Up, - - - 1,000,000 Reserve Fund, - - - 445,000

PRESIDENT HON. WM. McMASTER. MANAGER HON. S. C. WOOD. INSPECTOR ROBERT ARMSTRONG. Money loaned on Real Estate security.

Deposits received and Debentures issued at current rates of interest.

RICHELIEU & ONTARIO Navigation Co.

SPRING ARRANGEMENT, 1885.



The Steamers of this Company between MONTREAL AND QUEBEC, Will commence running regularly on 6th May, as under:-

The Steamer QUEBEC, Capt. R. NELSON, on Mondays, Wednesdays and Fridays, and The Steamer MONTREAL, Capt. L. H. ROY, on Tuesdays, Thursdays and Saturdays, at 7 o'clock, p.m., from Montreal.

STEAMERS BETWEEN MONTREAL AND TORONTO, Will commence running daily on 1st June.

Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 8th May.

Steamer THREE RIVERS, Capt. COLLETTE, leaves for Three Rivers every Tuesday and Friday at 1 p.m.

Steamer CHAMBLY, Capt. GEO. NELSON, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer FERREB-ONNE, Capt. LAFORGE, leaves daily (Sundays excepted) at 2.30 p.m., Saturdays at 2.30 p.m., for Vercheres, calling at Boucherville, Vercheres and Bout de Pisle. For L'Assomption and St. Paul Permite, on Mondays, Tuesdays, Wednesdays and Saturdays; and for Contrecoeur on Mondays, Wednesdays, Thursdays and Saturdays.

COMPANY'S TICKET OFFICES:-L. A. Dickson, 136 1/2 St. James St., opposite St. Lawrence Hall; I. J. McComiff, Windsor Hotel, Robt. McEwen, Canal Basin, and at the Company's Ticket Office, Richelieu Pier, foot of Jacques Cartier Square.

ALEX. MILLOY, J. B. LABELLE, Traffic Manager, General Manager.

General Offices, 228 St. Paul St., Montreal, May 6th, 1885.

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails. 1885. Summer Arrangements. 1885. This Company's Lines are composed of the following Double Engine Clyde built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record.

Vessels.	Tonnage.	Commanders.
Numidian.....	6,100	Capt. A. Macnicol.
Siberian.....	4,600	" E. P. Moore.
Carthaginian.....	4,600	Capt. J. G. Stephen.
Hanoverian.....	4,000	" James Wylie.
Parisian.....	5,400	" Lt. W. H. Smith, R.N.R.
Sardinian.....	4,650	" R. Brown.
Polynesian.....	4,100	" John Graham.
Sarmatian.....	3,600	" W. Richardson.
Circassian.....	4,000	" Lieut. F. Archer, R.N.R.
Moravian.....	3,650	Capt. J. Ritchie.
Peruvian.....	3,400	Mr. Dalziel.
Nova Scotian.....	3,300	" Hugh Wylie.
Hibernian.....	3,434	" Lt. B. Thomson, R.N.R.
Caspian.....	3,200	" Lieut. R. Barrett, R.N.R.
Austrian.....	2,700	Capt. R. J. James.
Nestorian.....	3,000	" Alex. McDougall.
Prussian.....	3,000	" John Parks.
Scandinavian.....	3,000	Building.
Siberian.....	4,500	Capt. R. H. Moore.
Buenos Ayrean.....	3,500	" Barclay.
Corean.....	4,000	" C. E. LeGallais.
Grecian.....	3,600	" McNeil.
Manitoban.....	3,150	" C. J. Monzie.
Canadian.....	2,600	" J. Brown.
Phoenician.....	2,800	" R. H. Hughes.
Waldensian.....	2,600	" John Kerr.
Luocerne.....	2,200	" Mylina.
Newfoundland.....	1,500	" F. McGrath.
Acadian.....	1,350	

The shortest Sea Route between America and Europe, being only five days between land to land.

The Steamers of the Liverpool, Londonderry and Montreal. Mail Service.

Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

FROM QUEBEC:

Hanoverian.....	Saturday, June 6
Sardinian.....	Saturday, June 13
Sarmatian.....	Saturday, June 20
Parisian.....	Saturday, June 27
Polynesian.....	Saturday, July 4
Sardinian.....	Saturday, July 11
Sarmatian.....	Saturday, July 18
Parisian.....	Saturday, July 25

Rates of Passage from Quebec.

Cabin.....	\$60.55, \$70.00 and \$80.00
Intermediate.....	\$30.00
Steerage.....	At lowest rates.

The Steamers of the Liverpool, Queenstown, St John's, Halifax and Baltimore Mail Service are intended to be despatched as follows:—

FROM HALIFAX:

Buenos Ayrean.....	Monday, June 8
Nova Scotian.....	Monday, June 22
Caspian.....	Monday, July 6
Hanoverian.....	Monday, July 20

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

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

Persons desirous of bringing their friends from Britain can obtain Passage Certificates at lowest rates.

An experienced surgeon carried on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Huro, Hamburg; James Moss & Co., Bordeaux; Fischer & Belmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belhat; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allan, Rae & Co., Quebec; Allan & Co., 73 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN,

State St., Boston, and 35 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada.

	Tons.		Tons.
Montreal.....	3,284	Toronto.....	3,284
Dominion.....	3,176	Ontario.....	3,176
Texas.....	2,700	Sarnia.....	3,850
Quebec.....	2,700	Oregon.....	3,850
Mississippi.....	2,650	Vancouver.....	5,700
Brooklyn.....	3,600		

Great Reduction 'in Rates.

DATES OF SAILING FROM QUEBEC FOR LIVERPOOL. *Oregon..... 28th August *Sarnia..... 16th August Toronto..... 22nd August

RATES OF PASSAGE FROM QUEBEC. CABIN.—\$50, \$60; return, \$90, \$100, \$108, and \$120, according to steamer and berth. Intermediate and Steerage at low rates. Proprietary steerage tickets issued at the lowest rates. *Saloons, Staterooms, Music Room and Bath Rooms in this steamer are amidships, where but little motion is felt, and carries neither cattle nor sheep.

Through Tickets can be had at all the principal Grand Trunk Railway Ticket Offices in Canada, and Through Bills of Lading are granted to and from all parts of Canada.

For Freight or Passage apply in London to Gracie, Hunter & Co., 11 Leadenhall Street; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson; at all Grand Trunk Railway Offices, or to

DAVID TORRANCE & CO., Exchange Court, Montreal.



Canadian Pacific Railway.

Montreal, Ottawa, Kingston, Toronto, AND THE WEST.

CHANGE OF TIME.

Commencing MONDAY, July 27, 1885. Trains will run as follows:—

TIME TABLE.	Local Express		Thro' Express	
	Local Express	Thro' Express	Local Express	Thro' Express
Leave Montreal....	A.M. 7.15	A.M. 9.00	P.M. 6.00	P.M. 8.00
Arrive Ottawa....	11.25	12.23	10.15	11.30
" Toronto.....		9.45		8.30
Leave Toronto....		A.M. 8.25		P.M. 8.00
" Ottawa.....		A.M. 8.20	P.M. 5.32	P.M. 4.25
Arrive Montreal... 12.35		9.00	8.30	8.18

The only Line to all points in Upper Ottawa Valley, And the most direct route to

Winnipeg, Manitoba, and North-West, VIA OWEN SOUND & PORT ARTHUR.

Connections at TORONTO for all points West, South and North-West.

Magnificent Parlor and Sleeping Cars in Through and Local Express Trains.

For full information regarding Tickets, etc., apply at the following Ticket Offices:—

266 St. James St. (corner McGill Street) Windsor Hotel Ticket Office, and at Quebec Gate Station, Montreal.

W. C. VAN HORNE, Vice-President. W. WHYTE, Gen. Sup't.

July 23 O. McNicholl, General Passenger Agent.

Railways.

EXPERIENCED TRAVELLERS

— ALWAYS TAKE THE — GRAND TRUNK RAILWAY

THE FAVORITE RAIL ROUTE TO

MONTREAL, DETROIT, CHICAGO, Boston, New York, Buffalo, Niagara Falls, Peterboro, Quebec, Portland, Halifax, Winnipeg, Kansas City, Omaha, St. Paul, St. Louis, Pt. Huron, London, Hamilton.

and all Principal Points in

CANADA AND THE UNITED STATES.

It is Positively the ONLY LINE in Canada running THE CELEBRATED PULMAN PALACE SLEEPING AND PARLOR CARS,

And, in connection with the

CHICAGO AND GRAND TRUNK RAILWAY, forms the

Shortest, Quickest, and Most Reliable Highway to

Manitoba, British Columbia and the Pacific Coast.

FOR FARES, Time Tables, Tickets, and the Company's Ticket Offices.

WM. EDGAR, JOSEPH HICKSON, Gen. Pass. Agent. Gen. Manager.



Intercolonial Railway.

SUMMER ARRANGEMENT.

Commencing 1st June, 1885, THROUGH EXPRESS PASSENGER TRAINS run DAILY (Sunday excepted) as follows:

Leave Point Levis.....	8.00A.M.
" Levis.....	8.15 "
Arrive Riviere du Loup.....	11.50 "
Trois Pistoles.....	12.55P.M.
Rimouski.....	2.30 "
Little Metis.....	3.23 "
Campbellton.....	7.00 "
Dalhousie.....	7.40 "
Bathurst.....	9.28 "
Newcastle.....	10.57 "
Moncton.....	1.40A.M.
St. John.....	5.30 "
Halifax.....	9.15 "

The Grand Trunk trains leaving Montreal at 10.15 P.M. connect at Pointe Levis with these trains. The Trains to Halifax and St. John run through to their destinations on Sunday.

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

All trains are run by Eastern Standard Time. THROUGH TICKETS may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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

G. W. ROBINSON, Eastern Freight and Passenger Agent, 136 1/2 St. James Street, (Opposite St. Lawrence Hall), Montreal.

D. POTINGER, Chief Superintendent Railway Office, Moncton, N.B., May 26th, 1885.

Stock Brokers, &c.

STRATHY BROS.,

STOCK BROKERS, Exchange Building, MONTREAL. J. ALEX. L. STRATHY, EDWARD W. STRATHY. Member Montreal Stock Exchange

Canadian and American Stocks, Bonds, Grain, &c Bought or Sold for Cash or on Margin.

BUSINESS STRICTLY CONFINED TO COMMISSION. Agents: Donald, Gordon & Co. New York. Alex. Geddes & Co. Chicago. Lee, Higginson & Co. Boston

PRICES RECEIVED BY TELEGRAPH EVERY FEW MINUTES OVER "TICKET" IN OVERTIME.

Montreal Advertisements.

INDIA RUBBER CLOTHING CO.,
C. L. HIGGINS, MANAGER.
Manufacturers of Gossamer Circulars, Newports, Sleeve Circulars, Aprons, Sponge Bags, Bed Clothes, Hat Covers, Slaves. Also, a full line of Men's and Youths' Coats. Only the Trade supplied. 742 Craig Street, MONTREAL.

A. HULEK, Manufacturer for the Wholesale Dry Goods Trade of Silk and Cloth Cloaks, Dolmans, etc., Braided and Plain Jerseys, Jersey, Fancy Caps, Children's Frocks, Snow-shoe Suits of every Style. Also—Wholesale Manufacturer of Furs; Fur Coats and Cloaks a Specialty. Paris, London and New York experience.
This firm is ready to make up Cloaks, &c., similar to imported samples, if necessary. Also to work up any goods which Wholesale Dry Goods Houses may wish to turn into manufactured articles. Address **A. HULEK, 196 MCGILL STREET, MONTREAL.**

THE BELL TELEPHONE CO. OF CANADA
Incorporated by Act of Parliament, 1880.
President: ANDREW ROBERTSON.
Vice-President and Managing Director: C. F. SISK.
Secretary-Treasurer: C. P. SOLATEN.
This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephonic communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address, **THE BELL TELEPHONE COMPANY OF CANADA, MONTREAL.**

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

JAMES C. MACKINTOSH,
BANKER AND BROKER,
HALIFAX, N. S.
Special attention given to investments in sound dividend-paying STOCKS and DEBENTURES.
Collections made in all parts of the Maritime Provinces.
Business information afforded to customers,
166 HOLLIS STREET.

Guelph, Ont.
JOHN SMITH,
REAL ESTATE AND LOAN AGENT,
ACCOUNTANT, &c.,
32 ST. GEORGE'S SQUARE,
GUELPH, ONT.
Assignments taken and Estates managed.

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

JOHN M. M. DUFF,
ACCOUNTANT & INSURANCE ADJUSTER,
Commissioner for Canada and
New York, Pennsylvania, Massachusetts, Maine,
Vermont and Illinois.
ISSUER OF MARRIAGE LICENSES,
118 ST. JAMES STREET,
Opposite Post Office.

KENT & TURCOTTE,
Public Accountants & Auditors,
7 PLACE D'ARMES SQ.
Jacques-Cartier Bank Building, Montreal.
A. L. KENT. ALPHONSE TURCOTTE.

Montreal Advertisements.

ALEX. MCARTHUR & CO.,
MANUFACTURERS
TARRED AND ROOFING FELT,
Building Paper, Coal Tar, Pitch,
Paper Bags, Wrapping Paper,
Twine, &c., &c.,
393 ST. PAUL ST., MONTREAL.

H. J. BEEMER,
Contractor for Building Railways, Canals, Bridges, Buildings, etc., also Steam Dredging and Sub-Marine Works. Office for the Montreal Extension of the Canadian Pacific Railway, Cor. Barclay and Water Streets. Office at Windsor Hotel, Montreal.

Wm. Glendinning & Son,
Iron Founders and Manufacturers of
STOVES, FURNACES, RANGES,
Iron Bedsteads, Cemetery and Roof Railings.
Sinks, Hollow Ware, Tea Kettles, &c.,
Railroad, Ornamental and Builders' Castings,
WHOLESALE AND RETAIL.
SAMPLE AND SALE ROOMS:
Cor. of Craig & St. Peter St., and 524 Craig St.
FOUNDRY AND STOVE WORKS:
Cor. William and Inspector Sts.
MONTREAL, P. U.

W. S. THOMSON,
IMPORTER OF
Laces, Buttons, Trimmings,
AND GENERAL FANCY GOODS,
1811 Notre Dame St., Montreal.

DOMINION
Fur Dressing & Dye Works,
A. HELLMANN,
201 CRAIG ST., MONTREAL.

ENVELOPES
Stamped in RELIEF COLORS,
NO CHARGE FOR DIES.
GEORGE BISHOP & CO.,
69 ST. JAMES ST., MONTREAL.

LA BANQUE DU PEUPLE.

NOTICE is hereby given that COME SERAPHIN CHARRIER, in his lifetime of the City of Montreal, Esquire, Advocate, having departed this life on the 10th day of April inst., has ceased to be a member or principal partner of the Corporation of La Banque du Peuple.

GEO. S. BRUSH,
Vice-President.
A. A. TROTTIER,
Cashier.

Montreal, 14th April, 1885.

Brockville, Ont., Advertisements.

J. A. HIBBARD,
Manufacturer of fine
CARRIAGES AND SLEIGHS
FACTORY JOHN STREET,
BROCKVILLE, ONT.

N.B.—Repairing promptly attended to. All work warranted. Orders by mail promptly attended to.

CANADA DYE WOOD MILLS.
BUSH & McCORMACK,
Importers and Manufacturers of
ALL KINDS OF DYE WOODS,
BROCKVILLE, ONT.

BUY THE ELECTRIC LAMP, GIVES A LIGHT equal to eight ordinary lamps for our gas jets. Nine times cheaper than gas, with a light four times more brilliant. Twenty-five p.c. cheaper in price than the "Sun," "Vander," or Lighting Lamps. Can be fitted to any gas fixture. Encourage Home Manufacture. The only Lamps of the kind manufactured in Canada. No smoky or broken chimneys. Positively non-explosive. Costs only half a cent per hour for oil. Stand Lamps handsomely finished in Gold or Silver for the study or parlor. Brass and Nickel Fountains and so as to fit every description of gas or lamp fixtures. Agents wanted for every town in the Dominion. Sole Manufacturers and Owners of the Thayer Electric Lamp Patent, **H. RANK WELIE & CO.,** P.O. Box 1573. Office and Factory, 48 to 50 Nazareth St.; Foundry, 81 to 90 Wellington St., and 68 Prince St., Montreal.

THE STEEL CO'Y OF CANADA

Manufacture
PIC AND BAR IRON CAR WHEELS,
CAR AND LOCOMOTIVE AXLES,
NAIL PLATE, &c.

All Orders for the Company's products executed DIRECT from the WORKS, LONDONDERRY, N.S.
OFFICE IN MONTREAL,
No. 17 St. John Street.

CHEESE BOXES,
GANANOQUE JUNCTION
CHEESE & BOX FACTORY,
WM. CHAPMAN, Proprietor,
MANUFACTURER OF
CHEESE and CHEESE BOXES.
DEALER IN
Annatto, Rennets, Bandage, Salt,
Scale Board, &c.
GANANOQUE JUNCTION, ONT.

Packing Box Manufactory.
JOHN HOOD & SONS.
Cor. Front and Erin Streets.
TORONTO.

BOX and PACKING CASE MANUFACTURERS.
Planing, Sawing, Re-Sawing, Band Sawing, Shaping, &c
ALL ORDERS PROMPTLY ATTENDED TO.

Legal.

Pleton, Ont.
EDWARDS MERRILL,
BARRISTER, SOLICITOR, NOTARY PUBLIC,
&c. Office: Washburn Block, Main St., Pleton.

Toronto.
JONES, MACKENZIE & LEONARD,
BARRISTERS & SOLICITORS,
Canada Permanent Chambers, Toronto.
CLARK & CLARK, BEVERLY JONES*,
GR. A. MACKENZIE, O. J. LEONARD.
English Agent,
JONAS AP JONES, 99 Cannon St., London.
*A Commr. for N.Y., Illinois and other States.

Peterborough Ont., Advertisements.

PETERBOROUGH WOOLLEN MILL.
A. W. BRODIE,
WOOLLEN MANUFACTURER,
PETERBOROUGH, ONT.

Peterborough Biscuit Works,
G. W. HALL, Proprietor.
Soda Biscuits for Family use a Specialty.
Office, Works and Sample Room, Simcoe Street,
PETERBOROUGH.

THE AUBURN WOOLLEN COMPANY,
(Limited.)
Manufacturers of Tweeds.

PETERBOROUGH, ONT.

The Wm. Hamilton Manfg. Co.
Manufacturers of the most improved Saw Mill Engines and Boilers, Heavy Circular and Iron Gang Mills; Patent Twin Circular; Steam Feeds with Patent Valves; Covel's Patent Saw Sharpener; Perkins' Patent Shingle Mill and Shingle Machinery; Improved Lumbermen's Capstans; Lefebvre Turbine Water Wheel; Band Saw Mills; Twin Engine Feed for long Carriages. Peterborough, Ont.

R. MOWRY,
Peterboro, Ont..

Manufacturer of

THRASHING MACHINES, HORSE POWERS,
and **Sawing Machines.**
All work warranted. Repairing of all kinds promptly attended to at moderate rates.

JOHN. T. CRAIG,
Carriage and Sleigh Maker, Horse Shoeing, &c.
ALL WORK GUARANTEED.
ELIZABETH ST., ASHURNHAM,
OPPOSITE PETERBORO, ONT.

McANDREW & NOBLE,
Opp. Hall, James & Co., and next door to the Five Engine Station,
Simcoe Street, Peterborough, Ont.
Steam and Hot Water Heating in the most improved and economical plan. Sanitary Plumbing a Specialty.
Gas Fitting Practically done.

ALEXANDER GIBSON,
IMPROVED STYLES OF HORSE-SHOETING.
Spring Steel Shoes & Steel Caulks, Home Manufacture.
Lame and Interfering Horses a Specialty.
Mill Picks Sharpened.

Near Peter Hamilton's Foundry,
George Street, Peterborough, Ont.

FOR LIVERY RIG, TRY
CONNORS BROS.,
TRIP-TOP LIVERY,
George Street, South of the Market Square,
PETERBOROUGH, Ont.



J. H. WALKER,
DESIGNER AND
ENGRAVER ON WOOD
REMOVED TO
FORESTRY CHAMBERS,
Old Post Office Building
Enter by 132 St. James st.
or by 116 St. Francois
Xavier Street, Montreal.
Fine Art Engraving,
Portraits, &c.

ESTABLISHED 1860.

CANADA LEAD & SAW WORKS

JAMES ROBERTSON, General Metal Merchant and Manufacturer,
Office 20 Wellington St., Montreal, P.O. Box 1500.
Lead Pipes, Shot, Putty, White Lead, also Gang, Circular and Cross Cut Saws of all kinds. (Prices furnished on application.) Branches: Toronto, James Robertson & Co.; St. John, N.B., James Robertson.

Montreal Advertisements.

Blotting Paper.
First Prize Dominion Exhibition 1880.
JOHN CRILLY & CO.,
MANUFACTURERS OF
Blotting Paper, Flour Sack Paper,
Music Paper, Fine Manilla Paper,
Colored and Brown & Grey Wrapping
White Printing Paper,
Flour Sack Paper Bags, &c., &c. Paper.
Special Sizes and Weights made to order
389 ST. PAUL ST., MONTREAL.

DOMINION PAPER CO.
100 Grey Nun street, Montreal.
(Mills at Kingsey Falls, P.Q.)
MANUFACTURERS OF
The following grades of high class papers:—
Nos. 1 & 2 Book and Printing, (Toned & White)
No. 3 News and Printing, " "
White Tea and Bag,
Bleached Manilla Envelope, Bag and Wrapping,
White Manilla Tea and Wrapping,
Unbleached Manilla Bag and Wrapping.

DOMINION EXHIBITION, 1884.
FIVE BRONZE, ONE SILVER & ONE GOLD MEDAL
Awarded to the

ROLLAND PAPER CO.,
MILLS AT ST. JEROME, P.Q.
Bronze Medals for Writing, Caps to Posts
Book and Job, News and Bristol Board.
Silver Medal for Colored Papers.
Gold Medal for best collection.
Special sizes and weights made to order.
HEAD OFFICE IN MONTREAL.
J. B. ROLLAND & FILS,
Wholesale Paper Warehouse,
ST. VINCENT STREET, NOS. 6, 8, 10, 12, & 14

ALFRED J. TURCOT & CO.,
368 St. Paul St., Montreal,
Are receiving weekly the latest styles in
MILLINERY & FANCY GOODS,
From European and American markets.
Black Goods a speciality in
Cashmere, Velvets, Velveteens, Ribbons and Ostrich Feathers a speciality.
Special discounts to Cash Buyers.

PARKER'S FOUNDRY.
19 to 29 Dalhousie Street,
MONTREAL.

CAST-IRON SINKS MADE FROM THE best American patterns. A large assortment in stock. Prices on application.
MOSES PARKER.

FENWICK & SCLATER,
Asbestos Warehouse, Railway, Steamboat and Engineers' Supplies.

Phoenix File Works—Fire Engine Hose
229, 231 and 233 Commissioners Street,
MONTREAL.

JOHN FOGG, 193 KING ST. EAST, TORONTO, ONT.
BRASS FOUNDER. Railway Castings a speciality. Babbitt and Antifriction Metals of all descriptions. Lead and Zinc Castings.

Ottawa Advertisements.

VULCAN BOILER WORKS,
McBRIDE & CO., Man'rs. of Iron & Steel
BOILERS OF EVERY DESCRIPTION.
Tanks, Girders, Iron Roofing
Bank Vaults, Smoke-Stacks and all kinds of Sheet
Iron Work. 428 & 430 Wellington St., OTTAWA.
Repairs promptly executed.

STEWART & FLECK, JR.,
MANUFACTURERS OF EVERY DESCRIPTION OF—
Mill Machinery,
Water Wheels, Steam Engines, Boilers.
VULCAN IRON WORKS, WELLINGTON ST., OTTAWA.
Repairs Promptly Executed.

OTTAWA PLATING CO.,
106 and 108 Bay Street,
FINEST GOLD, SILVER AND NICKEL PLATING
No goods allowed to leave the Works unless plated and finished in the best possible manner. None but skilled workmen employed.
OFFICE AND SHOW ROOM, 170 SPARKS STREET.
GARROW & MACDONALD.

OCCIDENTAL HOUSE,
H. BEAUVAIS, Proprietor,
49 to 53 DUKE STREET, near Railway Station,
OTTAWA.
First-class Accommodation for the Travelling Public

VICTORIA FOUNDRY, OTTAWA.
Engine & Mill Machinery of every description
MANUFACTURED.
GENERAL REPAIRS DONE.
M. W. MERRILL. N. S. BLASDELL & CO.

JOHN BROWN,
SOAP & CANDLE
MANUFACTURER,
YORK STREET, OTTAWA.

P. BOILEAU,
Formerly with Joseph Isabelle, of Hull,
CARRIAGE MAKER,
No. 28 CLARENCE ST., OTTAWA.
Vehicles to order and Repairs made on the shortest notice. Prices moderate. Your patronage is respectfully solicited.

Mount Sherwood Sash and Door Factory,
ROBERT THACKRAY,
Importer and Manufacturer of
FLOORING, MOULDINGS, &c.
PLANING AND RE-SAWING DONE TO ORDER.
MOUNT SHERWOOD, OTTAWA, ONT.

W. REARDON,
MANUFACTURER OF
BROOMS, SCRUBBING BRUSHES, ETC.,
The trade supplied. Factory and Office
138 YORK ST., OTTAWA, ONT.

L. DUHAMEL,
Carriage Maker,
(Established 1845)
109 Murray Street, Ottawa, Ont.
Improved Carriages and Buggies, combining lightness, strength, elegance and comfort.

THOS. TODD & SON,
Commission Merchants
MILLERS & MALTSTERS,
GALT, ONTARIO.
FLOUR A SPECIALTY.

Leading Manufacturers, &c.

D. MORRICE, SONS & CO.General Merchants, &c.,
MONTREAL and TORONTO.**HOCHELAGA COTTONS.**

Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &c.

ST. CROIX COTTON MILL.

Tickings, Denims, Apron Checks, Fine Fancy Checks, Gingham, Wide Sheetings, Fine Brown Cottons, &c.

ST. ANNE SPINNING CO. [Hochelaga].

Heavy Brown Cottons and Sheetings.

Fweeds, Knitted Goods, Flannels,Shawls, Woollen Yarns,
Blankets, &c.

The Wholesale Trade only supplied.

— THE —

**Canada Cotton Manf'g.
COMPANY,**

CORNWALL, - - - ONT.

MANUFACTURE

COTTONADES, WOVEN DUCKS, DYED DUCKS,White Ducks for Sails, Tents, in
7, 7½, 8, 9, 10 and 12 oz.**CANTON FLANNELS, BLEACHED, UN-**
BLEACHED and COLORED.**CRAIN BAGS, SUGAR BAGS.**All orders executed DIRECT from the Mills at
Cornwall. Accounts opened with the Wholesale
Houses only.**GRAVEN COTTON CO.,**

BRANTFORD, ONT.,

GREY SHEETINGS.

AGENT:

S. DAVISON,

16 Colborne Street, Toronto.

MONCTON

Cotton Manufacturing Co'y,

MONCTON, N.B.

MANUFACTURERS OF

Brown Cottons and Sheetings,

Cotton Yarns, &c.

BELANGER'S FOUNDRY,

St. Raymond, P.Q.,

Manufacturer of all kinds of

MILL MACHINERY.

Castings in Iron and Brass done at low rates.

Leading Manufacturers, &c.

CANTLIE, EWAN & CO.,

GENERAL MERCHANTS

AND

Manufacturers' Agents.

Bleached Shirtings,
Grey Sheetings, Tickings,
White, Grey & Colored Blankets,
Fine and Medium Tweeds,
Knitted Goods,
Plain and Fancy Flannel,
Low Tweeds, Etoffes, &c.,
WHOLESALE ONLY SUPPLIED.

15 Victoria Square, MONTREAL. 12 Wellington Street E., TORONTO.

MONTREAL COTTON CO.

Works at Valleyfield.

Percales, Batistes,
Pocketings, Wigans,
Window Holland,
Cheese & Butter Cloths,
Foulards, Satteens,
Permanent Linings,
Beetled Twills.Grand Isle Dyeworks & Bleachery.
R. R. STEVENSON, Selling Agent,
10 Lemoine Street, MONTREAL.**S. H. MAY & CO.,**

474 & 476 St. Paul St.,

Importers and Dealers in

Paints, Linseed Oil,

Lubricating Oils, Window
Glass, Turpentine, Varnish, &c.**Robt. Miller, Son & Co.,**

156 and 158 MCGILL STREET.

Owing to the fire which destroyed our late place
of business on Victoria Square, we are to be found
at the above address, with an entire new stock of**Papers, Stationery,**

Blank Books,

**Miscellaneous Books,
Paper Hangings**

and Window Shades.

P. D. DODS,

Importer and Manufacturer of

Paints, Varnishes

AND ARTISTS' MATERIALS.

PLATE AND SHEET GLASS.A Full Stock always on hand of all Painters'
requirements.

Specialty in Fine Colors, Leads & Varnishes.

28 ST. JOHN ST. AND 28 & 30 HOSPITAL ST.,
MONTREAL.

Leading Manufacturers, &c.

We beg to inform the trade that
we have now in stock a full
line of colors in**KNITTING SILK**in both REELED and SPUN SILKS.
To be had of all wholesale
houses in Canada.**BELDING PAUL & CO.**

MONTREAL.

WM. PARKS & SON,

COTTON SPINNERS,

BLEACHERS AND DYERS,

ST. JOHN, N.B.

COTTON YARNS, White and Colored, Single
and Double Twist Yarns, Bleached and Colored.**CARPET WARPS**, White and Colored.**BEAM WARPS**, for Woollen Mills in all the
varieties required.**HOSEYRY YARNS** of every description.**BALL KNITTING COTTON**, superior in
quality to that imported.For Sale by the Wholesale and Retail Dry Goods Trade
THROUGHOUT THE DOMINION.

AGENTS:—

THOS. D. BELL, WM. HEWETT,
70 St. Peter St., Montreal. 11 Colborne St., Toronto**Stormont Cotton Co.,**Denims, Tickings, Cottonades, Fan-
cy Wave Shirtings & Apron Checks.**Hamilton Cotton Co.,**Ball Knitting Cotton, Hosiery Yarns,
Cotton Yarns (White and Colored), Twist
Yarns (Bleached and Colored), Beam Warps

all kinds, Cottonades and Denims.

Cornwall Cotton Batting Co.,Batts put up in Cases or Bales in
any weight to suit the trade.**Simcoe Woollen Co.,**Grey Blankets, Wheeling and Fin-
gering Yarns.All communications regarding Terms or Goods
addressed to our Agents,**F. McELDERRY & CO.,**13 and 15 St. Helen St., Montreal.
Toronto Office, 35 Scott Street.

THE

Account-Book Pencil,For Book-keepers,
Reporters, and
General Office use.

Will not blur nor rub. Is easily erased with rubber.

In unpolished cedar. Put up neatly.

One doz. in a Box.
Price 50cts. per Box.Something Extra Good.
Sample by mail for 5 cents.**MORTON, PHILLIPS & BULMER,**
STATIONERS, BLANK BOOK MAKERS AND PRINTERS

1755 Notre Dame Street, Montreal.

Leading Wholesale Trade of Montreal.

JOHN CLARK, Jr. & Co.'s

M.E.Q.  M.E.Q.

TRADE MARK

ESTABLISHED 1820. **SPOOL COTTON** REGISTERED

Recommended by the principal SEWING MACHINE Co.'s as the BEST for Hand and Machine Sewing.

M. E. Q.

ESTABLISHED 1820

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD at the Centennial Exhibition for Excellence in Color, Quality & Finish.

Wholesale Trade supplied by **WALTER WILSON & Co.,**

1 & 3 St. Helen Street, MONTREAL.

Leading Wholesale Trade of Montreal.

WM. BARBOUR & SONS,
IRISH FLAX THREAD
LISBURN.

Received
Gold Medal
THE
Grand Prix
Paris Exhibition,
1878.



Received
Gold Medal
THE
Grand Prix
Paris Exhibition,
1878.

Linen Machine Thread, Wax Machine Thread,
Shoe Thread Saddlers' Thread, Gilling
Twine, Hemp Twine, &c.

WALTER WILSON & Co.,

Sole Agents for the Dominion,
1 & 3 ST. HELEN STREET, MONTREAL.

Leading Wholesale Trade of Montreal

JAMES TURNER & Co.,



(ESTABLISHED 1848)
WHOLESALE GROCERS AND
LIQUOR MERCHANTS
Hamilton, Ont.



TURNER, ROSE & Co.,
Wholesale Grocers and Tea Merchants,
Montreal, Que.

Turner, Mackeand & Co.,
WHOLESALE GROCERS



Winnipeg, Man.

COUNTRY MERCHANTS,
Ask Travellers Visiting You for
Samples of
CANADIAN PRINTS.

Several Thousand Patterns to Select
from.
The MAGOG TEXTILE and Print Company,
MONTREAL.

Reinhardt Manf'g Co. Manufacturers
Jewel Cases
and Jewellers' Supplies, Plush Goods, Brush,
Comb, Mirror and Oilour Cases, and Cases of every
description. Orders solicited.
609 LA GAUCHETIERE ST., HEAD OF COTE ST., MONTREAL

GALT FELT COMPANY,
Manufacturers of FELT GOODS,
GALT, ONT.
D. SPEIRS, Proprietor. Ed. ROOS, Manager.

IMPERIAL COUGH DROPS.
Best in the world for the throat and chest.
For the voice unequalled.
TRY THEM.
R. & T. WATSON, MFRS., TORONTO.

Commercial Summary.

Fisher & Irwin, blacksmiths, of Harriston, Ont., have assigned.

Geo. Robertson, confectioner, of Toronto, is also reported to have assigned.

Lemox & Smith's bank is reported to have commenced business at Alvinston, Ont.

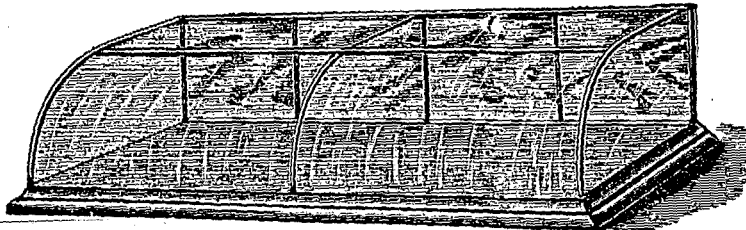
The French Canadians, of Lowell, Mass., have started a co-operative bank in that city.

Elias Migneron, general store, L'Ange Gardien, Que., has assigned with small liabilities

Louis Riendeau, a small storekeeper, at Otter Lake, Que., has assigned to A. C. Larose, of Ottawa.

The Molsons Bank has declared a half yearly dividend of 4 per cent, making 8 per cent for the year.

Discoveries of rich gold quartz are said to have recently been made in the upper peninsula of Michigan.

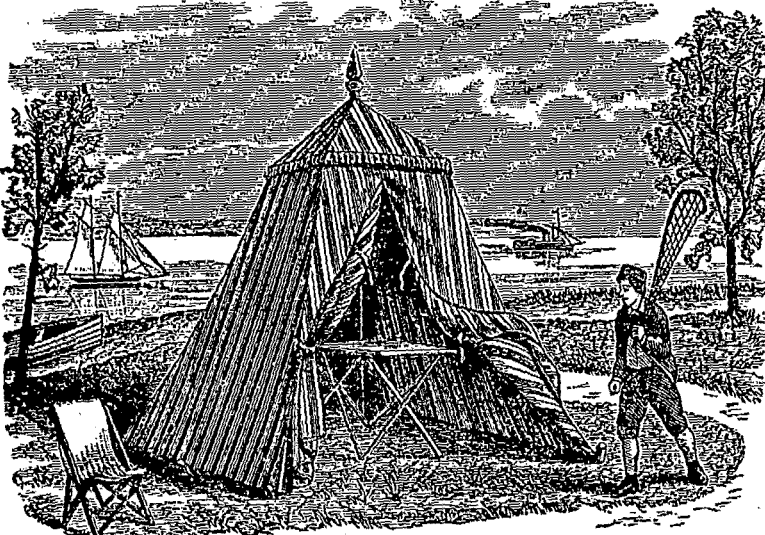


Dominion Show Case Manuf'g Co.

J. P. WAGNER, G. SCHAACK, H. G. LAURIE, GE. WM. MAHR.

SILVER MEDAL Toronto Exhibition, '84. **FIRST PRIZE** Provincial Fair, Ottawa, '84

Show Cases of every description in Nickel, Silver, Walnut, Ebonized, etc.
Hardwood Store Fittings, Metal Sash Lairs, etc. Send for Catalogue and Price List.
Show Rooms and Factory:—59, 61 & 63 Adelaide St. West, TORONTO, ONT.



NATIONAL MANUFACTURING COMPANY,

160 Sparks Street, Ottawa, and 70 King Street West, Toronto.

20 GOLD and SILVER MEDALS and 101 FIRST PRIZES FOR 1884.
Tents, Flags, Awnings, Camp Furniture, Tarpaulins and Oil-Clothing, Decorated
Window Shades and Cornice Poles.

Send Stamp for Illustrated and Descriptive Catalogue.
Special inducements to the Trade, Lumbermen, Contractors and large buyers.

D. Y. STEWART & CO.
OF GLASGOW,
Manufacturers of

CAST IRON PIPE

FOR GAS AND WATER MAINS.

Estimates furnished on application to the Agents,

J. & H. TAYLOR,
No. 16 St. John Street, MONTREAL.

Stewart Munn & Co.,

NO. 22 ST. JOHN STREET,
MONTREAL

— OFFER FOR SALE —
MUNN'S

STEAM REFINED PALE SEAL OIL
and other selected choice brands.

NEWFOUNDLAND NEW COD LIVER OIL
CAPE BRETON HERRINGS.

Canadian and American Produce shipped on fair
or able terms. Orders and Consignments solicited

PRATT'S PATENT GASOLINE,
PREPARED

86°, 880°, and 90° gravity, for Gas Machines.

—ALSO—

PRATT'S DEODORIZED NAPTHAS

For Manufacturers, Dyers and Druggist trade.
Get our quotations.

C. PEVERLEY,

OFFICE: 1782 NOTRE DAME ST., MONTREAL

The St. Croix Lumber Company, of Detroit, Michigan, are said to employ a force of 300 men at Dresden, Ont.

EUGENE Benoit, who has been in the grocery business at Longueuil, Que., for about 2½ years, has assigned; he owes about \$2,500.

ADVICE from New York state that the cotton crop is unprecedentedly large and that about 7,000,000 bales are now ready to be shipped.

It is reported that a vein of silver ore, twenty feet thick, has been discovered on Silver Mountain, Whyecomah, Inverness county, N.S.

Mr. CHAS. D. O'RY has completed his special rating of the towns and villages of Nova Scotia for the Halifax board of underwriters.

SOOT & Co., dry goods merchants, of Chatham, Ont., compromised with their creditors about a week ago at 60 cents on the dollar.

G. CONSTANTINEAU, general store, of St. Eugene, Ont., who was burned out at late fire called a meeting of his creditors for the 1st inst.

The chief engineer of Government railways has ordered a survey of the proposed short line railway between Salisbury and Fredericton, N.B.

ADVICE from British Columbia say: The canneries on the Fraser having used up their materials are preparing to shut down for the season.

CHARLES J. Dorman, grocer, of St. John, N.B., has assigned, liabilities are very small, and assets less, the former will probably amount to about \$300.

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY, MONTREAL.

WHOLESALE

FURS,

HATS,

ROBES,

CLOVES,

MOCCASINS,

&c.

MEN'S

FURNISHINGS.

Well Assorted Stock in

ALL LINES.

WAREHOUSE:

517, 519, 521, 523 and 525

St. Paul Street, MONTREAL.

The Duluth and Northern Railroad Company is a recent organization. It contemplates building a railroad from Duluth, Minn., northward to the Canadian line.

The "Bell farm," the largest farm in the world, belonging to the Qu'Appelle River Farming Co., of Qu'Appelle, N.W.T., is receiving considerable attention in the American papers.

The rafting of logs in Penobscot boom will be completed during the present month. The logs passing through the boom the present season aggregate about 130,000,000 feet.

Writing from St. Leonard, Victoria County, N.B., a correspondent says:—Crops in this section are good, and will be up to an average, except hay, which will not be far below.

At a trade sale held recently in Toronto the stock of Barber, Warner & Co., wholesale milliners, Toronto, brought 26c.; that of W. T. Allen, Cobourg, 52c., and that of Phelps & Moore, Cobourg, 61c.

BRIGHTMAN & Calhoun, bakers and grocers, of Amherst, N.S., have assigned. Brightman formerly had the business alone, and was joined by Calhoun about 18 months ago. They are not thought to be owing heavily.

LEONARD Norris, dealer in jewellery, etc., at Summerside, P.E.I., has lately been asking an extension of time. He is supposed to show a fair surplus, but is over-stocked with goods, that are hard to dispose of at the mean time.

A COMMERCIAL traveller for Toronto houses, named Benj. Moeschel, who ran away with his jewellery samples, and was arrested at Suspension Bridge for smuggling jewellery valued at \$1,000, is held for trial by the U.S. Court at Lockport, N.Y.

We learn from St. John, N.B., that Messrs. Wm. Parks & Son (limited) have re-purchased the New Brunswick Cotton Mills from John Ferris, of Boston. For some time past the mill has been in full operation and is doing a considerable business.

The tobacco trade of Louisville, Ky., has been unusually large this year and sales will reach 130,000 hogshead. When they amount to 100,000 hogshead the business men have determined to make the day an occasion of public celebration.

PAPER baskets, for farm and factory use, are now manufactured. The rims are protected by a wooden hoop on each side, both nailed together, and the large baskets (two-bushel size) are strengthened by wooden ribs, and furnished with iron bottoms and handles.

GENERAL MANAGER D. C. Macdonald and vice-president James Grant, of the London Mutual Fire Ins. Co., have been paying a visit to their agencies in the Maritime Provinces, and will doubtless recommend that the company withdraw from that portion of the Canadian field.

A. D. W. B. McSweeney and Dr. Benj. Curren, of Halifax, have been appointed joint general agents of the fire branch of the Citizens Insurance Co. for Nova Scotia. Dr. Curren alone still retains the general agency of the life and accident departments.

FREQUENT rains and warm murky weather have proved favorable to the development of the potato rot in several parts of Ontario. A Guelph contemporary says:—Those farmers who have planted the rot proof varieties will have cause to congratulate themselves this year.

EMBROIDERIES

WHITE,
JOSELIN

& CO.

7 WELLINGTON ST. WEST,
TORONTO, ONT.

HATTERS & CO.

JOHN HENDERSON & CO.
Hatters and Furriers,
1677 NOTRE DAME ST., MONTREAL.

We invite attention to our present **FUR STOCK.**
Special Quotations made now for **South Sea Seal**
Goods, Musk-Ox Robes, and fine Furs of every description.

Goods sent subject to approval to any part
of the Dominion.

MCARTHUR, CORNEILLE & CO.,
Importers of and Dealers in
White Lead & Colors,

REF AND GROUND IN OIL.
Varnishes, Oils, Window Glass, Star,
Diamond Star, & Double Diamond Star Brands.
English 16, 21 and 26 oz. Sheet.
Rolled, Rough and Polished Plate Glass.
Col'd, Plain & 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 235, 255 and 257 Commissioners Street,
MONTREAL.

EDMUND EAVES,

IMPORTER OF

Watches and Jewellery,

WATCH TOOLS and MATERIALS,

1683 NOTRE DAME STREET,
MONTREAL.

A WESTERN Ontario paper wants the Fishery Inspectors from Mitchell to Lake St. Clair to order the owners of mill dams to construct proper fishways at once. It adds:—"The people are now thoroughly aroused, and are determined to press upon the Government the duty of seeing to this matter at once."

The coal shipments of Parrsboro, N.S., to date are 24,000,000 superficial feet, and the coal shipments about thirteen thousand tons. Both the coal and coal by far exceed any previous season's shipments, and are still being carried on quite briskly. Quite a number of vessels are now waiting their turn.

DOMINIQUE Dupuis, who has been in the carriage working business at St. Jean Chrysostome, Que., for several years, is reported to have left suddenly for the United States about a week or so ago. He is said to be owing about \$4,000 locally and in Montreal, and his assets are less than \$1,000. Steps were being taken to put him in insolvency.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,
Cod Liver Oil, Norwegian,
Coriander Seeds, Cream of Tartar,
603 CRAIG STREET,

MONTREAL.

The Galt railway in the Northwest has been completed to Lethbridge. The rolling stock of the company already consists of fifty cars and six locomotives.—The contractor for the grading of the Regina and Long Lake railway has completed the season's work. Track laying will be proceeded with immediately, and the road will probably be in operation in a month.

W. F. FOWLER, Grand Falls, N.B., said to be the largest lumber dealer in Madawaska and Victoria counties, has assigned to F. W. Brown and A. R. Halliell. The assignees are now taking stock at the store at Grand Falls. A correspondent says:—"The county of Victoria, N.B., will meet with a severe loss if the firm closes up permanently for few could fill Mr. Fowler's place so satisfactorily."

SOME of our contemporaries in referring to the recent settlement made by the Canadian Pacific Railway with the Government, report it as a payment of \$5,000,000 in cash to the latter. But the fact is, as we stated last week, that the advance to the company was in the shape of treasury bills payable next year. A temporary loan was raised for a short date on the security of these bills, which was recently repaid, and the bills surrendered to the Government.

The banquet given to the Hon. Thos. White by the press association of the Province of Quebec on Saturday night last passed off most successfully. There was a large muster not only of press representatives but also of leading citizens, some of whom are opposed to the new Minister

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

CORNER

St. Peter and St. Sacramento Streets,

MONTREAL.

of the Interior in politics. The speeches were appropriate to the occasion, being principally laudatory of the guest of the evening and of "Canada our country," reference to political party tactics being carefully eschewed.

The Charlottetown, P.E.I., city council, has passed a resolution providing for the introduction of water works. Fifty hydrants are to be placed throughout the city at a cost to the rate payers of \$3,000 per annum. Full power has been vested in the Mayor to negotiate with a company which proposes to construct the works. It is stated that the saving in insurance, owing to action taken by the council in regard to water works, has already been \$6,000 per annum and a further saving of \$7,000 is now hoped for.

A DISPATCH from St. Johns, Newfoundland, states the steamship *Hanoverian* from Halifax for St. Johns stranded on the 2nd, inst near Trepassy, Newfoundland. The *Hanoverian* is an iron steamship of 2350 tons register, and made her first voyage to this port in 1882. She has been employed this season between Baltimore, Halifax, and Liverpool, calling at St. Johns for mails. The passengers, crew, and mails are safe, but it is feared the vessel is seriously damaged.

A FOREIGN named Archibald Drinkwater is, in jail at Waukesha, Ill., awaiting extradition to Toronto. Early in the present year while acting as agent for D. W. Beadle, nurseryman, of St. Catharines, he signed the names of several farmers in the county of Grey to alleged bogus orders for fruit trees. Previous to that it is charged he had been acting fraudulently by increasing the figures in general orders which he had secured. Before these transactions

J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS,**MONTREAL,**

NUMBERS 31 & 33 VICTORIA SQUARE.

As a buyer of taste and experience in the British and the Canadian Woolens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

**Montserrat Lime-Fruit Juice & Cordials.**

Prize Medal awarded at the International Food Exhibition, London, 1880, 1881; at Melbourne, 1880; Adelaide, 1881; Calcutta, 1884; Quebec Province, 1882; Ottawa, 1879; Montreal, 1884; Toronto, 1884.

THE Island of Montserrat is the only place where the lime tree is specially cultivated, and where the juice is pressed in a systematic manner with suitable machinery. In pressing the choicest fruit alone is used, and to ensure greater freedom from mucilaginous and pulp matter, only about two-thirds of the juice is pressed out. It is mainly owing to these precautions that the Montserrat Juice is so much superior to that prepared in Jamaica, which is the only island (excepting Montserrat) from which Lime Juice is imported into Canada. The fact that the Montserrat Lime Fruit Juice is the only kind used in the British Royal Navy is evidence of its superiority.

CAUTION.—The success which has attended the introduction of this article has caused several imitations to be offered for sale; our original style of bottle and registered title is also copied. The public are therefore cautioned to protect themselves by seeing that the trade mark of the Montserrat Company is upon the capsule of each bottle.

Quotations on application to sole Consignees for the Dominion of Canada,
EVANS, SONS & MASON, Ltd., St. Jean Baptiste St., Montreal.
Western Branch, 23 Front St. West, Toronto.

THE ADAMS TOBACCO CO.

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug. Gold Medal and Diploma awarded them at Dominion Exhibition, 1884. The following are their leading Brands:

Bright Chewing.	Rancy Chewing.
"Gold Coin."	"Span Roll."
"Little Sergeant."	"Crown Jewel."
"Got It."	Smoking.
Black Chewing.	"Dindew."
Black Bird, 12s. in	Double Thick, 6s.
Caddies and 4 Boxes.	Viola Solace, 12s
"Black Hawk," 3s.	
"Little Giant" P.P. 12s. All goods warranted.	

BROWN, BALFOUR & CO.

Wholesale
Grocers,
HAMILTON.

Now Lenson Teas in store and arriving.

came to light he demanded and his whereabouts have only lately been discovered.

The reports on the crops in the North-west, in which our banks and merchants are keenly interested, continue to be very satisfactory. The yield is said to be very great, harvesting is progressing rapidly, and we learn from a reliable source that the injury by frost is very trifling, and mostly confined to the valley of the Red River. Some grumbling is already heard as to the low prices likely to rule, which, it is claimed, will in some cases scarcely repay the cost of production. But with a large harvest assured, even a comparatively low price will relieve very materially the financial situation.

HARRY Burnham, who has been in business at Chesley, Ont., as a grocer, confectioner and fruiterer, is in trouble, several executions bring out against him. It is charged that he has made an improper disposal of part of his stock in trade.—Wm. Huscher, a shoemaker at Hanover, Ont., has sold his stock and business to one Zinn who continues. Huscher has placed

TEES, WILSON & CO.

(Successors to James Jack & Co.)

IMPORTERS of TEAS
AND GENERAL GROCERIES,
66 ST PETER STREET, MONTREAL

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.

BEUTHNER BROTHERS,

MANUFACTURERS' AGENTS & LEADING
IMPORTERS IN THE DOMINION OF

Embroideries & Hosiery

750 to 754 Craig St., MONTREAL.

the proceeds of the sale in the hands of the third party for distribution among his creditors.

—The stock of J. G. Campbell, merchant tailor, Walkerton, Ont., who lately assigned has been sold to Messrs. Hamilton & Aggrissberg, of the same place, at 47c on the dollar.

LAKE freights from Chicago to Buffalo have declined to 17-8c. on wheat and 5-8c. on corn per bushel. Three schooners have been chartered with 65,000 bushels of wheat from Chicago to Kingston at 37-3c., and a schooner left Chicago for Sarnia, Ont., with 20,000 bushels of oats. Within three days recently, 140,000 bushels of grain arrived at Kingston, among the vessels being the monster propellers *Iron Age* and *Consort* with 90,000 bushels of wheat. The old schedule of water rates from Kingston to Montreal expired on the 18th inst. and has been replaced by another establishing an advance of 3-8c. per bushel.

A sewing machine swindle has been exposed in the Lower Provinces. The *Fredericton Capital* gives the following particulars:—A man named Brown, who has been doing the Nashwaak Valley with sewing machines, is re-

C. A. LIFFITON,

Importer and Wholesale dealer in

COFFEES AND SPICES,
Acme Coffee and Spice Steam Mill.

329 ST. JAMES STREET,

Agent for

MacURQUHART & CO.'S,
LONDON, ENG.,

CELEBRATED WORCESTERSHIRE SAUCE.

W. R. ROSS & CO.,

IMPORTERS,

WHOLESALE GROCERS

AND GENERAL

Commission Merchants,

18 ST. MAURICE STREET,

(Just off McGill St., West side),

MONTREAL.

Orders by mail will have our closest attention, and the most reliable goods supplied at lowest market rates.

TEAS A SPECIALTY.

ported to have put up a job upon the Singer Sewing Machine Company, for whom he worked. Brown sold machines, took notes or cash, discounted the notes, put the money in his pocket, and in order to keep the head agents at ease, forwarded fictitious notes of hand for the sales made. He was discovered, returned to town in haste and skipped out. A similar circumstance occurred down river this summer, but the parties who bought the machines and paid for them, were surprised shortly afterwards when a stranger, with a bill of sale, appeared and carried off the machines without any mention of refunding them their money.

THE *Timber Trades' Journal*, of London, England, is given to understand that one of the leading timber firms in London, who usually have twenty or thirty cargoes at this time of year in the docks, have now only six, and what they have to come forward will be but about half their customary importation before the close of the season. It is also asserted that most of the shippers are not pressing their goods on the market, because they have no great quantity remaining unsold. Country buyers

Leading Wholesale Trade of Montreal

PILLOW, HERSEY & CO.,
Montreal,

MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,

AND EVERY DESCRIPTION OF

CUT NAILS,

Railway and Ship Spikes,

Iron, Steel, Zinc & Copper Shoe Nails

And **SHOE TACKS.**

Extra Swedes Iron Tacks, Upholsterers' Tacks
B.B.B. Iron Tacks, Large Head and Leathered Car-
pet Tacks, Gimp, Brush, Luce, Zinc and Copper
Tacks, Hungarian, Zinc Shank, Hob and Channel
Nails, Patent and Common Brads, Trunk, Clout,
Olgar Box, Hame, Chair and Finishing Nails, Pressed
and Clutch Nails, Sluting, Common and Best
Barrel Nails, Copper and Brass Nails, Glaziers'
Points, Brass Shoe Rivets, Galvanized Nails. Also,
Tinned Nails and Tacks of all kinds.
Carriage, Tire and other Bolts, Coach Screws, Hot
Pressed and Forged Nuts, Felloc Plates, Lining and
Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

Be sure to see Them!

WHAT?

A. S. VAIL & CO.'S
OVERCOATS.

Also Mens', Boys', and Youths'
Suits for Fall.

SPLENDID VALUE.

WELL CUT. WELL MADE.

A 1 SELLING GARMENTS.

A. S. VAIL & CO.,
WHOLESALE

Manufacturers of Ready Made Clothing,

16 & 18 James St. North,
HAMILTON, Ont.

also are more freely taking advantage of the present low values than they have been of late, as if they began to recognise the fact that there is every probability that the time for great bargains at the public sales is passing away. If business is not improving, at least most people are in expectation that it soon will do so.

A TREAT NOT FORBIDDEN BY THE SCOTT ACT.—The employes of a large foundry on Craig street were being vaccinated one morning lately by a blond young physician hired for the occasion. A popular St. James street architect happened in during the operation.—“Take off your coat and roll up your sleeve,” ordered the boss. The operation being duly performed, the

Leading Wholesale Trade of Montreal.

DISINFECTANTS

CHLORIDE OF LIME,
In Casks, Barrels, Kegs, & 11b., 1/2 lb., 1 lb. boxes.

CARBOLIC POWDER,
In Bulk and in Tins.

CABOLIC ACID,
In Bulk and in Bottles.

SULPHATE OF IRON,
Barrels, Kegs, Parcels.

CAMPHOR,

In Rings and Blocks, English and American.

QUOTATIONS FURNISHED ON APPLICATION.

Lyman, Sons & Co., Montreal.

GLUE,

Sand-Paper,

Neatsfoot Oil,

BLACKING.

Peter R. Lamb & Co.,

MANUFACTURERS,

TORONTO, - CANADA.

worthy architect tendered the usual fee to the newly-made-happy young doctor, when he was interrupted by the boss, with—“No, No; I'll 'stand treat' this time!”

HONORS OF THE SITUATION.—The alternative of vaccination or dismissal given the employes of large establishments in this city consequent on the “scare” is occasionally productive of odd scenes. One of the oldest employes of the Canada Sugar Refinery, a sturdy Scot, objected to undergo the operation, saying that his wife would not hear of it. Before concluding to dismiss so old and faithful a man Mr. Davy Sinclair promised him to again refer the matter to President Drummond. The president was however, inexorable. The employe's wife was no less so. “I canna see onything for it but a divorce,” was the final remark of the old man.

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 Bellerio. [Cognac.]

W. & J. Graham & Co., Oporto Ports.

E. C. Ivison, Jerez de la Frontera Sherries.

Jules Regnier, Dijon, Burgundies and Chablis

L. M. Canneaux et Fils, Château de Ditz, près Epernay, Champagnes.

Bonaudin Bollinger & Co., Ay, Champagnes.

Seigert & Sons, Trinidad, Genuine Angostura Bitters

Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, &c.

Rolp, Ponsett & Co., Barcelona and Tarragona Spanish Ports.

Eschenauer & Co., Bordeaux, Clarets and Sautornes

H. Sichel & Sons, Mayence Rhine Wines.

George R., & Co., Dublin, Celebrated Old Irish Whiskies.

James Watson & Co., Dundee, Fine Old Scotch Whiskies.

E. J. F. Brands, Schiedam Gins.

A. VOGEL & CO.,

Importers & Manufacturers of

Furs & Skins,

532 & 531 St. Paul St., near McGill St.,

MONTREAL.

HIGHEST PRICES paid for RAW FURS.

DOMINION GLUE DEPOT.

ESTABLISHED 1872.

The undersigned are just receiving 25 Hhd's, French Medal Glues, 40 Hhd's American and Canadian Glues, with fresh shipments arriving every week, to which they would direct the attention of the trade.

PETER COOPER'S AND FINE GLUES A SPECIALTY.

EMIL POLIWKA & CO.,

394 to 400 St. Paul St. & 11 Custom House Sq., Montreal.

N.B.—Correspondence solicited.

BATTY'S PICKLES.

C. H. BINKS & CO.,
MONTREAL.

H. VINEBERG,

Wholesale Clothier,
752 Craig St., Montreal.

Samples now on the road. Close buyers should not fail seeing them.

FISH, HYMAN & CO.,

Importers of, and exclusive dealers in

FINE HAVANA CIGARS.

Sole Proprietors of the celebrated Havana Brands: La Rosa de F. H. y Ca., Huguette de F. H. y Ca., Tacón de F. H. y Ca., La Rosa Antillana, Flor de Domingo Garcia, and numerous other well-known brands.

463 & 465 St. Paul Street, Montreal.
P. O. Box 686.

CANADA LIFE ASSURANCE CO.

The Directors are now able to announce that the business of the year, ending 30th April last, has exceeded all previous experience.

The New Assurances offered were for \$5,230,997 of which \$372,000 were declined and \$4,858,997 accepted.

New business accepted year ending 30th April.

1885.....	\$4,858,997
1884.....	\$4,408,029
1883.....	\$4,778,734
1882.....	\$4,397,165
1881.....	\$4,410,665
1880.....	\$4,222,833

BEING A YEARLY AVERAGE OF UPWARDS OF 4½ MILLIONS.

J. W. MARLING, Manager Prov. of Quebec.

A. C. RAMSAY, Managing Director.

THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Holders of Policies in this Company are permitted to do Military Service in the North-West without extra charge.

W. M. RAMSAY, Manager, Canada.

THE CARPET WAREHOUSE.

ESTABLISHED 1859.

Full lines of all Goods pertaining to the Trade constantly on hand.

While catering principally for a high class retail trade, we are prepared to meet Dealers on the very closest terms, as well as showing one of the finest general assortments in Canada, our knowledge of the wants of the consumer giving us many advantages in our selections. **Carpets of all grades, English Floor Oil Cloths and Linoleums, Lace Curtains, Coverings and Curtain Materials, Cornices, Poles, Stair Rods, Curtain Chains, Sweepers, Shades, Rollers and Pulls, Rugs, Mats and Matting, Hammocks.**

Buyers will oblige by personally inspecting the stock, a number of JOBS in all lines continually offering. MAIL ORDERS specially desired, and samples sent when necessary.

JAMES BAYLIS & SON,

1833 & 1835 Notre Dame Street, MONTREAL.

WHOLESALE. - - - - RETAIL.

A. & T. J. DARLING & CO.
BAR IRON, TIN & SHELF HARDWARE
CUTLERY A SPECIALTY.
FRONT ST., EAST. TORONTO.

REMINGTON TYPE-WRITER.



WYCKOFF,
SEAFNS &
BENEDICT,
NEW YORK,
SOLE EXPORTING
AGENTS.

The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c., &c. Send for Catalogue and Testimonials. P. O. Box 1324.

J. O'FLAHERTY,
AGENT FOR CANADA.
95 ST. PAUL STREET, MONTREAL.

PHENIX

Fire Assurance Co., London.

Established in 1782. Canadian Branch Established in 1801.

Losses paid, since the establishment of the Company, have exceeded..... \$70,000,000
Balance held in hand, for payment of Fire Losses only, exceeds.. 3,000,000
LIABILITY OF SHAREHOLDERS UNLIMITED.
Deposit with the Dom. Govt., for the security of Policy Holders in Canada, Upwards of..... \$140,000

No. 12 St. Sacramento St., next to Montreal Telegraph Building.

GILLESPIE, MOFFATT & CO.,
Agents for the Dominion.

ROBERT W. TYRE, - - - - - Manager.

BAILLIE & PERKINS,
SPECIAL AGENTS
for the City and District of Montreal.

GUARDIAN Fire and Life Assurance Co. OF ENGLAND.

ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

Total Funds - - - - - \$19,000,000
Annual Income, - - - - - \$3,500,000
Invested in Canada for Sole Protection of Canadian Fire Policy-holders, - - - - - \$100,000

ROBERT SIMMS & CO. and GEORGE DENHOLM,
General Agents, Montreal.

R. C. WILSON, Merchant Tailor,

256 St. James Street.

Fine English Goods.

Fall Importations are now complete.

LONSDALE, REID & CO.,

IMPORTERS OF

Fancy & Staple Dry Goods,

SMALL WARES, &c.,

18 ST. HELEN STREET, MONTREAL.

The Canadian Journal of Commerce.

MONTREAL, SEPTEMBER 4, 1885.

TRADE DEPRESSION IN ENGLAND.

Senator Edmunds, of the United States, in a recent speech refers to the present depression of trade in England, and boldly enunciates it as his opinion that a return to the policy of protection is the sole remedy. Now when anyone makes a public statement of this kind he should be prepared to substantiate the same with very convincing proofs, because there are such things as statistics and blue books which are apt to be serious stumbling blocks in the way of unsupported assertions.

England is a country peculiarly situated, inasmuch as she covers a small extent of ground with a dense population requiring both food and employment, both of which it is impossible to meet except from outside sources, having to import the bulk of the food and to do a large export trade in order to obtain the necessary employment for her people. These two points must not be lost sight of in discussing the question before us, and any fiscal policy which increases the cost of the imported food must be balanced by a corresponding impetus given to the exported manufactures, otherwise it is palpable there must be a

loss on the transaction. Increased cost of living entails higher wages, otherwise more pauperism necessarily follows, and higher wages means increased cost of production and this we can hardly see will assist the sale of articles the supply of which already outstrips the demand.

We are perfectly willing to admit that certain branches of trade in England are not at present in a satisfactory state, but can it be claimed that the business of the United States, Canada, or elsewhere, is any different? Neither free trade nor protection is a panacea for over-production and the consequences resulting therefrom. But glancing at the figures before us we are unable to come to the conclusion not only that Great Britain is worse off than her neighbors, but also that she would be benefitted by a complete change in her fiscal policy.

A great deal has been written lately about the distress prevailing at this time in Great Britain, and there are many who triumphantly attempt to point out that the pauperism which they assert is so much on the increase is due entirely to the free trade policy. Rash statements are easily made, but let us calmly look at some of the facts. Taking the statistics of pauperism in the first place, we find from the reports that in 1842 (the close of the protection era), in a population of 16,130,326 in England and Wales, the total number of paupers was 1,429,089 or over 88 in the thousand, while in 1879, a bad year for business, out of a population of 25,165,336 the total number of paupers was only 80,1426 or considerably under 40 in the thousand. In 1883 the ratio had dropped to 29 in the thousand. So much for the enormous increase of pauperism. Turning to the increased trade brought about by lower prices we observe that whereas in 1846 the imports into Great Britain of corn and flour were only 17 lbs. per head, in 1880 they were 195 lbs. The consumption of sugar which in 1840 was 15 1-5 lbs. per head had risen in 1883 to 71 3-5 lbs! Tea from 1 1-5 lbs. to 4 4-5 lbs., while the shipping trade had increased six fold between the years 1840 and 1876. In 1869 the deposits in the Savings Banks were £51,000,000 and in 1883 £87,000,000. With these astounding figures would any government be justified in changing a policy which can point to such records?

We repeat that regarding commerce England occupies a somewhat exceptional position. cheap labor with her being not merely a consequence of a crowded population but an absolute necessity for her competing export trade. Cheap labor, however, to be remunerative to the laborer and profitable to the country must

be provided at a comensurate low cost of living, and since the abolition of the Corn Laws, Great Britain has never ceased to aim at bringing the necessaries of life to the poor man's door at the lowest possible cost, and with what results can be seen from the growth in the consumption of the articles we have enumerated.

As regards placing a duty upon manufactured articles we are again met with the difficulty already alluded to, namely, that by raising the prices to assist the manufacturer for the home demand the exporter finds himself handicapped in the foreign markets, so that the proposed remedy would seem to be as bad or worse than the disease.

The fact is that no government simply by enacting new or changing old laws can rectify evils in trade arising from over-production, nor upset the working of supply and demand, and a country which has manufactured too heavily and cannot find a market for its goods must be content to wait and suffer for a period, for neither free trade nor protection can make a man buy goods he does not want.

We are inclined to agree with Mr. Robt. Giffin, whose article in the *Contemporary Review* upon the general depression in trade we noticed in our issue of the 24th July, and to believe that at present the world's power of production outstrips the consumption? in other words the supply exceeds the demand, with the accompanying stagnation of business. While, however, we agree with Mr. Giffin that much of this results from the "progress of invention and improved facilities of communication" yet we are of opinion the same causes will help eventually to remove the depression, and judging from the past we see no reason why Great Britain should not participate in the recovery, but quite the contrary, as from 1879, when trade was in a very bad state, to 1883. that country's total trade increased 120 millions sterling. Under these circumstances we cannot admit that Senator Edmunds has been particularly happy in his suggestion of a remedy for bad business in England, and will venture to predict that the Commission lately appointed to enquire into this subject will discover, like a good physician, that the patient has been over-worked and requires a little rest.

COTTON FABRICS.

The most that can be said of the cotton manufacture in Canada is that it is no worse than it was. A city paper puts the sensational heading, "A Boom in Cottons," to a string of questions and answers

purporting to describe an interview with a worthy Senator, for some time practically the manager of one of the largest cotton mills in Canada. We cannot help fearing that the words put into the mouth of Senator McInnes represent that gentleman's views with little more fidelity than the heading, "A Boom," does the real facts of the case. We have only to refer to the fact that none of the cotton companies have paid any dividends for the last two or three years and are not likely to do so for some time, to prove the absurdity of any "Boom in Cottons." There may be a little far off glimpse of silver lining, arising from the circumstances—that consumption has overtaken production,—or rather that production has been gradually adapting itself to the demand—that the misfortunes of the past, resulting from the enterprising endeavor of one mind to maintain goods at reasonably profitable prices, are not likely to recur from similar causes—and that some of the larger mills have tacitly signified their intention of confining themselves to certain lines of goods of which they are wisely making specialties. Some of them are also introducing new lines of manufacture, in this respect contributing not only to their own benefit but to the welfare of the country at large, and giving further employment to skilled labor to a greater extent than if they had continued to compete for the yet too unprofitable grey cotton trade. One of the large mills, originally intended to work exclusively on bleached goods, has been running about 350 of its looms on greys for some time, and its great competitor in white cotton fabrics is running over 600 looms on bleached goods—about enough to supply the entire wants of the country—the consequences in both cases of the failure nearly a year ago to agree to a division of looms on these goods so as to avoid overproduction and cutting prices, and to escape the loss of about \$50,000 to three factories whose combined stocks at the time amounted to some 3400 cases representing a value of about \$350,000,—resulting from want of harmony. One of the mills claimed to have discovered evidences of Punic faith at the last hour; this their competitors denied, and hence the unfortunate competition confined to these mills, both possessed of peculiar advantages in the way of manufacture and the placing of goods.

Colored goods of all kinds, such as manufactured by two large factories not very remote, have escaped much of the keen home competition of the whites and greys. But they have nevertheless had more than enough. The trade sales of

similar goods in New York last spring threw so large a quantity of these fabrics on the neighboring markets, that Canadian manufacturers were obliged in self defence to waive the greater part of the small proportion of profit they were reaping on their goods, and it was even then with the utmost difficulty,—“by the skin of their teeth,” as a shareholder remarked,—that large quantities of the American goods were kept out of the market. Only a few succeeded in entering. The colored goods made in Canadian mills, it is needless to say, give the best of satisfaction to the trade and to consumers, and greys and whites no less. Greys are still generally selling at 18 cents a pound and bleached at an average of 24 cents at the outside, but lower figures occasionally leak out. In St. John. N.B., the business has lately been reorganized, and with past experience will be prepared to take advantage, in common with other factories, of any improved demand that may spring up, a change which is really necessary to enable the great majority of them to realize a profit on their manufactures.

FIRE INSURANCE TARIFF.

It may be both useful and interesting to consider fairly the visible effects of the Fire Insurance tariff in order that it may receive due credit for its beneficial effects, and that its deficiencies may be remedied at the semi-annual meeting of the companies shortly to be held in Montreal. In the first place, it is quite natural that a new country, settled by industrious, enterprising people, should exhibit a continuous increase in the extent of its insurable property, so that it is not surprising to find an increase in the amounts of the risks assumed by the insurance companies in every year except 1878 and 1879, when this natural increase was neutralized by the conflagrations of 1876-7 which destroyed, not only buildings but vast amounts of chattels and merchandise, a very large proportion of which was not protected by fire insurance, and, consequently left no record, except its effect upon the welfare of the country.

Right here we may observe that conflagrations are due to preventable causes; they are as destructive of property as the cholera is of life; both may be prevented by the removal of nuisances and the reconstruction of necessary hazards. Conflagrations such as those of Chicago, St. John, St. Hyacinthe, St. Johns, the Toronto Esplanade, Princess street, Kingston, etc. etc., destroy not only visible property but lives, energies and hopes, leaving irreparable disasters in their train, which wise

legislation and honest administration might as easily prevent, as sanitary measures can prevent the ravages of cholera or of small-pox.

The increase in the amounts insured in 1881 was \$50,647,697 and in 1882, \$64,645,510; but, in 1883 (the first year of the tariff) it was only \$45,407,563, and in 1884 (the year of the general appreciation of the tariff), still less, being only \$33,243,748. Now the natural law of increase is that of the snow ball which increases its bulk in proportion to increased circumference every time the boys roll it over its bed of aggregative material, and both alike decrease by the overheating of the atmosphere. It is like compound interest, or the increase of population, based upon an increased basis of computation from year to year, so that the increase in amount of risk, being in 1881 fifty millions, and, in 1882, sixty-four millions, should have been in 1883 eighty millions and in 1884 one hundred millions, less of course the proportion of increase which may be fairly attributed to abnormal causes operating in 1881-2, which were not such as to prevent a gradual increase even if they precluded pro-rata ones. How far then is the tariff responsible for this decrease where an increase should be seen?

The tariff is based, primarily, upon the means of extinguishing fires, secondarily, upon the construction of the building rated, and, thirdly, upon the taxation of the companies. Now the means of extinguishing fires may be wholly fictitious by reason of engines out of order, rotten hose, deficient or irregular water-supply, inexperienced or incompetent engineers or chiefs of brigades, picnics, lack of means of transportation, rotten ropes to fire bells, or a thousand similar causes of which we have had painful exhibitions during the last twelve months. Again, the standard of efficient fire service varies in different places, not by ratios of populations, but because of the general construction of the buildings, or the existence of specially hazardous localities, or to the extent of frame buildings and of inflammable properties, in rear of or interspersed amongst, what would otherwise be well constructed blocks of buildings; therefore it is that, while the tariff recognizes the principle of fire protection, it does so inequitably, because it does not require efficiency, neither can it do so without usurping functions foreign to fire insurance companies, whose sole duty it is to rate the risks they assume, equitably and adequately. When they do this, and set the public into their confidence sufficiently to enable it to understand that they do so, their duty, in this respect, is ended,

and the common welfare of the country and of the companies is assured.

The tariff is deficient also in respect to risks which are better than the average; its rates are based upon the average or presumed average risk of each class,—this average is necessarily the result of good, bad and indifferent risks of each class. Now it may be absolutely equitable to average risks, but it favors the bad risks at the expense of the good ones, so the good ones seek better terms from outside or inside companies, and obtain them. The effect is the lowering of the rates below the average experience, and the increase of the risk beyond the average experience, or burning of the candle at both ends, which must, of course, increase the rate of loss beyond the rate of premium receipts.

The increase of rates without a provision for the adaptation of these rates to individual risks, which are better or worse than the average, has the further effect of influencing the proportions of insurances to amounts at risk, and so increasing the ratio of loss without a corresponding increase of revenue from premium, because the people do not like increased rates; they cast about for cheaper methods of insurances; if they find these they go out of the tariff companies; if they do not they decrease the amounts of insurance carried; from both of which causes the effects of increased rates are neutralized. Meanwhile the companies decrease the chances of improvement by enlarging their list of prohibited (because unprofitable) risks instead of boldly and sensibly grappling with the difficulty and adopting an equitable system of special or schedule rating which will cause every risk assumed to pay its pro-rata proportion of the loss liability assumed whether by reason of construction, occupancy, exposure or proportion of insurance to value at risk.

We know that reforms in these respects involve an entire change in the system of management and of representation of the companies, but those who have studied the business requirements of the country know this economy in annual and incidental expenses is necessary to business success; an outlay of capital in permanent improvements is easily induced by an assurance of decreased annual or incidental expenses as is evidenced by the ever increasing business of the Mill Mutuals of the Eastern States which are absorbing the best risks in Canada, and by the foundation amongst us of a similar company which will doubtless receive a share of the patronage of those who having purged their risks of avoidable dangers, have not met with adequate consideration from the tariff companies.

ON A WRONG SCENT.

Press of matter has hitherto prevented our replying to an article in the *Montreal Herald* of the 24th August, in which we are taken to task for daring to criticise the late speech of Sir Charles Tupper to the London Chamber of Commerce in, we are informed, "a very offensive manner," in fact we could not, in the *Herald's* opinion, "have treated him (Sir Charles) more harshly."

Now we utterly disclaim any intention of being either "offensive" or "harsh;" in discussing questions of public interest we endeavor, as far as possible, to set personalities aside, simply dealing with the truth as it appears to us and placing the same plainly before our readers. The *Herald* should be aware that "those who play at bowls must expect rubbers," and Sir Charles Tupper, or anyone else in such a prominent position, must be prepared to have his utterances commented upon simply on their merits, and Sir Charles is too old a campaigner to be over tender in such a case, or to place much value on the over-zeal of his new found defenders. We cannot see that our arguments have been (as stated) "unfairly hostile to the High Commissioner," and the *Herald's* remarks only confirm us in the stand we took.

Our contemporary is pleased to be very sarcastic concerning our observation upon "bankruptcy law reform," and yet after the *Herald's* explanation in defence of those portions in Sir Charles Tupper's speech already quoted in connection with such "reform," we frankly confess that we are unable to change our front. To call a measure in support of which, in the *Herald's* own words, "leading members of the opposition united with the most influential members of the Government to save the act or prevent the country being left without any bankrupt law, but the rank and file of the Government supporters united with the rank and file of the opposition to secure the repeal, and they carried their point—" to call, we say, such a measure a *Government* measure and its defeat a *Government* defeat certainly does cause us surprise, as upon the same grounds any private Bill for which leave is granted to be brought forward—several "influential members of the Government" voting in its favor, but "the rank and file" succeeding in throwing it out—may be called a *Government* measure and the defeat a *Government* defeat! We maintain that the present Government as a government did not support any measure respecting bankruptcy reform and therefore could not have suf-

ered any defeat, the *Montreal Herald* "to the contrary notwithstanding."

Secondly, the *Herald* objects to the way in which we treat that part of Sir Charles' speech bearing upon the tariff, saying we have "a total misapprehension of the Commissioner's object." We are told that Sir Charles Tupper "did not appear before the London Chamber to prove that a Canadian protective tariff was actually going to lead to a great increase in the consumption of British manufactures in Canada." Yet what Sir Charles did say was that the late fiscal policy "has increased the trade between Canada and Great Britain." There may be some very subtle distinction between increased consumption of manufactures and "increased trade" but to us it seems "a distinction without a difference." The *Herald*, as well as the London Chamber of Commerce, must be aware that not only has the protective tariff interfered with the imports into Canada of British manufactures but that this (apart from revenue purposes) was the avowed object of the tariff by which Canadian made cottons and woollens would be enabled to compete successfully with the imported goods; how these conditions could increase the trade with Great Britain is beyond our comprehension. We would point out that our criticism of Sir Charles Tupper's statement (in the *JOURNAL* of 7 August), in which we clearly set forth our objections to the figures quoted by the High Commissioner, would be equally applicable to the *Herald*. Leaving out years of abnormal depression we here repeat that our imports from Great Britain for the two years of 1873 and 1874, under the old tariff, exceeded those for the three years of 1880, 1881 and 1882, under the new tariff. The *Herald* can readily obtain the actual figures from the trade and navigation returns.

Turning to Imperial Federation, we are free to own, with all due deference, that the *Herald* appears to be in as dense a fog upon this question as numbers of others who can see no insuperable difficulties in the way of the Federated Empire, so to speak, forming a discriminating tariff against foreign countries and in favor of the component parts of the Empire—or as Sir Charles Tupper puts it—"have one tariff within the Empire and another outside it." Now we not only agree with the commissioner in stating that "sentimental ties could be strengthened by commercial ties," but we go further and insist that the latter, where trading questions are at stake, far outweigh the former, and therefore no such discriminating tariff as suggested by Sir Charles Tupper would be

likely to be entertained by the Mother Country. We have repeatedly dwelt on the improbability of England's ever so entirely reversing her fiscal policy as to tax the food of her people (situated as they are), and the idea that she should tax that portion coming from foreign countries still leaving the produce from her own colonies free, would provoke a policy of retaliation which would be simply disastrous to her export business.

Taking the latest Board of Trade returns from Great Britain we observe that under the two headings of "Wheat," and "Flour and Meal" the imports from the United States alone were in the case of the former 18 millions cwts. out of a total of 36 millions, and of the latter 8 millions out of a total of 10,—these figures being for the seven months ending 31st July,—and further that the imports from England's own possessions form a comparatively small proportion of the whole. Again of the total exports for the six months ending 30th June last there was sent to foreign countries a value of £66,435,000 stg., while British possessions took only £37,962,000 or a little over half. We cannot conceive it possible that England would ever enter upon a policy which would endanger so important a trade, as this would be in direct contradiction of Sir Charles Tupper's proposition and would clearly be strengthening "sentimental" ties at the expense of "commercial" ones. Our great neighbor is a very much larger customer of the Mother Country than we are, taking for the seven months ending 31st July nearly twice the value of cotton goods and more than ten times the value of linens and other commodities than we did; and is it to be supposed that we who are endeavoring to check even our small imports from England could induce her to listen to proposals which would tend also to check her exports to a better customer in order to promote the Federation of the Empire?

DAIRY PRODUCTS.

The advance Report of the Ontario Experimental Farm, recently issued, abounds in practical suggestions concerning this important branch of our native industries, in this respect alone capable no doubt of making ample return for the expenditure of the Provincial grant. Milk, as Professor Brown remarks, has never been supplemented in food value by anything else in nature or art, and yet it is the most easily spoiled or destroyed of all animal products,—"not only so, but man himself is less certain about its physiological source, knows less

about its variety of source, is less able to regulate its quality, and thinks less about its actual value, or even what it costs to produce it—all the while that most men use it daily. Do we yet know how skilfully and easily to detect adulterated milk, how to choose a cow *exactly* by any real or supposed indications, what is meant by *character* of a cow as regards dairy products?—do we know even what *heavy* milk implies, and why milk is not valued and paid for according to its kind; or why cheese and butter are not systematically manufactured in winter as well as in summer? It stands as a remarkable fact in the agricultural history of nations that whatever be their position—in age or civilization—whatever their wealth and resources of any other kind—if troubles arise in the growing of crops from causes within or without themselves—climatic, disease, or competition causes—then recourse is had to the dairy. One of the oldest and one of the newest civilized countries are to-day examples of this striking fact. Britain and Canada are dipping deep into butter and cheese. It is possibly a phase in the agricultural battle that will culminate in some scientific and practical revolutions.”

With the view of producing more light upon this important interest and upon the work involved, 2700 separate tests were made during six months. Similar experiments in other lands could not be taken as guides owing to the difference of conditions. Twelve breeds of cows were used in making these tests, namely, Aberdeen Poll, Ayrshire, Devon, Galloway, Guernsey, Hereford, Holstein, Jersey, Ontario Grade, Quebec Grade, Short Horn, Short Horn Grade, of ages extending from 3 years to 9 and older. The agencies that govern the production of milk, taking “quantity and quality combined” are chiefly breed (32½ per cent) and food (25 per cent); but for quality alone, breed controls 45 per cent. To maintain the character of butter and cheese—“that full natural rich flavor, odor, color and texture, always obtained from milk whatever its source, when nature is prepared to support herself best”—it is recommended as regards butter that it ought to be a part of the system to breed cows to calve every month, as one gallon of new milk gives character to twelve gallons that do not possess it, and good cream produces good butter at any season. This question is one of the “prime regulators of market value.”

The contest in winter milking of three cows of prominent dairy breeds resulted in the following daily average: Ayrshire 17, Holstein 21, and Jersey 18 lbs.,

these cows, like all of those employed in the tests, being merely good of their kind. While the item of quantity, in milk is decidedly in favor of the Holstein, the quantity of butter per 100 lbs. of cream is largely on the side of the Jersey, being 43 1-3 lbs. against the Ayrshire and Holstein 37½ and 30½ lbs. respectively. In cheese curd from 100 lbs. of milk, less 10 per cent, the products were—Ayrshire 13½, Holstein 10½ and Jersey 14 lbs. The quantity of cream per cent was—Ayrshire 12.81, Holstein 11.68, Jersey 18.52, deep setting at 40 degrees. As regards proportion of cream the tests gave nearly 2 per cent more in winter than summer, but there were obtained 10 lbs. more butter from the same weight of cream in May and June, or from 37 to 47 lbs. on an average. In cheese the difference is equally marked, being from 12.2 in winter to 15 lbs. per 100 lbs. of milk in summer.

The winter product of cream from deep setting under two temperatures showed a mean average, at 40 degrees, of 15.1 per cent, and at 60°, only 8.8 per cent, the Jersey giving 19.2 at the former temperature to 11.2 at the latter; the Ayrshire, 18.7 to 9.5; the Short Horn 17.8 to 11.4; and so on, the Holstein yielding the lowest being 10.0 and 1.9 respectively. On this subject the report says:

“We did not think it necessary to wander over all the fields of depths of milk, but sufficient to confine the enquiry to what is most likely to benefit the factory system. The cans for this purpose are twenty inches deep and eight and one-half in diameter—the standard, at present, in which two inches of cream, on an average, give one pound of butter. Confining ourselves to this, and the corresponding test tubes, our winter work began on 26th November, and closed for that term on 1st May last. Our Experimental Dairy is heated by an underground stove, sending hot water to radiators, which are easily regulated. The temperature of the room was held at 60° day and night. Here, then, we have taken no fewer than 750 separate tests. All milk was allowed to stand twenty-four hours before creaming. It will be observed first of all, that for a temperature of 60° we had simply to use the room as it stood on an average—which was rarely below 55°, and never over 65°. In that case, the milk, coming from the stables at about 85°, was at once strained into the large glass test tubes and allowed to remain the prescribed time. There was then a falling temperature of 20° to 25°, and the milk usually came to 60° on an average of three hours. On the other hand, for a temperature of 40° we had to use water and ice. When the milk was brought in the tubes were immediately filled, allowed to stand in the room temperature for two hours; during the second two hours they were placed in water at a temperature of 50°, and afterwards were set in iced water

that was held at an average temperature of 40°. These gradual steps were adopted upon the well-known fact that cream rises best *during* a falling temperature, so that it is of primary importance to give time, instead of plunging at once into the lower temperature. During the four hours thus arranged before getting to 40°, very much of the cream settled, and usually the reading of percentage of cream could be made before the end of six hours, and nearly all came up in eight hours. I think it well to be precise in describing the two methods, for, while some know what 60° and 40° mean, very many do not, and, besides, the results are so wide apart, as to demand attention. The point accordingly is the really extraordinary difference of volume or bulk of cream in favor of 40°; that on an average of seven sources of milk, varying in condition, influenced by breed, and the other conditions, there should be such a range from 1.9 to 19.2 seems almost beyond belief. Why is it so? Not food nor difference of management, nor temperature, but difference of source and the individual circumstances of the source. In the case of 60°, we have the range of 1.9 per cent in that of Holstein, up to 12.8 in that of the Short Horn Grade. A mean of 8.8 from 60°, is not more than two and one-half per cent more than the difference between the mean of the 60° and the 40°, which, as shown by the table, amounts to 6.3. It will be observed that deep setting at 60° has told best with the Short Horn Grade, for when submitted to 40° it only gave 2.8 per cent more cream, and the other extreme is the Ayrshire, which debits 60° with actually as much as 9.2, or within three decimals of double; these figures are more than interesting—they should be of much practical value, for although generally known among experts, the experts themselves have never had the appliances we have for variety of proof. It may seem to some as either abnormal or otherwise doubtful, that the Holstein, by giving only 1.9 per cent at 60°, should actually send up ten per cent at 40°, but the table says that in the example of Jersey and Ayrshire there is as much difference, though starting from very different percentages. We know the general meaning of dead or heavy milk, and that milk that is “stiff” at parting with its cream is invariably fairly rich, but few know that as much as double can be got from it by the very same method, with a lower temperature. Similar experiments in summer gave a mean average of 16.2 by deep setting at 40° and 12.1 at 60°, the Jersey leading at 20° to 16.1, the Ayrshire next at 18.8 to 15.5 (15½),

the Devon showing the lowest, 11.7 to 12.1. The chapter on this subject concludes by saying—"We must congratulate Quebec on possessing a liberal and free character of milk through her common cattle, which are said to be not a little touched with Jersey. The three cows now in full milk here (the Guelph Experimental Farm) have given 14 per cent of cream at 40°, and as much as 11.5 at 60°—the least of all in difference."

BUTTER MAKING IN WINTER.

Butter making in winter is but little prosecuted in Canada, although becoming quite common in the United States. Extreme frost is an objection, though more against milk than cream, added to which there is the want of the best green fodder and consequent greater cost of production, "but on the other hand there is the convenience and more systematic feeding and management otherwise, the richer milk, if in less quantity, and unquestionably more favorable temperature for manufacture," besides which there is more time in winter, especially among farmers, to pay attention to breeding and the raising of calves.

Under ordinary treatment, cows calving in October and November, should give each on an average 25 lbs. of milk per day until May, this milk yielding ten per cent of cream yielding 40, lbs. of butter per 100. Say 180 days from November to May, we have 4500 lbs of milk and 180 lbs. butter. To the butter factory this would be worth \$27, and besides this the farmer would have the sweet skim milk on hand.

450 lbs. cream for factory.....	\$27
400 gallons skim milk.....	12

	\$39
Less cost of food.....	15

Net value dairy products per cow during winter..... \$24

Chapter xix of the report deals with the food cost of producing dairy products. The Experimental Farm has been credited with placing the cost of dairy products at about the same figure as beef, but extended experience enables them to submit fuller and more reliable data. On an average of winter and summer conditions for the usual six months of a factory run, the report says that each cow will return \$7 more by supplying cream and feeding the calf on warm skim milk with oatmeal, linseed, etc. It is shown that an average cow can be kept on 1 1/2 acres of permanent farm pasture of the right sort—worth say about \$5—which under ordinary cost of maintaining such pasture, would give the

cost of producing milk at 2 mills per lb. or 2 cents per gallon. "For winter food," says the report, "the cow should receive 12 lbs. hay, 30 lbs. turnips or mangolds, 3 lbs. bran, and 2 lbs. crushed oats per day. The market value of these is 15 cents, but this is selling at a distinct profit, and as the producer of the milk is the grower of the food, it is not regular, in order to ascertain actual cost of production, to charge the cow with more than the cost of producing her food; on an average, therefore, the difference is fully one-half, and 8 cents is thus the daily cost of the cow's keep. Granting the same class of cows in winter as in summer, the yield of milk is not so large, but, in our experience, is not so different as is usually understood. During the past winter several cows gave 30 lbs. per head per day, from December to May, and as we are treating of the results obtained from the common Ontario cow, and the Short Horn Grade, their daily winter milking is safely set down at 25 lbs. We can then produce milk in winter at an actual food cost of 1/2 cent per lb., or 4 1/2 cents per gallon. We have had extensive experience of cream in winter. Winter, with its quiet, its system, and liberal feeding, has always given a large proportion of cream—rarely under 10, and as much as 15 lbs. from the 100 of milk, averaging 13 lbs. Two things require valuation here: the cream and the skim milk. As we have already seen, the 100 lbs. of sweet milk cost 50 cents; from this we have taken 13 lbs. cream, and as sweet skim milk is well worth one-half the cost of the full sweet milk, we obtain 22 cents for the 87 lbs. of skim, which leaves 28 cents for the cost of the cream, or say, 2 cents per lb. for cream, or 18 cents per gallon. The milk and the cream thus handled in winter, under the conditions and from the sources named, will give 3 1/2 lbs. of butter from the milk, and 27 1/2 from the 100 lbs. of cream. The cream having cost \$2.00, and buttermilk being worth 3 cents per gallon, the two gallons of buttermilk, or 6 cents, have to be deducted. The results is 7 1/2 cents as the actual food cost of producing one pound of butter in winter. There is winter cheese, and, though not yet on a large scale, will eventually become an important product. Taking, again, the milk formerly obtained at a cost of 50 cents, and deducting the value of the whey at 8 cents for every 11 lbs. of cheese, the actual food cost of producing every pound of cheese amounts to nearly 4 cents. The summer average of cream being 16 per cent, and the milk in greater quantity than winter, it follows that the food cost of producing it is considerably less; on an average it is 1 1/2 cent per lb., or 12 1/2 cents per gallon, 5 1/2 less than winter. Proportionately of butter in summer to the quantities in winter, as already explained, the food cost of producing one pound of butter in summer will range about 5 cents per lb. from ordinary pasture, and will come to 2 cents when we have the best of permanent pasture. The greater proportion of cheese curd in summer as against winter, the greater quantity of milk produced per acre, and the nature of the maintenance, brings the food cost of producing cheese down to 2 cents per pound."

We have endeavored in the foregoing review to take a brief glance at a few of the many interesting features of the report, for the benefit of the many of our readers concerned in the manufacture of dairy produce, whom the work itself may not have reached. That portion of the report dealing with the possibilities of the centrifugal system and its application to the economical production of the more valuable of our dairy products demands separate treatment.

ASSOCIATE MANAGERS.

The above is a term good enough, although it would seem that the inauguration and dispatch of some associate managers by the English fire offices to their American branches has caused a certain amount of rancour in a small circle.

Some journals, fired with virtuous indignation, have declaimed against this new departure of the British companies as a slur upon the manager in charge on this side, and one if not more of the latter viewing the question in the same light have absolutely resigned rather than be associated with a delegate from the home office. One contemporary, the *Age*, of New York, waxes very wrathful upon the subject, and "hazards a prediction" which we think likely to prove very "hazardous" to the reputation of that highly respectable journal; for when we are told that the home magnates wish to substitute for their American managers "a lot of inexperienced, ignorant, and usually conceited foreigners, we can only charitably suppose that the writer's patriotic zeal has supplanted his usual good temper and judgment. No one with a grain of foresight or common sense could imagine English fire companies to have suddenly grown so senile and incapable, as to send "ignorant or inexperienced" men to fill the important post of Associate Manager to a large branch of the company.

Now let us look at this question from a business point of view. We have always in these columns treated fire insurance as a branch of commerce, and we presume that no one would be astonished at a wealthy English or American mercantile house sending out a junior partner or perhaps managing clerk to assist in conducting the business of a large foreign branch or agency. Such a course has been adopted upon some occasions, and we have never heard of any necessity to infer therefrom a want of confidence in those who happen at the time to be in charge. Mercantile firms are generally credited with knowing their own business

STATEMENT of the Business of the Post Office Savings Bank, Canada, year by year, from 1st April, 1868, to 30th June, 1885 (Cents omitted).

PERIOD.	Cost of maintaining the Post Office Savings Bank.										Average amount standing to credit of each Open Account at close of period.					
	No. of Post Office Savings Banks at close of period.	No. of deposits received during period.	Total amount of deposits received during period.	Average amount of each deposit received during period.	Number of withdrawals during period.	Total amount withdrawn during period.	Average amount of each withdrawal during period.	Number of accounts opened during period.	Number of accounts closed during period.	Number of accounts remaining open at close of period.		Total expenses of Administration, Printing, Stationery, &c.	Average cost of each Transaction, viz., of Withdrawal or Deposit.	Percentage of cost of Management to Balance due to depositors.	Losses sustained.	Interest allowed to depositors.	Total Amount standing to the credit of all Open Accounts, inclusive of interest allowed at close of period.
Quarter ended 30 June, 1868.....	81	3,247	212,507	\$ 63	166	\$ 8,357	\$ 53	2,146	44	2,102	\$ 8,389	.....	.....	.....	\$ 399	\$ 204,598
Year ended 30 June, 1869.....	213	16,653	927,985	55	4,787	296,754	61	6,429	1,319	7,212	5,808	0.23 1/2%	0.67	.....	21,094	856,814
Year ended 30 June, 1870.....	226	24,994	1,347,901	53	9,478	664,555	70	7,823	2,857	12,178	8,128	0.20 1/2%	0.51	.....	48,689	1,588,848
Year ended 30 June, 1871.....	230	33,256	1,917,576	57	15,148	1,093,438	72	9,424	4,449	17,153	11,108	0.20	0.44	.....	84,273	2,497,259
Year ended 30 June, 1872.....	235	39,469	2,201,631	57	19,325	1,571,665	81	10,846	6,940	21,059	12,242	0.20 1/2%	0.39	.....	116,174	3,096,500
Year ended 30 June, 1873.....	239	44,413	2,306,918	51	22,150	1,925,999	86	11,995	9,328	23,526	15,093	0.22 1/2%	0.47	.....	126,932	3,207,051
Year ended 30 June, 1874.....	266	45,329	2,340,284	51	24,245	2,086,243	86	12,048	10,606	24,968	14,442	0.20 1/2%	0.45	.....	126,273	3,204,965
Year ended 30 June, 1875.....	268	42,508	1,942,346	45	24,637	2,041,879	82	10,516	11,190	24,294	12,539	0.18 1/2%	0.42	.....	120,758	2,926,080
Year ended 30 June, 1876.....	279	38,647	1,726,204	44	23,127	1,785,257	77	10,218	10,697	24,415	14,662	0.23 1/2%	0.53	.....	110,116	2,740,952
Year ended 30 June, 1877.....	287	36,126	1,521,000	42	21,643	1,525,682	70	8,971	9,312	24,074	15,149	0.26 1/2%	0.57	.....	104,067	2,638,987
Year ended 30 June, 1878.....	295	40,097	1,724,371	43	21,065	1,486,158	70	10,068	8,597	25,535	15,266	0.25 1/2%	0.55	.....	103,894	2,754,484
Year ended 30 June, 1879.....	297	43,349	1,973,243	45	22,326	1,475,048	66	10,755	8,845	27,445	16,100	0.24 1/2%	0.51	.....	110,912	3,105,190
Year ended 30 June, 1880.....	297	56,081	2,720,216	48	26,043	1,820,213	69	14,407	10,487	31,365	19,134	0.23 1/2%	0.49	.....	136,075	3,945,669
Year ended 30 June, 1881.....	304	71,747	4,175,042	58	28,368	2,072,289	73	18,731	10,491	39,005	23,233	0.23 1/2%	0.37	.....	184,904	6,208,226
Year ended 30 June, 1882.....	308	97,980	6,435,989	60	35,859	3,461,619	96	25,778	13,920	51,463	29,245	0.21 1/2%	0.31	.....	291,065	9,473,661
Year ended 30 June, 1883.....	330	109,489	6,826,266	62	45,253	4,730,995	104	27,127	17,531	61,059	31,180	0.20 1/2%	0.26	.....	407,305	11,976,237
Year ended 30 June, 1884.....	343	109,398	6,441,439	58	56,026	5,649,611	100	26,562	20,939	66,682	34,168	0.20 1/2%	0.26	.....	477,487	13,245,552
Year ended 30 June, 1885.....	355	116,576	7,098,459	60	59,714	5,733,031	97	27,591	20,951	73,322	35,751	0.20 1/2%	0.24	.....	539,560	15,090,540

* The figures in smaller type in these two columns exhibit further withdrawals not paid to depositors in cash, but at their request paid over to the Finance Department to be inscribed in their names in Dominion Stock. The amount of Dominion Stock held by P. O. Savings Bank depositors, having, as also in, passed out of the Books of the Post Office Savings Bank, does not appear in this Statement. The fluctuations in the expenses of management, and the average cost of each transaction, where not explained by variations in the amount of business and the number of transactions, are mainly attributable to payments in one year for services not wholly chargeable to that year.

The total cost of maintaining the Post Office Savings Bank, including interest allowed to depositors and all expenses of management, averages about 4 1/2 per cent. on the average Savings Bank balances in the hands of the Government.

Nine and one-third per cent. of the transactions during the past year, or one in every eleven deposits and withdrawals, were by depositors availing themselves of their privilege to deposit and withdraw at pleas- ure at any Post Office Savings Bank, without change of Pass Book. The transactions of this character numbered 16,442 during the year.

J. C. STEWART,
Superintendent Savings Bank Branch.

best, and we do not see why fire insurance companies should not possess a similar knowledge.

The secret of this new departure we believe to consist in this, that as a foreign branch of a fire insurance company increases in size and importance the home office not only desires to become more intimately acquainted with the working thereof, but that the method pursued in that working shall be in accordance with what the home office deem to be best for the interests of the company; and how to accomplish this is the problem to be solved. The visits of the respective English managers to their agencies on this side of the Atlantic were doubtless part of the methods used to bring about closer relation between the foreign branches and the home offices, but still those visits like angels' were somewhat "few and far between," and probably the good effect produced thereby was of a temporary nature to a certain extent, while the absence of the manager from his desk was a serious drawback. What better plan, therefore, could have been devised than that of associating with the American manager one who from his long connection with the home office knows all the requirements as to the details of the business and is then enabled to relieve the American manager of a good deal of minor responsibilities and correspondence, which after all form no small item of the harassing part of insurance business, while on the other hand the home office transfers (so to speak) a certain amount of the work hitherto done by its foreign department to this side. We think that so far from feeling slighted the American manager should feel complimented, inasmuch as the importance of his branch has rendered it desirable not merely to make it part and parcel of the company but to have himself more intimately connected with the office in England.

So with regard to Canada, whenever the business has attained those proportions as to be deemed advisable to send a general inspector or a man with some other title, practically associate manager under another name, the general agent here may feel the reverse of any slight, and we are of opinion that many writers on the insurance press have been endeavoring to make "a mountain out of a molehill."

In conclusion we would just add that this departure is not so very new after all for the two English companies which transact the largest business of any of the foreign offices in the United States have been for some time partially under the charge of gentlemen despatched from

the home office, nor have we heard any one rash enough to stigmatize those managers as "inexperienced, ignorant" or even "conceited."

BUILDING OPERATIONS IN MONTREAL.

Nothing so marks a nation's advancement in the march of civilization as the ornate and improved style of its architecture. Man urged by his first wants builds for utility, but when commerce has "enriched the busy coast" he builds for effect, and in massive and ornate architecture displays prosperity and an improved taste. Every year Montreal shows the truth of this, and as by the stroke of the enchanter's wand pile on pile of costly edifices rise, surpassing in splendor and conveniences the architectural wonders of a receding period, the observer is led to the conclusion that here is a people in the vanguard of civilization's march. A short time ago the Standard Life Insurance building on St. James street was completed, and as a specimen of commercial architecture it can compare favorably with any on the continent. It is from such structures as this that our city has a world-wide reputation for massive imposing edifices, which the topography of the city, lying on the gentle slope of a mountain, sets off to the best advantage. As there has been considerable activity this spring we take pleasure in presenting the following figures, showing the number of buildings put up in each ward and the cost:

Wards.	No. Build'gs	Amount.
St. Antoine	70	\$280,200
St. Ann	20	32,600
St. James	5	48,000
St. Lawrence	9	26,605
St. Louis	30	58,850
St. Mary	16	71,200
East Ward	1	600
Centre "	1	25,000
West "	1	40,000
Hochelaga	12	19,850
	165	\$602,805

St. Antoine ward takes the lead, and among the more expensive class of structures which are being erected are the residence of Mr. R. J. Tooke, on Peel street, which will cost in the neighborhood of \$10,000. Mr. A. Baumgarten is putting up a house on McLavish street which will average about \$8,000. Mr. D. McDonald is constructing a store on St. James street costing about \$10,000. Mr. G. Cheney, of the Express Company, has almost completed a row of nine hand-

some houses on Cathcart street, valued at \$20,000. Mr. E. W. Gnaedinger is erecting a \$10,000 residence on Durocher street, while Mr. George Washington Stephens is putting up a row of seven fine stores on St. James at the corner of Craig which will cost about \$40,000. Mr. F. Cairns is building three houses in Shuter street, which will cost \$12,000, while our ex-mayor, Mr. J. L. Beaudry has completely fitted up the vacant space between his residence and the Windsor hotel by constructing six handsome residences which will cost \$42,000. Mr. O. Deslauriers is building two houses on Mackay street which will cost \$10,000, and Mr. U. Makle has erected a row of fine dwellings on Aylmer street which will cost in the neighborhood of \$20,000.

The Redemptorists are putting up a \$20,000 building on the corner of St. Augustine and Basin streets, and the nuns are erecting a \$35,000 structure on St. Hubert street for the protection and reformation of fallen women; while the Sisters of Providence are building a convent on Fullum street which is to cost \$50,000. The new addition to the Bank of Montreal is to cost \$25,000, while the proprietors of the *Star* estimate that the building they are now erecting on Fortification lane, to the rear of the Standard Insurance Co.'s magnificent structure, will require an outlay of \$40,000.

The foregoing statistics show that although considerable stagnation prevails in many lines of business, building is comparatively active, and at times it has been found, we are assured, difficult to get suitable mechanics, laborers and occasionally even the materials.

RAE'S "COUNTRY BANKER."

A new volume on the practical work of banking,* from the author of the well-known "Bullion on Banking," cannot fail to be warmly welcomed by all bank officers, and by others interested in banking.

The present, like the previous work, is couched in the form of letters to an imaginary correspondent, recently appointed to an important branch; but unlike the former it follows the correspondent into the higher walks of the profession, giving counsel and admonition as to the duties and labors of the chief manager of a bank, his position towards the board and the shareholders, and other kindred topics. The whole book is eminently worthy of its author. It contains in very readable shape the accumulated experience of his forty years of service in all grades of his

* The country Banker, his clients, cares and work, by George Rae. (John Murray.)

banking life, and cannot fail to be of use to the younger members of the profession in Canada; indeed many of the older heads might read it with profit.

The first part consists mainly of the original "Letters" enlarged and enforced with much new and apposite illustration. We cannot quote at length, but must find room for notice of a few of the leading topics.

The chapter on "The testimony of a Balance Sheet" is very instructive. The author insists, very wisely, that the proper basis for a satisfactory understanding between the banker and his client, is the unreserved communication by the latter of full information as to his position; in other words he should give his banker a copy of his balance sheet, and repeat this from year to year. He points out that a glance at second hand (so to speak) at a balance sheet is of no special value as information. The mere knowledge that a man is worth so much over his liabilities avails little in the absence of full information as to the amount and nature of his assets and liabilities.

We need scarcely say that the prevailing practice here on this subject is somewhat different from this, but consideration of the instances quoted by Mr. Rae will show the truth of his view. He gives three specimen balance sheets, two of which we find space to repeat.

Of A.

<i>Assets.</i>	
Book debts.....	£6,000
Stock in trade.....	6,000
Property (Free).....	3,000
	£15,000
<i>Liabilities.</i>	
On acceptances.....	£2,500
On open account.....	1,500
Owing to the bank.....	1,000
	£5,000
Surplus or capital.....	£10,000

Of this he remarks:—

"A. then is 'worth' £10,000....he could discharge his debts at any moment with the greatest ease.....He is not only a substantial man, but his substantiality is as available as it is ample."

Of C., a builder.

<i>Assets.</i>	
Book debts.....	£3,000
Stock, buildings in progress, &c	5,000
Property.....	£30,000....
Less mortgages.....	20,000....
	£18,000

Liabilities.

Acceptances.....	£5,000
Due on open account.....	2,000
Due to the bank.....	1,000
	£8,000
Surplus or capital.....	£10,000

Equally with the preceding statement, this shows a capital of £10,000. He also owes the bank £1,000. But here the resemblance ceases. C.'s capital is locked up in property, the value of which can only be determined when it is brought to sale, and the only really available asset for the payment of the indebtedness of £8,000, lies in the book debts. £3,000.

The third balance sheet is midway between these two. They serve to illustrate very clearly the vast difference that exists in the position of business men, as to "the shape they are in," to use the current phrase. Of each of these it can be said that "they are worth £10,000, and only owe the bank £1000," but how different the security.

The chapter on the credit of joint stock companies is interesting and instructive, especially in view of the increase in the number of these corporations for manufacturing and trading companies. He advises that in all but exceptional cases the guarantee of the directors should be obtained; which is in accordance with the practice of careful bankers here. The chapter on bankruptcy is also sound; one or two sentences on the treatment of unfortunate debtors are somewhat out of the usual run.

"The bank should not be over-grasping or too insistent in every case upon its exact legal right—the strict letter of its bond. In banking as in other things, there is a law within the law: and that bank will do best for itself and its shareholders which can at times be generous as well as just."

The rule laid down for judging of an endorser is also sound and valuable.

"In your estimate of a surety, the point to be kept in view is—not what you might be able to squeeze out of him by process of execution; but what he could at any time pay without serious inconvenience."

Bankers have in a multitude of cases disregarded this wholesome rule, to their own injury and that of the unfortunate men whose endorsement they have obtained—the "rule of thumb" suggested by the author, that a guarantee or endorsement should only be taken for one-tenth of a man's worth, or thereabouts, is sensible and practical. The amount would naturally vary with the position of the endorser, the "shape he is in," but the proportion named is a very good average.

And the warning on this point affects more than the safety of the bank only. No manager who values his own comfort or good name will deliberately encourage the assumption of liability which in the event of its being enforced will lead to the ruin of the endorser, or cripple him for life.

We do not agree with the author's views as to the limitation of advances on stocks and similar securities; in this country, at any rate, they are scarcely applicable, although they are no doubt very pertinent in the case of English country banks, which look to re-discounting as a legitimate means of carrying on their business. Such loans are, if not so profitable, at least far more available than ordinary discounts, and can be called in without causing injury or offence, should the necessity arise at any time.

We believe that a certain portion of a bank's time advances should be in this shape, to supply means in times of pressure. Regular customers cannot be deprived of their usual supplies at such a time without inflicting some injury or loss; and it is well for a bank to shape its business so that all its customers can be carried in hard times without a strain on its resources. Such a policy pays by attaching them firmly and warmly to the bank.

But we cannot follow the author further at present. The latter part of the book takes up the general management of a bank, its reserves, dividend, rest, the duties of the directors, etc., and this we may touch on at a future time. Mean time we recommend the book to our readers as containing sound, sensible and very practical information and advice on the subject covered.

THE ROYAL INSURANCE CO.

The annual meeting of the Royal Insurance Co., of Liverpool, Eng., of which Messrs. Gault & Tatley are agents in Montreal, was held at the head-quarters of the Company on the 7th ult., Mr. Ralph Brocklebank presiding. Considering the general depression of the period, the Royal has much to be thankful for. During the past year the fire business of the company shows a slight increase, the premiums after deduction of re-assurances, amounting to very nearly a million sterling—the actual figures being \$4,940,780; that is, an average receipt of over \$15,000 a day for every working day of the year. It affords an unerring indication not only of unabated but of increasing confidence in the stability of the company; and also betokens the satisfaction felt by the mercantile and general community in the conduct of the business, especially as regards the promptitude and liberality with which all claims are adjusted and settled. An unvarnished history of forty years—a history "of undeviating

NORTHEY & COMPANY,

TORONTO, ONT.

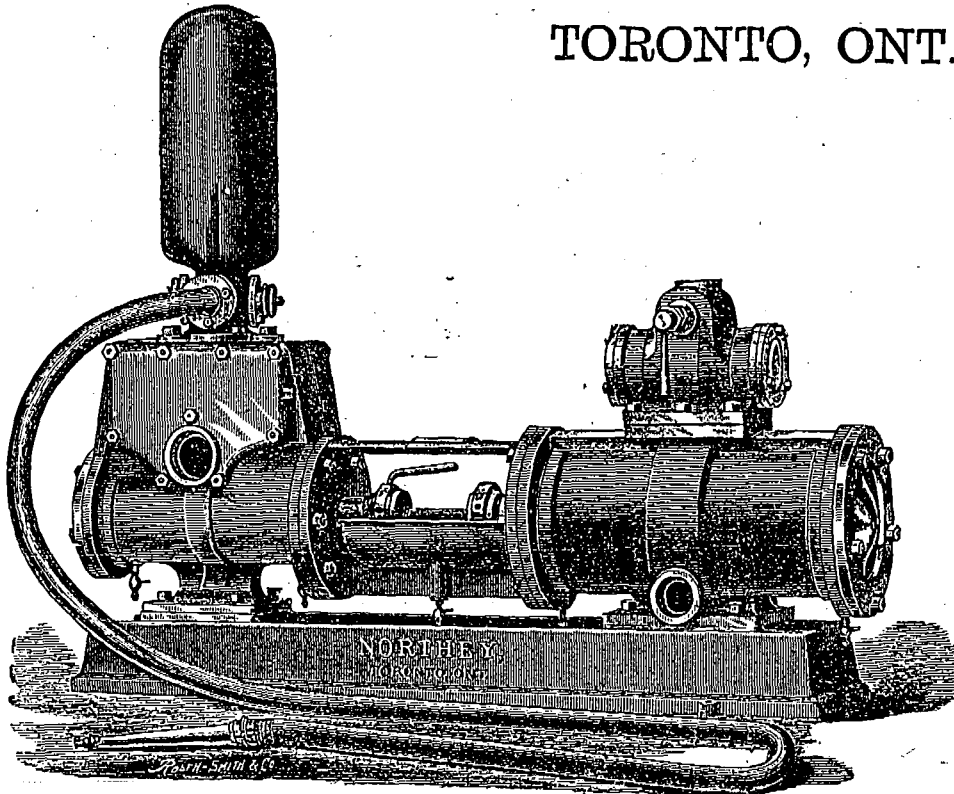
Cheap.Cheaper than any Pump
built**Compact.**Having the well-known com-
pactness of direct-acting
Pumps.**Simple.**Only two moving parts in
Engine.**Durable.**Guaranteed the most durable
Pump made; impossible
to break down.

If you want a

PUMP

for any purpose,

Write to us.



Send for Circular and state your requirements.

energy and consequent success," as Mr. Ralph Brocklebank, the chairman, described it—perhaps the best recommendation that an office can have. But a large premium income necessarily implies large losses, and the Royal, like most fire offices, has had a full share of losses during the past year. The net amount reached \$3,387,315 leaving a balance of only \$121,110 after deducting agents' commission and expenses of management. This amount of profit is augmented by the interest realized on fire fund and current balances, amounting to \$121,750 making together \$242,860. Thanks to the policy which has prudently been adopted in periods of greater prosperity, a fire fund of upwards of two millions pounds sterling has been accumulated. As compared with the preceding year the interest account shows a diminution, but this arises from the fact that the company is erecting a very large building in Chicago for the business of the office, and on this investment so far there has been no return. The chairman was enabled to inform the shareholders that for the first half of the current year there had been a marked diminution in the loss ratio as compared with the same period of last year, and that consequently the out-look is more hopeful. In evidence of the prudence and foresight which the directors of the Royal have always evinced, the gratifying fact is proclaimed that the company has now invested funds amounting to the magnificent total of \$26,742,035.

LIFE SAVING APPARATUS.—Last Friday evening at the Island Wharf, Montreal, was exhibited the working of the "Life buoy Signal" and the "deck flare lights," of The Holmes Life Protection Association of London, England. The press has given a very fair

description of the results of the trial which was in every way satisfactory, and proves beyond a doubt that the ship owners, both steam and sail, have now within their reach the most valuable contrivances for saving life ever offered. It is so perfectly simple, that within ten seconds of time the apparatus, with Life buoy (of any description) attached, can be thrown over board and within reach of the drowning person. The darkest night (generally the most unfavorable for finding the unfortunate,) is the best for this appliance, the light burns with great brilliancy from a half to three quarters of an hour and lights up the surrounding waters to a great distance, enabling the swimmer to make for the buoy and the vessel's boats to steer direct to the place of rescue. We trust to see all our vessels provided with these appliances at once and that the Marine Department also take the matter up.

CANADIAN BANKS.—Mr George Hagne, general manager of the Merchants Bank of Canada, has addressed the following letter to the London *Economist*, correcting some conclusions formed by that generally accurate journal concerning the position of the Canadian Banks:—SIR,—In the *Economist* of the 11th inst [August] some reference was made to my remarks at the annual meeting of this bank upon the general position of matters in Canada. I have been very seriously misrepresented in being made to say that the Canadian banks have only just escaped a general break-

down. You remark that this statement is probably too strong. May I be allowed to say that such a statement would not only be too strong, but entirely unwarrantable. I inclose a copy of the proceedings at the annual meeting of this bank, from which you will see that my remarks had reference not to banking, but to the general trade of the country. The banks of Canada, most of which have a very large capital, and considerable "reserve funds" in addition, could easily bear a far heavier strain upon their resources than they were called upon to submit to last year. It was, in fact, by the firm and prudent action of the banks that the period of commercial depression was "tided over" as successfully as it was. I trust you will do me the justice to insert this letter, and so prevent the continuance of a serious misunderstanding.

THE CANNING TRADE.—A member of the firm of Hoegg & Co., which operates six canning factories on the Baie de Chaleur, was recently interviewed in St. John, N.B. This firm handled 125,000 lbs. of salmon this season, a large portion of which was shipped to Boston and New York fresh in ice, and the balance spiced and canned. The supply was plentiful and prices ruled low. The market in the States suffered principally on account of the large catch and the facilities for procuring them from Oregon (via the Northern Pacific Railway), where they could be had at a quarter less cost than they could be bought for in Canada. Lobsters were scarcer this season in the Bay than ever before since the Messrs. Hoegg have been operating in this business; some 20 years. It seems to be an off year. In some localities they were quite plentiful, the catch equalling former seasons and in others it was almost a complete failure. This was the case particularly after July 1st when the

CARSLEY & CO.

MONTREAL,

WHOLESALE

Dry Goods Importers.

OUR STOCK IS NOW REPLETE

— IN ALL THE —

Novelties FOR THE Fall Season.

— BOTH —

Domestic and Foreign Manufacture.

WE ARE NOW SHOWING SOME
CHEAP LINES IN

BLACK and COLORED

VELVETEENS

We have received a large Shipment of a special
number of

ENGLISH TWILL

Scarlet Flannel,

28 INCHES,

Which we consider worth buyers' attention.

OPERA FLANNELS

In a great variety of Coloring.

CARSLEY & CO.,

93 St. Peter Street,

MONTREAL,

AND

18 Bartholomew Close,

LONDON, England.

fish generally have been very scarce. A great many factories were obliged to close on account of this scarcity. We are now about commencing, said the partner interviewed, on fruits and vegetables at our factories at Fredericton and Sheffield. There the crops are looking finely. We have begun on blueberries, peas and tomatoes and begin on corn about Sept. 1st. We have some 90 acres of sugar corn planted for us especially around Fredericton and Sheffield, and expect to can about 6,000 cases of corn alone of 2 doz. cans each. A portion of this—about one-third—we find a market for in Montreal, and as far west as Winnipeg. There is a large number of canneries in that vicinity, but owing to the superior quality of the corn raised in the St. John valley they are willing to pay our price for these goods which is considerable above the price of corn raised there. This industry has been gradually built up within the past four years. We employ some 75 hands during the packing season on these goods. We are the only concern at the present time, we believe, that is operating in this line of goods in the Maritime Province. We cannot compete with the Upper Province in prices as the products can be produced there at less cost, but we can beat them in quality.

WINDOW GLASS.—The American Manufacturer and Iron World, of Pittsburg, Pa., describes as follows a very interesting feature in connection with the window glass trade, but one that promises to make trouble in the future wages settlements. In the last few years there has been a constantly increasing tendency to use large-sized glass in windows. Every one will remember that years ago 6x8 and 8x10 and 10x12 were the sizes most commonly in use. Almost any old building, even in what were the most fashionable parts of the city, gives evidence of this in the small windows and the six-light sashes in these windows. This is all changed now, and few houses are built with any pretension to comfort, and especially with the least pretension to style, that have more than two lights to a sash, and frequently only one. The result of this has been a relative falling off in the demand for small-sized glass, and an increase in the demand for large sizes. It is well-known that the wages of window-glass blowers and flatteners depend not so much on the number of feet produced as the quality turned out. When the glass is poorly blown or poorly flattened, either through any fault of the blower or flattener, or from the fault of the materials or accidents incident to the manufacture of glass, it is cut into the smaller sizes, the more perfect glass being cut into larger sizes. It appears from statements recently made that the improvement in the manufacture of glass has not kept pace with the increased demand for the larger sizes, and as a consequence the smaller sizes are in too great supply; the stocks of these being disproportionate to the stocks and production of the larger sizes. As a result, and to induce consumption, the prices of these small sizes have to be reduced to a point much below the cost. In view of this fact it is proposed to make a change in the method of paying blowers and flatteners from piece price to day price, and insisting upon quality. There is probably no prospect that the workmen will consent to such a change in methods, but the facts above set forth are nevertheless very interesting, as showing the changes that come about in demand, even in staple articles like window-glass through changes in fashion.

Now that the Finance Department has once issued treasury bills, we hope that they will adopt the usual and proper practice of all governments when temporary loans in anticipation of revenue are required; i.e., advertise for tenders for such amount as they require,

and take the money on treasury bills from the banks or others offering it at the lowest rate. The business of the country should be done in a public and impartial manner, and by issuing treasury bills in this way the Government obtains money at the best rates, and all those having money to lend have an equal chance to place it on the security offered. The great advantage of treasury bills is that many banks and loan and insurance companies would be glad to lend money on a security which could be readily used in case the money was suddenly required; and would be willing to make such a loan at a comparatively low rate.

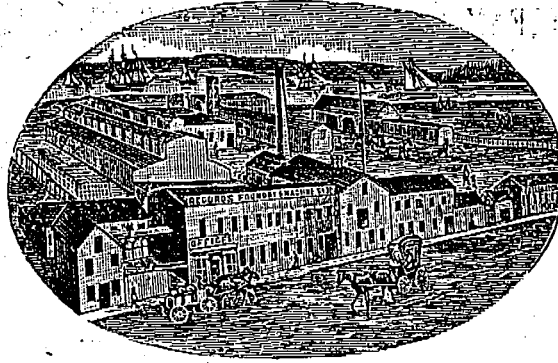
A Correspondent at Bathurst, N.B., reports that work on the Caraquet Railway is still making good progress. In addition to the ten miles completed last fall, there are 25 miles graded, which brings it down to Young's Caraquet. There are now twenty miles in good running order to Clifton. Between 500 and 600 men are daily employed, and the Caraquet bridge will be commenced this week. One thousand tons of rails are now on their way via Halifax and four hundred more will leave shortly. This will be enough to complete forty miles, the distance to be finished this fall.—Large quantities of lobsters, mackerel, etc., are being daily shipped to Great Britain and the neighboring Republic.—The farmers have finished their hay and are now busily engaged in harvesting their grain, the weather being very favorable for them.—The contractor is making good progress with the new Post Office and Custom House.

INGENIOUS INVENTION.—A patent has been issued to a man of Gallipolis, Ohio, for a pair of scales which announce, with unerring correctness, the value of any number of tons, pounds or ounces at any price. For instance a ham is placed on the scales, its weight is 12½ pounds, and the price is 12½ cents per pound. weight is moved along the scale beam until it balances the ham. In the notch where this weight stops will be found the worth of the meat in dollars and cents to a fraction. Again, suppose a child comes to the grocery for 50 cents worth of tea that is selling at 78 cents per pound, one indicator is set at 50 and the other at 78, the tea is poured into the scoop until the scales balance when the amount is found to be as correct as if several minutes of valuable time had been employed to weigh it and figure out the price in the old way. The invention can be applied to druggists' scales, stock or letter scales, and will, doubtless, cause a revolution in the scale business generally. It is pronounced to be so simple that a child can learn to use it in a few moments.

If those who complain that the lower provinces are unable to compete with the west in manufactures, would stand at the N. B. R. depot in St. Stephen some morning at the time of the departure of the train, they might see something that would somewhat astonish them, and perhaps carry with it the conviction that their wallings in this respect are entirely without foundation. On a recent morning the train carried away a large quantity of confectionery for Montreal and Toronto from Ganong Bros' establishment, nine cases of tools, and five

RECORD FOUNDRY & MACHINE CO.

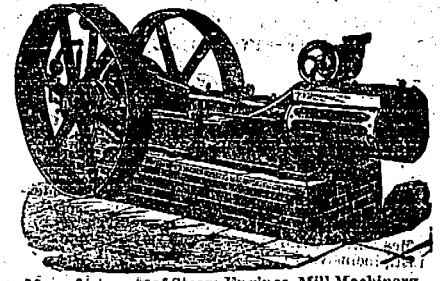
Manufacturers and Wholesale Dealers in
FLAWS, STOVES, MACHINERY,
 SINKS, WATER PIPE, COLUMNS,
 Tin-ware, Hollow-ware, and Castings
 OF ALL KINDS,
 IN BRASS AND IRON.



Illustrated Catalogue sent on application.
A. E. PETERS,
 President,
G. F. ATKINSON,
 Secy.-Treas.
JOSHUA PETERS,
 Manager.

MONCTON, N.B.

ROBT. B. ALLAN. WALTER H. ALLAN.
Union Foundry,
 ALLAN B. ROTHERS,



Manufacturers of Steam Engines, Mill Machinery
 and Ship Work of all kinds.
CARLETON, ST. JOHN, N. B.
 St. John Office, 19 Water Street.

THE MOLSONS BANK.

The Shareholders of this Bank are hereby notified that a dividend of

FOUR PER CENT.

upon the capital stock has been declared for the CURRENT HALF-YEAR, and that the same will be payable at the office of the Bank in Montreal, and its Branches, on and after the

First day of OCTOBER next.

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

THE ANNUAL GENERAL MEETING

of the Shareholders of the Bank will be held at its Banking House, in this city, on

Monday, the 12th of October next,

AT THREE o'clock in the afternoon.

By order of the Board,

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 27th August, 1885.

MONTREAL WHOLESALE MARKETS.

Sept. 3, 1885.

Although it has been difficult to detect increased life or activity in any one department this week, business in the aggregate continues moderately large and there is no abatement of the satisfactory conditions of general trade previously referred to. Money loaned on call at 2 to 3 per cent. The street rate for money in London to-day was 1/2 per cent. The stock market during the week has been irregular with the bull feeling prevalent. This morning prices were firm, but little was done outside of Passenger and Gas stocks. \$2,000 Dominion 5 p. c. bonds sold at 100. Business was also dull at the afternoon board. During the day Bank of Montreal sold at 202, Toronto at 187 and 187 1/2, Merchants at 116, Commerce at 127 1/2, Telegraph at 128, Richelieu at 61 and 60 1/2, Passenger at 118, 117 1/2 and 118 1/2, Gas at 188 1/2, 189, 189 1/2 and 189 1/2 and North West at 41s. Sterling has been weak in New York in anticipation of cotton bills coming into the market. Here Sterling Exchange between banks sold to-day at 87-16 to 89-16 prem. for 60 days sight, demand 8 13-16 to 9; New York funds, 1-10 to 1-32 discount. New York Sterling—Posted 4.83 and 4.85—Actual 4.82 1/2 to 1/2 and 4.84 1/2 to 1/2; cables, 4.84 1/2 to 4.85. The following were the total sales and highest and lowest prices of leading stocks for the week:—

THE ST. JOHN BOLT & NUT CO., - - ST. JOHN, N. B.,

MANUFACTURERS OF

Track Bolts, Machine Bolts, Bridge Bolts, Building Bolts, Plough and Guard Bolts, Blank Bolts, Lag Screws, Turn Buckles, washers, Fish Plates, Cap Screws, Hexagon Nuts Square Nuts, Smokestack Rivets, Boiler Rivets, Bolt Ends, Etc.

Hot Forged Nuts

Equal to any imported. Half-inch and smaller. Also:

Stove Rods, Stove Flange, and Carriage Rivets and Tank Rivets of every description.

All Goods made from the best Londonderry Refined Iron.

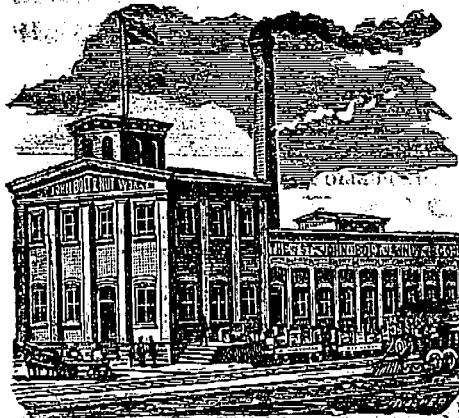
FACTORY IN PORTLAND, ST. JOHN, N. B.

LEVI H. YOUNG,

MANAGER.

J. E. E. DICKSON,

SECY.-TREAS.



boxes of axes for Montreal from E. Broad & Sons' factory, four cases of larrigans for Montreal from C. B. Eaton & Co.'s factory, ninety-one cases and thirteen bales for Montreal and fourteen cases and two bales for Toronto from the cotton mill.—St. Croix Courier.

Of the 182,240 tons of tin plates and sheets exported from Great Britain in the first seven months of the present year 137,477 tons, or 75 1/2 per cent went to the United States. The *Iron World* accounts for it thus: It is an old story now, but for the benefit of the rising generation, and as a warning to all future secretaries of the treasury, it seems necessary to repeat again that Secretary Fessenden, in his innocence, decided that the tin-plate of commerce (that is, sheet iron coated with tin) were plates of tin! It was owing to this decision, together with the failure of subsequent secretaries of the treasury to right it, that the United States has no tin-plate industry to-day, and that the few works that were started under the belief that the tariff act meant what it said are now in ruins.

Paper is made in France from hop vines, and it is claimed that the fibre secured is the best substitute for rags yet obtained, as it possesses great length, strength, flexibility and delicacy. It may be to the advantage of papermakers near hop-growing districts to investigate this matter, for the vines are now a waste product,

and if they are properly adapted for fine paper, as is claimed, a valuable stock has been running to waste. Bean and pea vines belong in the same category.

ATTEMPTS have been made with considerable success in German railways to diminish the swaying of engines, and with it the wear of the rear driver flanges, by making the tender coupling more or less rigid laterally; and, indeed, four-wheeled locomotives have been used on some roads for fine engines by having heavy shoot bolts on each side entering sockets on the tender, and thereby preventing either vertical or horizontal swaying.

FIRE RECORD.

ONTARIO, Hamilton, Aug. 31.—T. Boggs' furniture store damaged, loss \$3,000, insurance not stated. London, 31.—Lumber yard of Thos. Foreman, loss \$250,000, insurance not yet received. Kingston, Sept. 1.—Building occupied by J. Hoffner, Mrs. Davey and O. Stalley, Hoffner insured for \$7,000, in Watertown Isolated, damage to buildings covered in Guardian and Mercantile. Lindsay, 1.—Jno. Payne's store, loss \$4,000; insurance: London Assurance \$1,500, Hartford \$1,000. Loss on building \$500, insured in Western.

Quebec, St. Casimir, Aug. 31.—F. Trottier's match factory, loss, 600, no insurance. Montreal, Sept. 1.—R. Newell's carpenter shop, loss \$100, covered by insurance.



Notice to Contractors.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Armouries, Drill Hall, Montreal," will be received at this office until TUESDAY, the 15th day of September inst., inclusive, for the construction of

ARMORIES AT THE DRILL HALL, MONTREAL.

Plans and Specifications can be seen at the Department of Public Works, Ottawa, and at the office of A. Raza, Esq., Architect, Montreal, on and after THURSDAY, the 3rd instant.

Tenders must be made on the printed forms supplied.

Each tender must be accompanied by an accepted bank cheque, made payable to the order of the Honorable the Minister of Public Works, equal to five per cent. of the amount of the tender, which will be forfeited if the party declines to enter into a contract when called upon to do so, or if he fail to complete the work contracted for. If the tender be not accepted the cheque will be returned.

The Department will not be bound to accept the lowest or any tender.

By order,
A. GOBELL, Secretary.

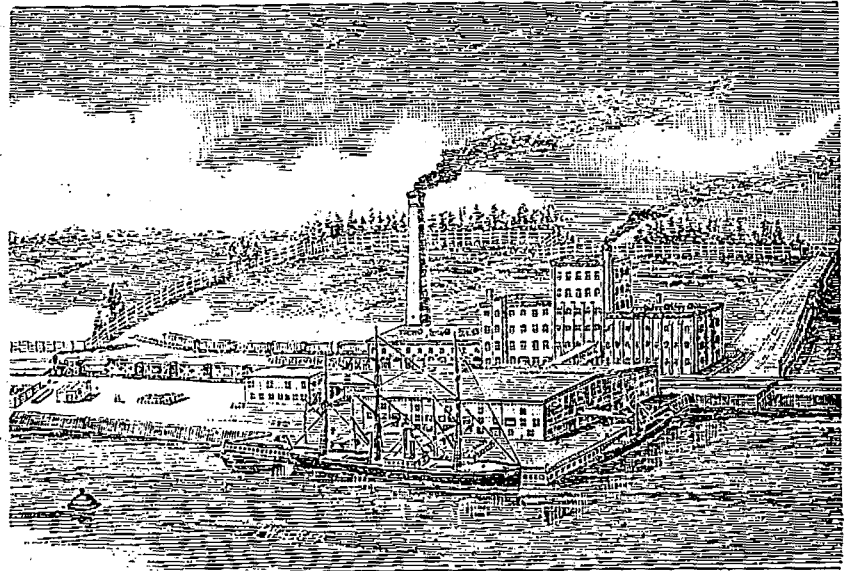
Department of Public Works,
Ottawa, 2nd Sept., 1885.

Banks.	Shares.	Highest price.	Lowest price.
Commerce	105	127½	127½
Merchants	167	116½	115
Molsons	46	125	123
Montreal	136	202½	201½
Ontario	25	108½	108½
Peoples	10	79	77
Toronto	185	187½	186½
<i>Miscellaneous.</i>			
Can. Pac. Ry	125	45½	45
Dom. 5 p.c. Bonds ..	\$2,000	100	100
Dundas Cotton	50	48	46
Gas	595	189½	188½
Harbor Fives	\$10000	104	104
Mon. Tel. Co	29	123	128
N. West Land	25	41	41
Passenger	1110	119½	117½
R. & O. Nav. Co	1270	61	59

ASHES.—Receipts are light. Sales of first pots during the week at \$3.85 to \$3.95 as to fares. Market closing rather easier. Seconds \$3.40 to \$3.50. Pearls a sale of 35 bris early in the week on terms which did not transpire—understood to be about \$4.90 for very choice fares of first sort—the demand continues languid. Receipts since 1st January 3519 bris Pots, 249 bris Pearls. Deliveries 4033 bris Pots, 321 bris Pearls. Stock in store Wednesday evening 942 bris Pots, 145 bris Pearls.

COAL AND WOOD.—The market for American anthracite has been moderately active at former prices. The unsettled state of affairs at the mines is offset by an upward tendency in freights added to the fact that the bulk of the winter supply has yet to arrive here, stocks being comparatively light. A despatch from Philadelphia says:—"The Philadelphia and Reading Coal and Iron Company announces an advance in the prices of anthracite coal, to take effect September 1st of ten cents per ton on stove and twenty cents on egg over the ruling prices for August. This, however, is from ten to twenty-five cents lower than on June 1st. The Pennsylvania Coal Company and Delaware and Hudson Canal Company have decreased their prices, and their object, it is said, is to force the Delaware, Luckawanna & Western Railroad Company to favor a suspension of mining. The Reading Railroad Company op-

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REFINED SUGARS

Consist Solely of the Product of RAW SUGARS REFINED.

Neither Glucose, Muriate of Tin, Muriatic Acid, nor any other Foreign, Deleterious or Fraudulent Substance whatever is, or ever has been, mixed with them. Our

SUGARS AND SYRUPS are absolutely Unadulterated.

PORTLAND FORGE AND SHIPS' IRON KNEE MANUFACTORY, J. A. & W. A. CHESLEY,

— CORNER OF: —

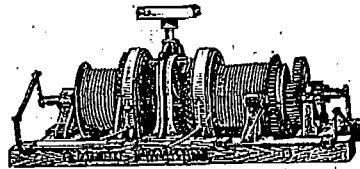
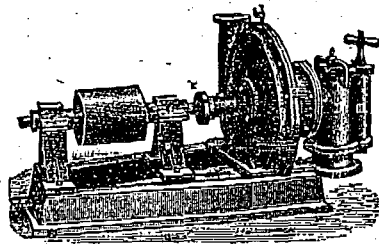
HARRISON STREET AND STRAIGHT SHORE ROAD,
PORTLAND, - - - ST. JOHN, N. B.

Manufacturers of Shafting, Ships' Iron Knees, Windlass Necks, Windlass Breaks, Locomotive Frames, Piston and Connecting Rods, Truck, Engine and Car Axles, Davits, Truss Bows, and all kinds of Hammered Shape. Diploma awarded at New Brunswick Exhibition of 1880 for assortment HEAVY FORGINGS, consisting of Locomotive Frames, Locomotive Engine Axles, Shafting, Ships' Iron Knees, &c, with Special Commendation for Excellence of Workmanship. Also, Special Diploma for Hammered Ships' Knees.

poses a stoppage next month, and will use every endeavor to continue work on full time." There is an increased demand for soft coal and prices are firm. Cordwood is unchanged. We quote American anthracite at wholesale as follows:—Stove, \$5.65; nut, \$5.35, and egg and furnace, \$5.15. Ordinary distributing prices, are: stove, \$5.75; chestnut, \$5.50; egg and furnace, \$5.25. Cape Breton, \$3.10 to \$3.20; Pictou, \$3.30 to \$3.50, as to mine; Scotch steam at \$4 to \$4.10; Welsh anthracite, \$4.50. Cordwood—Yard prices per long cord (cartage 50c extra) are as follows:—Maple, \$6; birch, \$5.50; beech, \$5; tamarac, \$4.50; hemlock, \$4. Wharf prices about 50c lower.

DAIRY PRODUCE AND PROVISIONS.—The butter market has been without change. Creamery and choice dairy maintain the improvement noted last week but transactions have been

moderate. The sale is reported of 125 pkgs of creamery at 21c and there are orders in the market which will probably be filled at about our quotations. Choice jobbing selections realize a little more. Cheese on spot has ruled quiet but there is considerable talk about operations in the country and unfounded rumors have circulated to the effect that Montreal dealers have renewed offers to contract balance of season at 8c, 9c and 10c. Liverpool advices quote 40s and the New York market is dull. At London, Ont., 20,795 boxes were offered, of which 8,000 were August and the balance July. There were sales of 11,086 boxes at 7½c to 8½c. The ruling price at Utica this week was 7½c, the bulk being August with a little of late July. Total sales 13,826 boxes at 7½c to 8½c. Little Falls market was also better. Transactions were 173 boxes at 7½c, 3,473 at 7½c, 2,858 at 8c, 569 at 8½c and 900 commissions. On this market fine to finest August is quoted at 7½c to



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WELLAND, ONT., MANUFACTURERS OF

Dredges, Derricks, Hoisting Engines & Horse Power Hoisters,

CENTRIFUGAL PUMPS, and other Contractors' Plant. Also WRECKING PUMPS.

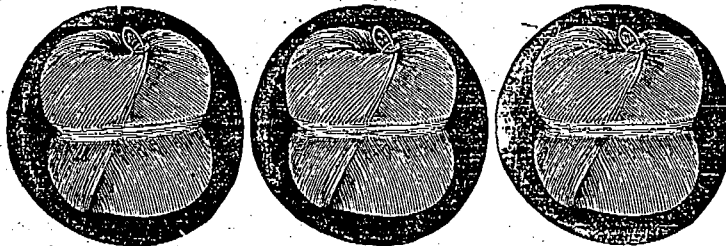
COOPER, FAIRMAN & CO., Agents, Montreal.

NEW BRUNSWICK CORDAGE WORKS,

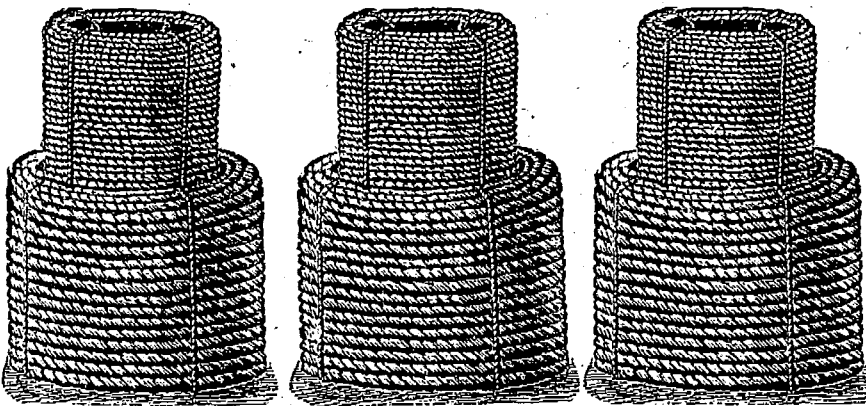
PORTLAND, NEW BRUNSWICK,

THOS. CONNOR & SONS, Proprietors,

Manufacturers of all kinds of Hemp and Manilla Cordage, Binder Twine, etc., etc.



SEND FOR PRICE LISTS.

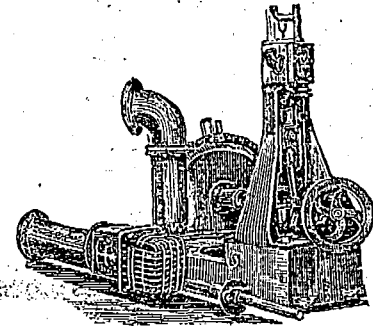


8½c; July 7 1-4 to 7 3-4.—Provisions.—Fresh eggs were steady and sold at 13c to 14c, the demand being fair. In lard and cut meats there has been an average trade at steady prices.

DRUGS, CHEMICALS AND DYE STUFFS.—Business has continued fair for the season of the year. American camphor has dropped 3c per lb. As regard cantharides the advance is maintained for Russian which are likely to be marked still higher and Chinese are advancing in sympathy. We quote Russian \$2.25 and

Chinese \$1.75. Oil of lemon keeps advancing, extra superfine being worth \$2 to \$2.50. Turning to heavy chemicals we note an improved demand for bleach and soda-ash which are much stronger on the other side. Since our last there has been a further rise in bleach of 10s per ton. Caustic is also more active and firm. Dye stuffs.—Sumac is firm and likely to go higher; cutch also keeps firm. Cutch 7½c to 8c; Sumac \$90 to \$100 per ton for prime brands. Extract of logwood 7½c; chip logwood 1½c to 2c. Archil 27c to 30c per lb. for concentrated.

W. W. HOWELL & CO.,
MACHINISTS,



Manufacturers of Steam Engines, Pumps, Mill Machinery, Shafting, Pulleys, etc.,
121 to 125 Lower Water Street,
HALIFAX, N. S.

Dry Goods.—The timidity of some buyers in the West, on the small-pox scare, which is confined almost exclusively to the North-East of the city, where no business of a wholesale nature is done, has somewhat limited the week's trade. Within the last day or two, however, things have assumed a more cheerful aspect, there is a confirmation of some orders and others held for further advice are being urged forward. Travellers selected for the sorting trip are beginning to prepare their samples, and the feeling is that a satisfactory volume of orders will be the result. Remittances are not expected to show decided improvement till a little later, but a number of people anticipated notes due on the third and fourth insts. by several days. The city retail trade is decidedly quiet, the delay in the opening of the schools having kept many of our best citizens in the country with their families. Wholesale stocks are in good shape and prices seem to be well maintained. The city is generally visited by buyers from the middle of August to the middle of September, after travellers have reached home from their regular fall trip, and as fewer have come than usual the special trip now being entered upon should be a successful one. July and August as a rule were fairly good months. One house sold more goods in August by \$10,000 than they did in August last year.

FISH AND OILS.—There has been a further decline in Cape Breton herrings and we quote \$4.50 to \$4.75. Dry cod quiet at \$3.50 to \$3.60. Canned mackerel are down and worth \$2.75 to \$3. Canned lobsters continue steady at \$5.65 to \$5.75. Canned salmon nominal at \$1.30 to arrive. Oils have been quiet and unchanged.

FREIGHTS.—With the exception of deal freights the market is firmer this week. Grain to Liverpool 2s 3d, but more is being asked; to Glasgow 2s. Cattle freights are better and range from 40s to 50s. Deals to London 45s to 46s 3d, to Liverpool 42s 6d to 45s, to Glasgow, 40s to 42s 6d and to Avonmouth 45s. Lumber, to River Platte \$12.75 per 1,000 feet. Butter and cheese to direct ports, 25s per gross ton.

FLOUR AND GRAIN.—The flour market is quiet and steady; movement principally local. Two lots of 4 cars, 1 of 3 cars and one of 6 cars of Strong Bakers' sold at \$4.45. One car of Manitoba Patent Superior also changed hands at \$4.45. Other sales since our last have been 125 bris Fancy \$3.95; 100 choice Spring extra \$4, 1 car Patent Superior \$4.35 and two cars of



THE NOVA SCOTIA GLASS COMPANY, Limited,
NEW GLASGOW, N.S.

ANDREW WALKER, President. A. M. MCGREGOR, Secy.-Treas.

Manufacturers of all kinds of Glassware, and Lamp Chimneys a Specialty.



Hungarian Patent, one at \$5.40 and other at \$5.10. Fresh ground. Fancy and Spring Extra are scarce and firm. Grain—Transactions on spot have been few and far between. Wheat is firmer. Nearly all the old No 2 Winter wheat has been taken and little is left for export. Oats in fair demand. Peas are quiet and easy, although stocks have shown a decrease. Corn is weaker. Last week, 142,000 bushels of wheat and 82,000 bushels of corn were chartered at Chicago for Kingston and other consignments were pending. The following are to-day's British cablegrams:—Floating cargoes, wheat slow; on passage, very little enquiry; Liverpool spot, steady; corn firm. Another despatch said:—Wheat quiet, poor demand, supply large; corn firm.

GRAIN.—Business is fair for the season and prospects are good. The experienced traveller of a leading house, just returned from the country, stated that the crops never looked better, and the wants of storekeepers would be large, stocks generally being light. There has been a fairly brisk movement in new teas at steady prices. Sugars in moderate demand at former rates. Transactions in syrup at 21c and upwards. Molasses dull. Fruit and spices quiet, only a small jobbing demand. Messrs. Dan. Talmage's Sons, of New York, have just received a sample of the first pounding of new crop Carolina rice, made from a consignment of 200 bushels of rough. It shows remarkably well for early cutting. The reports from the producing districts are very favorable for a fine yield, though the hurricane which passed over that section a week ago gave the grain a pretty severe whipping. The loss, so far as can be ascertained, is very trifling, however,

and the outlook for the crop at present is exceeding promising. Choice parcels of domestic and foreign rice at New York remain scarce and under control, with sellers not over anxious to operate though giving all full bids due attention. The demand has come from usual sources, and now pretty full in volume, business making a good seasonable showing. Raw sugar has been only moderately active in New York. Refiners do not require much stock at the moment and, with their product a fraction easier, are bidding offish. As yet, however, no holders have been found who will actually shade value, and former figures are asked all around. Sales of 300 hhds muscavado at 5½c and 3,400 bags Pernambuco at 5c. Refined dull, outside the deliveries made on contract, and the tone easier, many grades showing small shading.

GREEN FRUITS.—There was a slightly better movement this week. Poor to choice apples were unchanged at \$1 to \$2 per bbl, but there was more demand than previously. Oranges easier at \$1.50 per box; lemons \$5.50 to \$9 in chests and cases. American peaches \$2 to \$3 per crate; Canadian \$1.25 per basket. Bartlett pears \$6 per bbl. Bananas.—Held stock light, a car load expected to day. Blue plums have arrived in some quantity and we quote \$1 to \$1.25 per basket. Grapes, Champion, 10c; Concord, 12½c; Delaware, 15c; Almeria, in kegs, first arrivals, \$6.50. Canned fruit quiet; tomatoes a little stiffer, there being fears of a short crop this year. Peaches, 3 lb. tins, per dozen, \$3; tomatoes, \$1.10; apples, 90c. Coconuts \$1.50.

HAY, STRAW AND FEED.—The supply of loose hay has been small and prices are firm at \$8 to \$12 per 100 bundles as to

Vale Coal and Iron Co.

(LIMITED),

NEW GLASGOW, N.S.

W. B. Moore, - - Manager.

Contracts solicited for Coal for Corporations or Railways.

NEW BRUNSWICK

BED GRANITE CO.,

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NEW DOMINION PAPER BAG COMPANY,

BROWN & LEETCH, PROPRIETORS,

Manufacturers of Every Description of Paper Bags & Shipping Tags, Importers and Dealers in WRAPPING PAPERS AND TWINES, ALL SIZES AND WEIGHTS.

Office & Warerooms: 8 & 10 Waterloo St., St. John, N.B.

quality. Straw was quiet at \$5 to \$7. There has been no change in pressed hay which is steady at \$16 to \$17 per ton; straw in bales, \$8 to \$9 per ton; shorts, quiet at \$17 to \$18 per ton; bran, \$14 to \$15, the former for Montreal and the latter for Upper Canada; mollic, \$24 to \$26, as to quality; buckwheat, 65c per bushel.

HIDES AND TALLOW.—A fair business has been done at previous prices, no change whatever being reported in either domestic or imported hides. Tallow has sold at 5½c to 6c, a fraction more being obtained for small and selected lots.

HOPS.—The first lot of 1885 growth was recently received being five days later than the first bale last year. The consignment consisted of 3 bales and was sold at 12½c per lb. On inspection the hops showed excellent quality and flavor, as well as color, which promises well for the new crop. The first bale in 1884 was received on August 26, and sold at 32c. The first bale in 1883 was received on September 10, and sold at 35c. Hop-picking will not be general until next week.

IRON AND HARDWARE.—A few orders for pig-iron have been placed during the week but they have been small. There is not likely to be much business from Western Canada until the end of September when the autumn fairs will be over, orders then may be rather plentiful on account of the lateness of the season. So far, imported iron has not met with any

NEW YORK LIFE INSURANCE COMPANY.

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I desire to engage the services of **COMPETENT and RELIABLE MEN**, in localities where this Company is not now represented.

The requirements for an Agent to succeed are integrity, enthusiasm, intelligence, perseverance and popularity.

Apply, giving references, to

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Insurance.

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BRITISH EMPIRE MUTUAL LIFE Assurance Co. of London, Eng.

ESTABLISHED 1847.

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Head Office, - Montreal.

The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

APPLICATIONS FOR AGENCIES INVITED.

Accumulated Funds, over \$5,000,000
Annual Income, 1,000,000
Canadian Investments, . . . 600,000
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F. STANCLIFFE,

GENERAL MANAGER.

CHIEF INSPECTOR.

DAVID DOWNS.

J. FRITH JEFFERS,

Manager Western Ontario.

LONDON, ONT.

E. HALLAMORE, Inspector,
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GLASGOW & LONDON Insurance Company.

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Every description of Fire Insurances effected at lowest rates.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,743,640 32

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HEAD OFFICE: TORONTO, ONT.

A. M. SMITH, President. **J. J. KENNY, Managing Dir.**
JAS. BOOMER, Secretary.

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

LONDON & LANCASHIRE

Life Assurance Co., of London, England,

LIFE INSURANCE EXCLUSIVELY.

CANADIAN INVESTMENTS Exceed \$300,000
AND INCREASING YEARLY.

Low Rates of Premium.

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Confederation Life Assocn.

The **SECURITY** offered to Policyholders is **UNSURPASSED** by any Company doing business in the Dominion.

Its **PROGRESS HAS BEEN UNEXAMPLED** in the history of Insurance in Canada.

Its policies are **INDISPUTABLE** after three years and **NON-FORFEITABLE** after two years.

Its **PROFITS ARE DISTRIBUTED** upon an equitable basis, resulting in very much larger returns to "Ten payment life" and "Endowment" Policyholders than under the Uniform Bonus plan pursued by some Companies.

Intending insurers will find it for their interest to **EXAMINE CAREFULLY** its system and terms before insuring elsewhere.

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J. K. MACDONALD,
Managing Director.

Manager for Nova Scotia,
AUGUSTUS ALLISON,
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FIRE INSURANCE ASSOCIATION.

(LIMITED)

OF LONDON, ENGLAND.

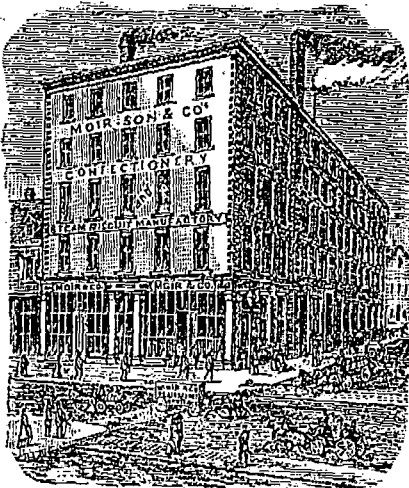
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WILLIAM ROBERTSON General Manager,



LARGEST WORKS IN THE DOMINION.

MAMMOTH WORKS.

MOIR, SON & CO.,

Manufacturers by Steam power of all descriptions of

BISCUITS, CAKES, CONFECTIONERY,

Fruit Syrups, Dessicated Coconut, &c., &c.

SALESROOM, - - - 128, 130, 132 ARGYLE STREET,

HALIFAX, N.S.

G. GIBB, MANAGER.

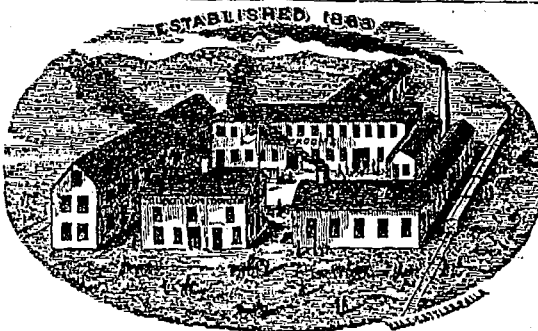
D. McDONALD, SUPERINTENDENT

TRURO FOUNDRY AND MACHINE CO.

ENGINEERS, BOILER MAKERS & FOUNDERS,

MANUFACTURERS OF

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MACHINERY,
STOVES,
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LETTER PRESSES,
IRON BRIDGES,
Ship, Mill,
AND
GENERAL
CASTINGS
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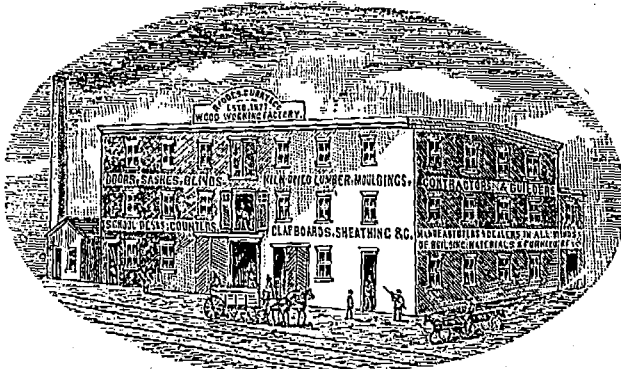
ROTARY SAW MILLS WITH LATEST IMPROVEMENTS.

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MANUFACTURERS AND BUILDERS.



SCHOOL, OFFICE, CHURCH, AND HOUSE FURNITURE.

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Manufacturers of all kinds of
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Brass Castings of all kinds made to
order.

Correspondence solicited.

competition to speak of from American pig-iron. Some few stove manufacturers like American brands and are willing to pay the price for them, but Scotch iron seems likely to hold the general market under existing tariffs, American iron being considerably too high to enter into successful competition. In the English market there has been an advance of 6d. on pig-iron, but makers there are building their hopes principally on American developments and leading houses write that they do not see grounds for a permanent revival just now. Bar iron remains low, and sheet iron, hoop iron and Canada plates are all lower than they have been for years. Tin plates are reported slightly firmer. A strike is impending among the chain makers in England, and this is hoped will cause an advance, as prices have been exceptionally low. Speaking of lead, a letter received by last mail says:—"Although quoted dull and lower it is not readily obtainable owing to want of shipping opportunities from Spain on account of the cholera." At a meeting of the local nail manufacturers this week it was decided to continue former prices. In the card list of steel mills it was decided to make a distinction between American and Canadian pattern. The quotation for 3 dy. fine American pattern is \$5.55 per keg and for 3 dy. American or Canadian \$4.05. A fair demand for nails is reported. At a meeting of the American Western Nail association recently, it was decided to reaffirm the \$2.25 card, which is equal to \$2.10 cash by the carload. It was also determined to stand out for the scale of wages offered the nailers on the 1st of June, and against which the latter have been on strike. Warrants are cabled firmer and 1d higher at 41s 7d. Middlesborough No. 3 foundry at 32s. Ingot tin in London is quiet at £91 5s. Best selected copper is at £48. Ohlil bars at £42 12s 6d and soft Spanish lead at £11 12s 6d.

ESSON & CO.,
COMMISSION MERCHANTS,

Importers and Wholesale Dealers in
American and West Indian Produce,
Teas, &c.

HEAD OF CENTRAL WHARF,
HALIFAX, - - - - - NOVA SCOTIA.

MACKINTOSH & CO.,

Commission Merchants in
BUTTER, CHEESE, &c.

MACKINTOSH & CO.,
Jericho Warehouse, HALIFAX, N.S.
Cold Storage for Butter and Cheese.

LIVE STOCK.—Receipts by G. T. R. for the past week were:—Cattle, 2,896; sheep, 2,133; calves, 22; hogs, 662. Ditto by C. P. R.:—Cattle, 500; sheep, 394; hogs, 120. The export trade was less brisk as the receipts were moderate, prices were firm. Cattle sold at 4c to 5½c. The quality of sheep offering was not of the best and we noted sales at 3½c to 3¾c. Hogs sold at lower prices, namely 5c to 5½c. Calves \$4 to \$6 each. Total exports of beef to date 8,552 quarters, against 9,633 last year; total shipments of cattle 43,012 head, an increase of 8,185; total exports of sheep 30,454, a decrease of 5,496 compared with last year. The British market has again advanced ½c on the week, prime Canadian steers having gone from 13½c to 14c per lb. Receipts from all sources being light there was a good steady demand. Supplies of sheep were not so excessive but the market is slow to improve and best sheep in Liverpool are still quoted at 12c.

LEATHER, BOOTS AND SHOES.—Since last week there has been no particular change in these markets. Manufacturers are cutting up a great deal of leather in the aggregate, but, however profitable their trade may be, tanners and leather merchants are not making much for their trouble, the market being periodically swamped with stock from Quebec, much of it of poor quality and which is generally sold at a slim margin of profit, if any. Some of our factories have orders ahead for several months, and the fall trade, it is hoped, will be fully equal if not in excess of last year's. From the States increased shipments of leather are being made to England, but the profit to the exporter is almost nil in most cases and entirely so in others. Holders, however, are overburdened with stock and are only too willing to find an outlet for it, if cost is covered.

PETROLEUM.—The market is firm and the demand is on the increase. Single bbl. lots have sold at 18½c. Car lots on spot 16½-8c, equal to 13½c at Petrolia.

Wool.—The situation is unchanged, and the movement during the week has been only moderate. Prices as quoted elsewhere are steadily adhered to. A report of the New York market says:—Supplies have been offered with a great deal of indifference in the majority of cases, and holders evidently have found nothing to alarm them over the general prospect. From a few quarters of late has come complaint of what is called the fall and hardening cost of wool, and there is also evidence of a trifling shrinkage of demand, but some of the most desirable manufacturing concerns may be considered as among present negotiators, and making very fair bids.

WINDSOR FOUNDRY COMPANY,

—) MANUFACTURERS OF (—)

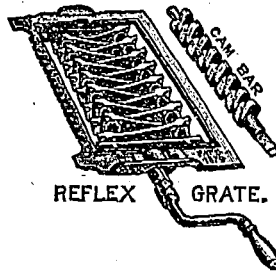
Stoves, Ranges, Base-Burners, Etc.,

—INCLUDING—

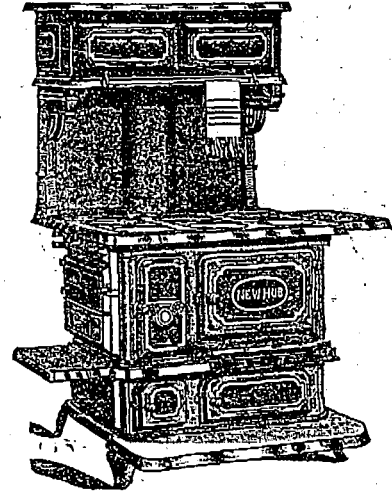
New Silver Acorn Wood Cook, New Brilliant Coal Cook, Delmonico Range,
Also, **THE NEW HUB RANGE WITH PATENT REFLEX GRATE,**
Of which we have obtained the right to manufacture for the Dominion of Canada.

"THE NEW HUB."

PATENT REFLEX GRATE.



REFLEX GRATE.



LARGE VARIETY OF PARLOR, OFFICE AND HEATING STOVES,

Also, Ships' Castings, Patent Iron Windlass and Power Capstans.

Office and Warerooms, **WATER STREET, WINDSOR, NOVA SCOTIA.**

SEE ILLUSTRATED CATALOGUE AND PRICE LIST ON APPLICATION.

Carpet wools are in firm position, though most of the supply going to the mills is on previous contract. It is intimated that some addition to the carpet mills in this vicinity will be made shortly.

JOSEPH E. SEAGRAM,
DISTILLER,

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT & "OLD TIMES"
WHISKEY.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, Sept. 3, 1885.

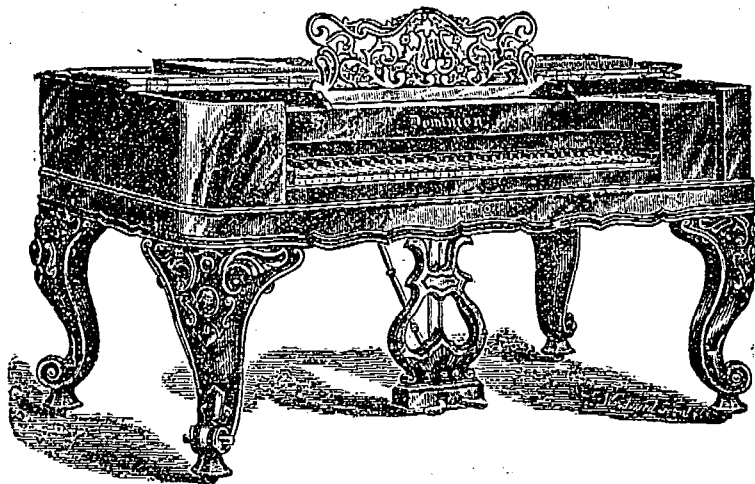
There has been a moderate movement in wholesale departments this week, and from the enquiry heard a good trade is anticipated in the near future. The feeling is good, and staples are as a rule firm. In dry goods the demand is fair for sorting-up lines, and it is expected that large lines of staple will be placed later. The display of millinery is good, and a fair demand

exists. Payments generally are fair. The money market is quiet and rates unchanged. Call loans on bank stock rule at 4½ to 5½ per cent, and on debentures and miscellaneous securities at 3½ to 4. Time loans are quoted at 6 per cent. Prime commercial paper is discounted at 6 to 6½ per cent and ordinary at 7 to 7½. Sterling Exchange is dull and easier; 60-day bills between banks are quoted at 108½, and across the counter at 108 7-8 to 109. Demand bills 108½ to 109. The stock market has been less active and prices a trifle easier. The sales reported the past few days were: Montreal at 202, Ontario at 108, Toronto at 186½ and 186½, Commerce at 127½ and 127½, Imperial at 126, Federal at 96½, Dominion at 200½ and 200, Standard at 115½, Building and Loan at 105, Farmers' Loan at 113½, London and Canadian at 146, and Northwest Land at 41s. Ontario sold to-day at 108 and 108½ and Toronto at 187 and 187½. Following are prices bid to-day as compared with those of last Thursday:

Banks.	Bid	Bid	Loan Cos.	Bid	Bid
	Aug. 27	Sept. 3		Aug. 27	Sept. 3
Montreal..	201½	201	Can. Per.....	201	201
Toronto ..	186½	187	Freehold.....	166½	166½
Ontario...	108	108	Western Can...	190	190
Merchants	114½	116	Bldg. & Loan..	104½	104½
Commercer	127½	127	Farmers' Loan..	113	113
Dominion	200	200	Lond. & Can'du	144½	x144
Hamilton	124	124½	Landed Credit..	122	123
Stand'd...	115	115	National Invt...	.....	.....
Federal...	95	96	Ontario Loan...	123	123
Imper'l...	126	125	Hamilton Prov..	125	125½
Molsons...	.....	.....	Imperial Sav...	110	111

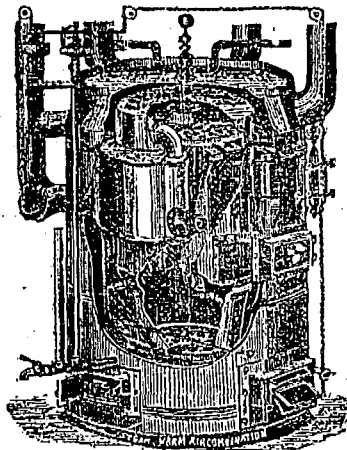
Write for Illustrated Catalogues, or call and Examine the

DOMINION PIANOS & ORGANS,

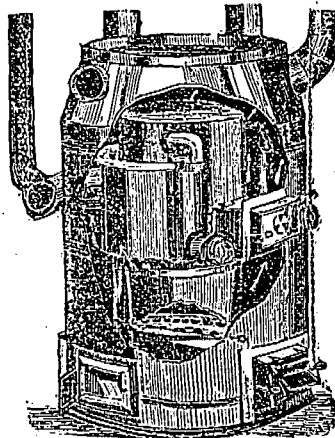


at **L. E. N. PRATTE'S,**
Wholesale and Retail Agent,
1676 NOTRE DAME STREET,
Montreal.

VISITORS WELCOME.



FURNACES COMPLETE,
PRICES FROM \$50 TO \$1,000.
SEND FOR CATALOGUE.



WARM AIR AND STEAM COMBINATION.

WARM AIR FURNACE.

J. F. PEASE FURNACE COMPANY,

MANUFACTURERS OF THE

CELEBRATED ECONOMY FURNACE,

87 Church Street,

TORONTO, Ont.

Also: SYRACUSE, N. Y.

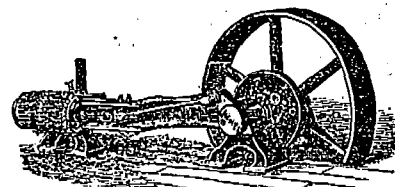
BUTTER.—The demand for choice lots has been equal to the supply, and prices have ruled firm. In a jobbing way the best butter is selling at 15c to 16c, and ordinary at 12½c to 13c. There is a little export demand, with purchases at 12½c for new and at 6c to 7c for old. Cheese is in better demand, and firm; fine is jobbing at 8c to 8½c and good at 7½c. Eggs are in moderate supply and prices are unchanged; case lots rule at 1c to 1½c a dozen.

COAL AND WOOD.—The coal trade is quiet and prices unchanged. Stove and nut sells at \$5.75 a ton, egg and grate at \$5.50. Wood is unchanged at \$4.50 per cord for the best hard, \$3.50 for second quality and \$4 for pine,

COAL OIL.—The market is firmer and the demand fair. Five to ten barrel lots sell at 16½c per gallon, single barrels at 17c and carbon safety at 19c. American oils unchanged at 23c for prime and at 26c for water white. Crude firm at 91c to 92c per barrel in Petroleum.

DRUGS.—A fair trade is reported and prices rule steady. Turpentine is quoted at 58c. to 60c a gallon; alcohol at \$3.27 per gallon; castor oil at 9c to 11c; opium at \$3.75 to \$3.90; glycerine, 17c to 20c; quinine, \$1 to \$1.05; morphia, \$2.00 to \$2.15; bicarbonate of potash, 18c

OXFORD FOUNDRY AND ENGINE WORKS.



R. WHITELAW, Proprietor.

Manufacturer of Buckeye Automatic Cutoff, and other Engines. Also, all kinds of Mill and other Machinery. Boilers of all sizes. Iron and Brass furnished by contract, or to order.

WOODSTOCK, Ont.

—ESTABLISHED IN 1861.—

J. H. LEBLANC,

WHOLESALE DEALER IN

OSTRICH
AND
VULTURE **Feathers.**

OFFICE AND FACTORY:

547 Craig Street, 547.

P.S.—The Trade is respectfully requested to remember the following:

According to a new process which I possess, I can dye Plumes and Feathers to any color whatever, and this in less than ten minutes.

A. R. CLARKE & CO.,

Works—163 to 159 Eastern Avenue.

Office—28 Front Street East, Toronto, Ont.,

LEATHER MANUF'RS.

Glazed, Brush, Satin and Wax Calf; Glazed, Pebble and Dongola Goat, and Brush Kid. All colors in Calf, Goat, Sheep and Skivers, for Shoe Manufacturers, Bookbinders, Trunk, Bag and Pocketbook Manuf'rs, Hatters, Upholsterers, &c.

potass iodide, \$4 per lb; tartaric acid, 55c to 60c; cream of tartar, 33c to 35c; linseed, raw, 66c; do, boiled, 68c; best Dutch madder, 12½c to 14c; cochineal, 40c to 45c; camphor, 38c to 45c. Oil of peppermint easier, \$5.50 to \$5.75.

FLOUR AND GRAIN.—Flour is in rather better demand, and prices are firmer. There is not much disposition to sell, but there is also no export demand. Superior extras sold the latter part of last week at \$3.90, and yesterday at \$3.95. Extras sold at \$3.70 to \$3.75, and spring extras at \$3.65. Patent are quoted at \$4.20 to \$4.50. Stock in store 2,500 barrels, the same as last week, as compared with 1,622 barrels at the corresponding period of last year. Wheat has been very dull this week, and prices are purely nominal. The demand is confined to local wants, which are small. Spring is firmer than fall in consequence of bad crop reports, and holders are not willing to sell. No 1 Spring is quoted at 87c to 88c. No. 2 at 85c, No. 2 fall at 82c to 83, and No. 3 fall at 80c to 81c. The stock in store is 136,594 bushels as compared with 81,735 bushels at the corresponding period of last year and 115,445 bushels in 1883. Barley is dull and nominal at 55c to 65c; no sale of ear lots of new crops yet. The stock in store is 10,730 bushels as compared with 2,072 bushels at the corresponding period of last year, and 30,517 bushels in 1883. Oats have been in fair demand and firm, there being sales at 33½c on track. The stock in store is 6,542 bush. as compared with 750 bush at the corresponding period of last year and 700 bushels in 1883. Peas dull and prices nominal,

COAL! COAL!

— CHOICE —

WISHAW SCOTCH STEAM

COAL

IN

LOTS TO SUIT,

Ex-ship or Delivered.

Hand-Picked Grate Coal.

THE DOMINION
COAL & SHIPPING COMPANY,
"Herald" Building,
Victoria Square, MONTREAL.

WM. CLARK'S
Canned Meats, Prepared Meats,
SOUPS, &c.

The steadily increasing demand which exists for these goods, is the best guarantee of their merit, and fully indorses the public testimonials which have been awarded them at all Canadian Exhibitions.

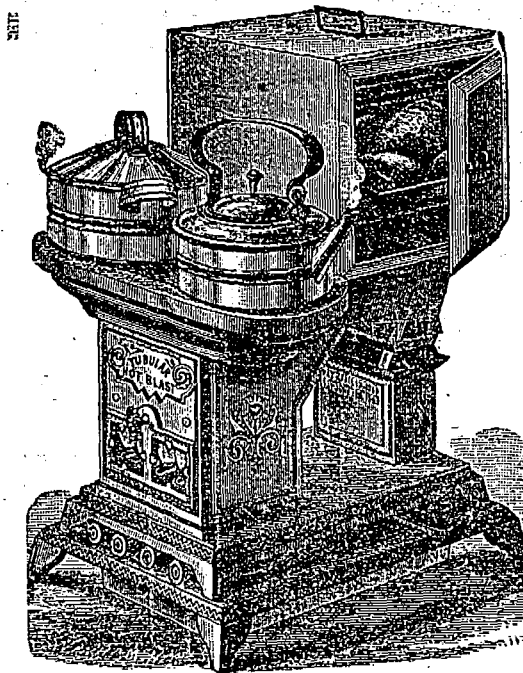
All mail orders carefully executed, promptly despatched and invoiced at the lowest prices.

WM. CLARK,
Canal Bank, - - Montreal.

Stock nil. *Rye* also dull with no stock in store. *Bran* quiet and prices higher, car lots being quoted at \$11 to \$12 on track. *Oatmeal* remains inactive; car lots are quoted at \$4 and small lots at \$4.25 to \$4.50.

GROCERIES.—Business this week has been quiet, with no special demand for any article. Sugars are firm at 5½c to 5¾c for bright to choice Porto Rico, and at 67-8c to 7c for granulated. Coffee steady; Rio quoted at 9c to 10½c; rice easier at \$3.37½c to \$3.62½c. Fruit quiet; London layers scarce and nominal; black baskets, \$3.25 to \$3.50; loose muscatels, \$2.25 to \$2.40; new sultanas, 8c to 6½c. Prunes, Bosnia, 5c to 6½c; do, French,

DEITZ HOT BLAST OIL STOVE



Will do the work of a No. 8 Cooking Stove on 2 cents per hour for oil.
Send for Circulars.

Doherty Manufacturing Co.
SARNIA, ONT.

Hon. JEAN BLANCHET, M.P.P., Presd. W. V. HUTCHINGS, Vice-Presd. JAMES KING, Sec'y and Treas.

— THE —
ASBESTOS MINING & MANUFACTURING CO.
OF CANADA. (Limited.)

The most Liberal Discounts given to the Trade. All goods Manufactured by this Company are Warranted of the Best Quality and Pure Asbestos.

For prices, samples, and all information regarding Crude Material and Manufactured Goods, address or apply at Company's Office.

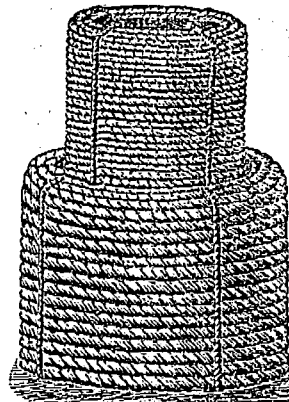
Miners and Manufacturers of

ASBESTOS GOODS.

Asbestos Steam Rope Packing, Asbestos Prepared Loose Fibre, Asbestos Wick or Valve Packing, Asbestos Mill Board Packing, Asbestos Journal Packing, Asbestos Crude, Ground and Powdered, Asbestos Flooring Felt, Asbestos Pipe and Boiler Covering, Asbestos Cement Covering, Asbestos Gaskets, Asbestos Retort Cement.

Office, 13 BELL'S LANE, | Factory, ST. CHARLES STREET,
QUEBEC, P. Q.

Contracts taken to supply Foreign Markets with prepared Loose Asbestos Fibre.



4c to 4½c. Tobaccos in good demand; myrtle navy, 58c; solaces, 42c to 53c.

HIDES AND SKINS.—There is a fair trade in hides and prices rule firm. Sales of cured are reported at 87-8c to 9c, with all offering taken freely. Green are unchanged at 8½c for No. 1 steers and at 8c for No 1 cows. *Calfskins* are nominally unchanged at 11c to 13c for green. *Pelts* and *Sheepskins* are in good demand and higher at 55c. *Tallow* quiet and prices unchanged; rough is quoted at 3c, and winter rendered at 6c to 6½c.

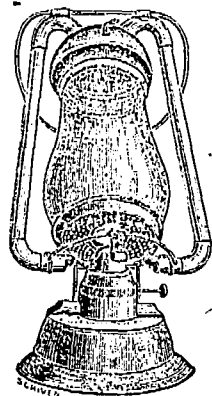
LIVE STOCK.—The receipts of cattle this week have been large, but the quality generally was inferior. There is a good demand for choice steers for export, and they would bring 6½c per lb; a few loads of medium sold on Tuesday at 4½c to 5c. Butchers' cattle are plentiful and easier, with sale at 4c for the best, and at 3c to 3½c for inferior. *Sheep* in moderate offer and prices unchanged; sales at 3½c to 3¾c. *Lambs* in fair demand and firm, with sales at \$2.50 to \$3.25 a head, according to quality. *Hogs* steady; choice bring 4½c to 5½c, and common 4½c per lb. *Calves* sell at \$3 to \$10 a head, according to quality.

J.M. WILLIAMS & CO.,

HAMILTON, ONT.,

SOLE MANUFACTURERS OF

THE PATENT HINGE LANTERN



THE BEST
Lantern
IN THE
MARKET.

For Sale by the Leading Wholesale Trade.



Fac-simile of our Bottle.

The Inland Revenue Department having recently adopted regulations permitting distillers to bottle "in bond," under the supervision of an officer, the product of their own distilleries, we are now enabled to offer the public our

FINE OLD WHISKIES

bottled in accordance with these regulations, and each bottle bearing Excise Officer's certificate as to age of contents. This gives the consumer a perfect and indisputable guarantee as to age, which cannot be obtained in any other way. We are now bottling our celebrated

CLUB WHISKEY

OF 1879

And our Old Rye Whiskey of 1870, 1880, and 1883, which can be had of all dealers. See that every bottle has our name on capsule and cork, and has Excise Certificate over capsule.

HIRAM WALKER & SONS

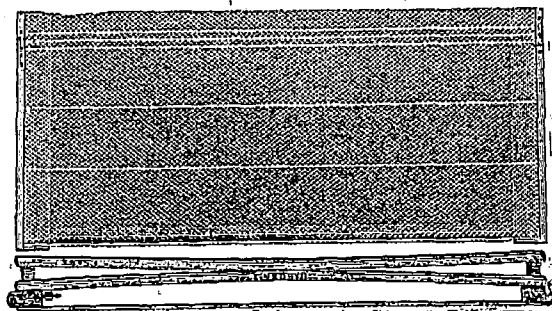
DISTILLERS, WALKERVILLE, ONT.

Provisions.—There has been a quiet trade this week and prices are unchanged. Case lots of long clear sold at 6½c per lb, and Cumberland cut is quoted at 6½c to 6¾c; ton lots 6½c to 6¾c. Hams continue in fair demand and firm; smoked sell at 12c in a jobbing way, and canvassed at 12½c. Lard continues quiet and steady; tinnets are quoted at 8½c to 9c and pails 9½c for small lots. Pork, slow and unsteady; it is quoted at \$13. Hops—Country lots of choice have sold at 10c; brewers have bought single bales at 10c to 12c, new offer at 15c, but no sales reported. White Beans are dull and nominal at \$1 to \$1.10 for small lots of picked.

Wool.—The receipts are only moderate and the demand limited. Holders, however, are firm owing to improved markets elsewhere, and

IRON BED.

—AND—



COMBINED.

MATTRESS

R. THORNE & CO.,

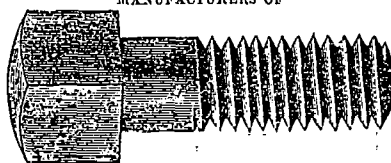
Manufacturers of WOVEN WIRE MATTRESSES, SPIRAL SPRING MATTRESSES.

79 Richmond St. West,

TORONTO.

MYLNE BROS.,

MANUFACTURERS OF



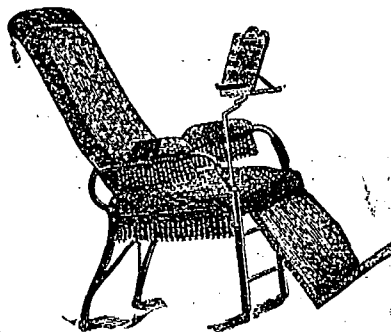
Machine Bolts, Coach Screws, Nuts, Bridge Bolts, Car Bolts, Carriage Bolts, Bolt Ends, Forgings, &c.

Plow and Guard Bolts a Specialty.

SMITH'S FALLS, - ONT.

ASPINALL & ROTHWELL, GALT, - - ONT.,

Manufacturers of and WHOLESALE AND RETAIL DEALERS IN



SELF-ADJUSTABLE EASY CHAIRS. INVALIDS' CHAIRS A SPECIALTY, Etc. Send for Price Lists.

better prices are anticipated. Selected fleece brings 18c per lb. and ordinary to good 16c to 17c. Southdown 21c to 22c. Supers are quoted at 21c to 22c, and extras at 25 to 26c.

AMERICAN MARKETS.

Boston, Sept. 2.—Flour, demand moderate. Sales of Superfine at \$3.25 to \$3.75; Extras, \$3.75 to \$4, including choice bakers, \$4.25 to \$4.65. Patent flour quiet, sales of spring \$5.25 to \$5.50, and winter \$5.10 to \$5.40. Cornmeal, \$2.50. Outmeal, \$4.75 fine, \$5 to \$5.25 cut. Hay, market quiet, sales of fancy at \$23 medium to choice \$19 to \$22. Butter, choice selling well, poorer grades quiet. Extra-creamery quoted 22c to 23c; good to choice 20c to 21c. Cheese, firmer, extra quoted at 8½c to 8¾c; choice 7c to 7½c; common to good 4c to 6c. Eggs, in good demand, sales of Canadian at 16c. Canada Peas quiet at 90c to \$1.15.

FRANK ROBERTSON & CO.,

10 COLBORNE ST., TORONTO.

WHOLESALE IMPORTERS OF

BERLIN WOOLS.

Fingering Wools, Fine Yarns, Materials for Art Needle Work, Arrasens, Chenilles, Felts, Canvas, Plushes, Upholstery Fringes, Perforated Parchment Patterns. IN FINE QUALITIES ONLY.

A. F. ANDREWS,

BRUSH MANUFACTURER,



WINSLOW STREET,

CARLETON, - - ST. JOHN, N. B.

SPECIAL NOTICES.

The manufacture of glass has been most successfully prosecuted in various parts of Canada, notably in New Glasgow, N.S., by the Nova Scotia Glass Co. (limited). This company was established in 1881, with a subscribed capital of \$50,000, all paid up. The plant consists of the following: a glass-house containing a furnace 90 feet square; one wing of 150x40 ft., and another 210x40 feet in dimensions which is used for packing, sorting and storage. The immense furnace has thirteen pots which are heated by gas, this being made directly below in the basement. Here is where the grinding-mill is located, used for grinding clay and making crucibles for melting glass. They also use five glory holes and one lehr for annealing purposes. The motive power is furnished by a twenty-five horse power engine and about 130 employees are constantly at work. In fact these are about the largest and best equipped works in the Dominion and the goods, consisting of table ware, lamps, diamond flint glass, etc., are unsurpassed; an immense business is done in chimneys. Their trade, which is only wholesale, extends to all parts of the Dominion.

Extensive improvements have recently been made in the stove and machine works of A. Robb & Sons, Amherst, N. S. The machine shop is now 90 x 40, the moulding shop 125 x 50 and the stove mounting shop 70 x 30. The existing department is conducted by an employee who has been in the foundry since its opening, seventeen years ago. The retail ware-rooms are connected with the works by telephone. In addition to the enlargement of three of the shops, above noted, a complete change has been made in the arrangement of the various other buildings, and a warehouse has been removed to make a larger space for the freighting and discharging of railway cars. A large track scale has been constructed on the siding so that loaded cars may be weighed as they are bought in. This firm makes a specialty of the Walker warm air furnace, and generally keeps in stock improved varieties of ranges, base burners, cook, parlor, hall, office and shop stoves, farmers' furnaces, plows, vessel stoves, etc. The Messrs. Robb



THE NAPANEE BRUSH WORKS,
NAPANEE, ONT.

C. W. JENNINGS, - - - Manager.
Illustrated Price List sent on Application.



WILLIAM V. GORDON,
Family Grocer,
1353 ST. CATHERINE STREET,
MONTREAL.

DESIRES to thank the many old friends and patrons who have followed him to his new store. Everything of the best and freshest. No old musty stock at reduced prices, but the lowest prices for best groceries. Careful serving and prompt deliveries.

JAMES PARK & SON,
PORK PACKERS, Toronto.

L. C. BACON, ROLLED SPICED BACON,
C. C. BACON, GLASGOW BEEF HAMS,
SUGAR CURED HAMS, DRIED BEEF,
BREAKFAST BACON, SMOKED TONGUES,
MESS PORK, PICKLED TONGUES,
FAMILY OF NAVY PORK, LARD IN TUBS AND PAILS,
The best brands of English Fine Dairy Salt in stock.

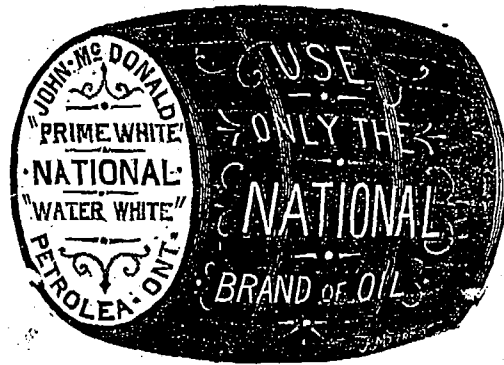
have the reputation of being reliable and interprising business men. Order and system reign in every department of their establishment ensuring the prompt and careful execution of orders, and their facilities for delivering goods by rail are unexcelled.

Among the great business houses of New Brunswick that of James Harris & Co., builders, contractors, etc., of the city of St. John, ranks deservedly high. The firm, in fact, is the largest in the Dominion in its particular line, James Crossen, of Cobourg, ranking next. Mr. Harris manufactures every description of rolling stock, viz., palace sleeping coaches, passenger coaches, box and flat cars, gondola coal cars, baggage, mail and express cars. The business was first organized under the firm name of Harris & Allen in 1828, and continued without change until about thirty-three years ago, when Mr. Allen retired leaving his old friend Mr. James Harris to continue under the present style, single-handed. The latter is now ably assisted in the management by his son-in-law Mr. J. C. Roberson. Mr. Harris employs 320 to 330 hands and has the largest pay roll of any manufacturer in New Brunswick. The firm is now filling an order for 300 cars from the N.B. Railway Co. and 50 for Mr. Hogan, bridge contractor. The worthy proprietor, who is a native of Annapolis, is 82 years of age, and still takes an active part in the details of his business. Mr. H. built the great bridge, 900 feet long, which spans the St. John river, which was considered a most gigantic undertaking at the time.

NATIONAL OIL WORKS,

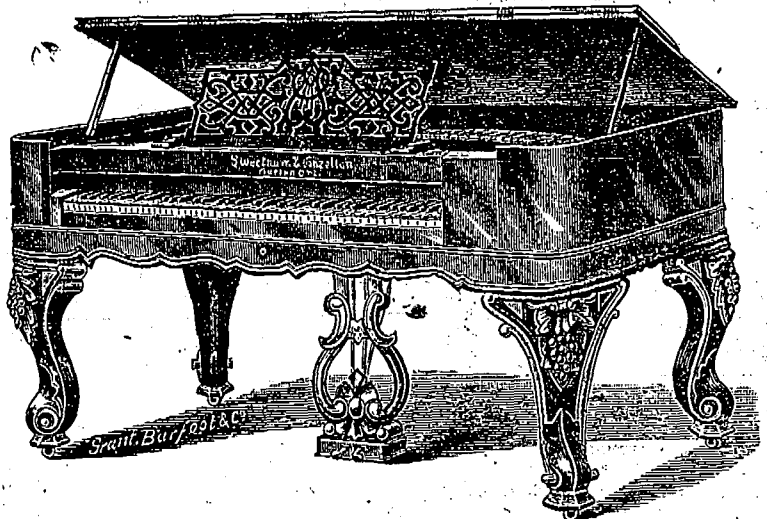
ESTABLISHED 1866.

JOHN McDONALD, Proprietor,
Producer and Refiner of
PETROLEUM OILS,
PETROLIA, Ont.



Water White Oil, 11¢; Prime White Oil, 20¢
Paraffine Oil, 25¢; Gravity, 300°; Paraffine Oil, 28
to 30 Gravity, 200°; Mineral Lard Oil, 200°,
Wood Oil, 200°, Gas Oil, Steam Cylinder Oil,
300°; Machinery Oil (Black), Pure Grade Oil,
Paraffine Wax, Hand Lamp Oil, Neutral Oil,
Benzine.

ALWAYS THE BEST,



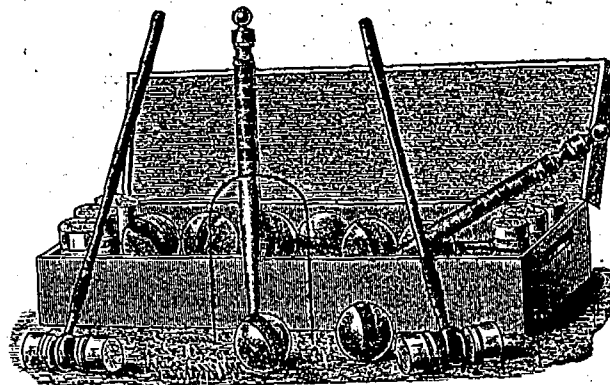
[7] Octavo, Square Piano.

SWEETNAM & HAZELTON, Sole Manufacturers.

WORKS—GUELPH, Ont.

WILLIS & CO., Sole Agents, Montreal, Que.

THE BRANDON MANUFACTURING COMPANY
OF TORONTO, LIMITED.
Manufacturers of Wooden Goods.



(NO. 1 QUALITY, 8 BALL SET.)

THE BRANDON MANUFACTURING COMPANY, TORONTO.

The following are our specialties:

- Croquet, 18 kinds.
- Express Waggon, 11 kinds.
- The World Washboard.
- Best in the market, does not tear the clothes, saves time, soap and labor, always sells well.

The Improved UNION CHURN.

The best Churn in the world. Seventeen first prizes against all competitors. Send for circulars.
Diamond Combination Mop.
Finest finished mop in Canada. Step Ladders, Clothes Horses, Broom Handles, Turned Goods, &c., &c. Send for prices.

SURETYSHIP.

The only Co'y in Canada confining itself to this business.

THE GUARANTEE CO.

Of North America.

Capital Authorized, . . . \$1,000,000
 Paid up in Cash (no notes), . . 300,000
 Resources over 800,000
 * Deposit with Dominion Gov't. 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of

One-half p. Cent per Annum is reached.

This Company is under the same experienced management which introduced the system to this continent over twenty-two years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$350,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G.
 Vice-President—THE HON. JAMES FERRIER
 Managing Director—EDWARD RAWLINGS.
 Secretary—JAMES GRANT.
 Bankers—THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.
 EDWARD RAWLINGS,
Managing Director.

* N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.

MANUFACTURERS OF

Boots and Shoes, Wholesale,

GORNER OF

Craig and St. Francois Xavier Streets,
MONTREAL.

JAMES MCCREADY & CO.,

WHOLESALE

BOOT AND SHOE

MANUFACTURERS,

ST. PETER & YOVILLE STREETS,
MONTREAL

SHAW BROS. & CASSILS,
TANNERS,

And dealers in

HIDES AND LEATHER,
 426 & 428 NOTRE DAME ST.
MONTREAL.

ROBT. MCCREADY & CO.

WHOLESALE

BOOT & SHOE

MANUFACTURER,

OFFICE AND WAREHOUSE,

21 and 23 ST. PETER STREET,
MONTREAL.

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Price Sept. 3.	Cash Value per Sh.
Brit. North America	\$ 23 1/2	\$4,866,666	\$4,866,666	1,056,100	3	4 Jan 4 July	115	270 63 1/2
Can. Bank Commerce	50	6,000,000	6,000,000	2,000,000	4	2 Jan 2 July	127 1/2	115 50
Central Bank	100	500,000	325,000	10,000	3	1 June 1 Dec	125	50 00
Commercial, Windsor	40	500,000	260,000	78,000	4	1 June 1 Dec	125	100 00
Dominion Bank	50	1,500,000	1,500,000	980,000	5	1 May 1 Nov	20 1/2	38 00
Du Peuple	50	1,600,000	1,600,000	.....	.....	3 Mch (Nil) Sept	76	54 00
Eastern Townships	50	1,479,800	1,449,468	375,000	3 1/2	2 Jan 2 July	108	54 00
Exchange, Yarmouth	70	280,000	245,715	80,000	8	.....	79	65 30
Federal Bank	100	1,260,000	1,260,000	100,000	3	1 June (Nil) Dec	97	97 00
Halifax Banking Co.	20	500,000	500,000	50,000	3	.....	102	20 40
Hamilton	100	1,000,000	998,870	270,000	4	2 June 1 Dec	124 1/2	124 50
Hochelaga	100	710,100	710,100	50,000	3	2 Jan 2 July	80	80 1/2
Imperial Bank	100	1,500,000	1,500,000	680,000	4	2 Jan 1 July	125	125 00
Jacques Cartier	25	600,000	500,000	140,000	3	2 June 2 Dec	55 65	13 75
London	100	1,000,000	200,000	50,000	3 1/2	2 July 2 Jan	110	110 00
Maritime	100	321,900	321,900	60,000	3	.....	110	110 00
Merchants' Bk, Can.	100	6,798,267	6,798,267	1,375,000	3 1/2	2 June 1 Dec	110 1/2	115 50
Merchants', Halifax	100	1,000,000	1,000,000	200,000	3 1/2	1 June 1 Dec	102 1/2	102 00
Molson Bank	50	2,000,000	2,000,000	600,000	4	1 April 1 Oct	124	125 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	2 June 1 Dec	202 1/2	404 00
Nationale	50	2,000,000	2,000,000	.....	.....	1 May (Nil) Nov	60	50 00
Now Brunswick	100	1,000,000	1,000,000	300,000	4	10 April 10 Oct.	121 1/2	121 50
Nova Scotia	100	1,114,300	1,114,300	340,000	3 1/2	.....	129	129 00
Ontario Bank	100	1,500,000	1,500,000	485,000	3	2 June 1 Dec	108 100	100 00
Ottawa	100	1,000,000	1,000,000	160,000	3 1/2	Feb'y. Aug.	118	118 00
People's of Halifax	20	600,000	600,000	35,000	2 1/2	.....	96	19 00
People's Bank, N.B.	50	500,000	150,000	.....	.....	.....	100	50 00
Pictou Bank	50	500,000	250,000	.....	.....	.....	90	45 00
Quebec Bank	100	2,500,000	2,500,000	325,000	3	2 June 1 Dec	100	100 00
St. Stephen's Bank	100	200,000	200,000	50,000	4	.....	115	115 00
Standard	50	803,700	803,700	185,000	3 1/2	2 Jan 2 July	116	117 00
Toronto	100	2,000,000	2,000,000	1,180,000	4	2 June 1 Dec	167 1/2	167 00
Union Bank (Halifax)	50	1,000,000	500,000	40,000	3	.....	50 65	50 00
Union Bank of L. C.	100	2,000,000	2,000,000	.....	.....	2 Jan 2 July	81	81 00
Ville Marie	100	500,000	464,300	20,000	3 1/2	2 June 1 Dec	80	119 00
Yarmouth	100	400,000	390,870	30,000	3	.....	119	119 00
Agrie. Sav. and Loan Co.	50	600,000	578,313	67,000	4	.....	118 1/2	60 25
Bran t. Loan and Sav. Co.	50	130,000	121,000	6,000	3 1/2	.....	105	54 00
Brit. Can. Loan & Inv. Co.	100	1,350,000	267,056	27,000	3	1 Jan 1 July	104	104 00
Brit. Mortg. Loan Co.	100	450,000	181,313	127,000	3 1/2	.....	101	92 00
Building and Loan Assoc.	25	760,000	760,000	85,000	3	.....	35	35 00
Canada Cotton Co.	100	750,000	697,500	.....	0	.....	123	61 50
Canada Landed Credit Co.	50	1,500,000	663,990	125,000	4	2 Jan 2 July	201	100 50
Can. Form. Loan and Sav.	50	3,000,000	2,200,000	1,100,000	6 1/2	1 Jan 1 July	120	60 00
Can. Sav. and Loan Co.	50	700,000	650,410	120,000	4	.....	114 1/2	57 25
Dominion Sav. and Inv. Co.	50	1,000,000	868,540	149,000	4	.....	106	55 00
Dominion Telegraph Co.	50	1,000,000	1,000,000	.....	3	15 Jan and Qly	45	45 00
Dundas Cotton Co.	100	600,000	600,000	.....	.....	.....	113	60 50
Farmer's Loan and Sav. Co.	50	1,977,250	611,430	75,857	4	.....	166 1/2	166 50
Freehold Loan and Sav. Co.	100	1,876,000	1,000,000	445,000	5	1 June 1 Dec	123 1/2	125 50
Hamilton Prov. and Loan.	100	1,600,000	1,100,000	125,000	4	2 Jan 2 July	123 1/2	125 50
Home Sav. and Loan Co.	100	1,000,000	100,000	40,000	3 1/2	.....	75	75 00
Hudson Cotton Co.	100	2,000,000	850,000	.....	.....	.....	75	75 00
Huron & Erie Loan Soc.	50	1,500,000	1,100,150	391,000	5	1 Jan 1 July	159	70 50
Huron & Lambton Loan Co.	50	350,000	230,000	32,000	4	.....	110	110 00
Imperial Loan and Inv. Co.	100	629,850	621,704	85,000	3 1/2	8 Jan 8 July	142	71 00
Landed Banking and Loan.	.....	700,000	424,604	40,000	3	2 Jan 2 July	142	71 00
London Loan Co.	50	4,000,000	500,000	250,000	5	15 Mch 15 Sept	116 118	65 00
Lowd. and Ont. Inv. Co.	100	2,250,000	400,000	80,000	3 1/2	31 Dec. 30 June	110	110 00
Manitoba Inv. Assoc.	100	30,000	100,000	3,000	4	2 Jan 2 July	110	110 00
Manitoba Loan	100	51,000	.....	.....	5	.....	110	110 00
Montreal Telegraph Co.	40	2,000,000	2,000,000	.....	.....	2 Jan and Qly	127 1/2	125 1/2
Montreal City Gas Co.	40	2,000,000	1,676,752	.....	4	15 April 15 Oct	189 1/2	75 70
Montreal City Pass. Ry. Co.	50	600,000	00,000	.....	4	6 May 6 Nov	117 1/2	68 50
Montreal Cotton Co.	100	794,000	94,000	.....	0	.....	57 1/2	57 50
Montreal Building Assoc.	50	300,000	00,000	.....	0	.....	70	37 50
Montreal Loan and Mortg.	50	1,000,000	32,812	106,000	3 1/2	15 Mch 15 Sept	69	44 50
National Investment Co.	100	1,700,000	18,000	22,500	3 1/2	31 Dec 30 June	129 1/2	102 50
N. S. Sugar Refinery	100	350,000	50,000	.....	2 1/2	.....	12 1/2	12 50
Ont. Indus. Loan and Inv.	50	308,000	84,735	20,000	4	.....	117	58 50
Ont. Inv. Assoc.	50	2,650,000	650,000	500,000	4	30 June 31 Dec	117	61 50
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	225,000	4	1 Jan 1 July	123	61 50
People's Loan and Dep. Co.	50	500,000	487,648	42,000	3 1/2	1 Jan 1 July	106	53 00
Real Est. Loan and Deb. Co.	50	500,000	340,213	.....	.....	.....	75	37 50
Richieu and Ont. Nav. Co.	100	1,619,000	1,619,000	.....	3	9 Feb 15 Sept	60 1/2	60 75
Royal Loan and Sav. Co.	50	500,000	410,715	24,000	4	Jan. July	116 1/2	58 1/2
Starr Mfg Co., Halifax	100	200,000	200,000	.....	4	.....	92 1/2	92 50
St. Paul, M. & M. Ry.	100	.....	.....	.....	3 1/2	1 Feb and Qly	134 x.d	67 00
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	1 Feb and Qly	129 1/2	64 75
Union Loan and Sav. Co.	50	600,000	580,860	180,000	4	1 Jan 1 July	129 1/2	64 75
Western Can. Loan & Sav.	50	2,000,000	1,200,000	.....	.....	8 Jan 8 July	190	95 00

A. RAMSAY. ALEX. MANSON.

A. RAMSAY & SON,

Importers of

Paints, Oils, Colors

And Artists' Materials,

English and Belgian Sheet and Polished Plate Glass,

MANUFACTURERS, &c.,

Agents for Wright & Bull, Birmingham; Windsor & Newton, London; Sharratt & North, London; Petit Alné, Paris; Fourcault, Frison & Co., Belgique

Warehouse, 37, 39 & 41 Recollet St.,
 Factory, INSPECTOR STREET,
MONTREAL.

The ROYAL BLACK LEAD

AND

SUNBEAM STOVE POLISH,

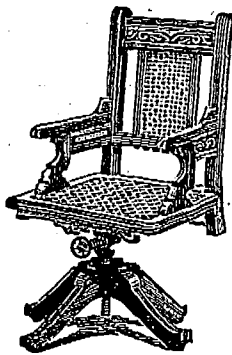
are the best Stove Polishes now in use.

TELLIER, ROTHWELL & CO.,

Sole Makers,

25 ST. PETER ST., MONTREAL.

The Upper Canada Furniture Co.
Manufacturers of all kinds of



CHAIRS
AND
CABINET
Furniture.

Factory at
BOWMANVILLE, O.
Warerooms:
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TORONTO,
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Managing Director

W. H. STOREY & SON,
ACTON, Ont.



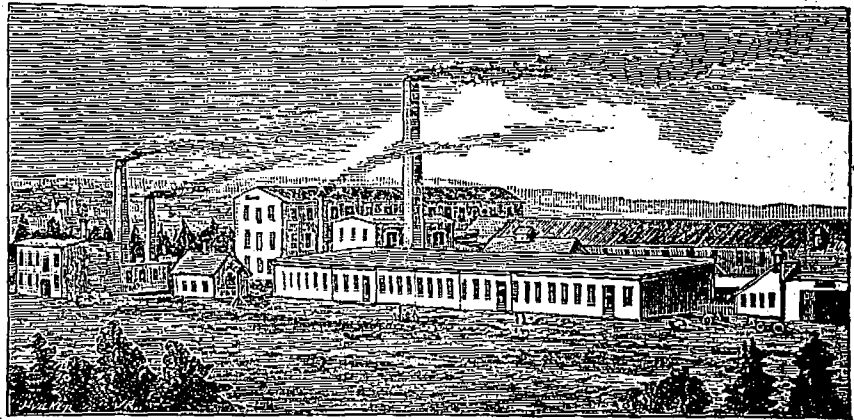
Sole Manufacturers in Canada of **PATENT NAPA BUCK GLOVES**. See that they bear our name. All others are Fraudulent Imitations.

Attention is directed to the change this week in the advertisement of the Windsor Foundry Co., of Windsor, N.S., their celebrated "New Hub Range," being substituted for the "Silver Acorn" wood stove of last week.

An article which is growing in popularity on its merits, and which seems sure of a long and successful run is Chase & Sanborn's Standard Java. This coffee has secured a wide reputation, and is being recognized as a veritable "old reliable," being always pure, rich and strong.

One of the enterprising manufacturers of St. John, N.B. is Wm. Campbell, whose business was established in 1865. Mr. Campbell is favorably known throughout New Brunswick as a manufacturer of railway and carriage springs and axles and edge tools of every description. He employs 20 to 30 persons and his business is said to reach \$25,000 per annum. Attention is directed to his advertisement elsewhere.

THE DARTMOUTH ROPEWORK CO.,
HALIFAX, NOVA SCOTIA.



Manufacturers of Manilla, Sisal, and Tarred Cordage and Oakum.
Binder Twine a specialt

M. J. WOODWARD & CO.,
PETROLIA, Ont.

Lubricating Oils.

- Paraffine Oil, 95 Gravity.
- Paraffine Oil, 85 Gravity.
- Paraffine Oil, 81 Gravity.
- Autumnine
- Lubricating
- Engine Oil
- Engine Oil
- Engine Oil
- Arctic Seal.
- Bolt Cutting.



Dark Lubricating.

- Eclipse, Summer.
- Eclipse, 35 Cold Test.
- Eclipse, Zero.
- Real Wax Oil.
- Railway Branch
- Railway Branch
- Locomotive Valve
- Locomotive Valve
- Petroleum Tar.

Special attention is called to the above brands of Oil, our "Parlor Light" Refined being undoubtedly the best Canadian Illuminating Oil placed on the market. The "Patent Process" Paraffine and Saponine Oil, for High Fire Test, Good Body, and Uniform Quality cannot be excelled.

R. SPENCE & CO.



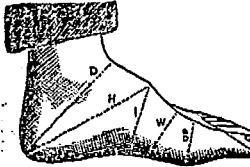
MANUFACTURERS OF THE BEST

HAND-CUT
Cast-Steel Files.

Correspondence Solicited.

HAMILTON, - - - ONT.

IREDALE
—&—
TURNER
Manufact'rs of
LASTS,
Boot-Trees, etc.
2 SHEPPARD STREET, - - - - - TORONTO, ONT



JAMES WILSON,
Manufacturer of all kinds of **MILL BRUSHES,**
66 SHEPHERD STREET, TORONTO, ONT.
Correspondence solicited.

J. A. EGGINTON,
Ornamental Cut Glass Works,
DOOR LIGHTS, BEVELLED EDGE
PLATE GLASS MIRRORS, &c.,
519 Lagachetiere St., Montreal.

W. & F. P. CURRIE & CO.
100 GREY NUN ST., Montreal,
MANUFACTURERS OF

SOFA, CHAIR & BED SPRINGS.
A large Stock always on hand.

Roman Cement, Portland Cement,
Water Lime
Drain Pipes, Vent Linings,
Flue Covers, Fire Bricks, Fire Clay,
Whiting,
Plaster of Paris, Borax,
China Clay, &

THE
Canadian Rubber Co.
of MONTREAL.
— MANUFACTURERS OF —

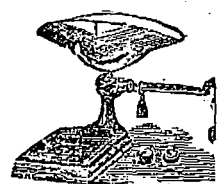
Rubber Shoes, Felt Boots, Belting,
Steam Packing, Engine, Hydrant Suction,
RUBBER, COTTON AND LINEN SEAMLESS,
WOVEN HOSE, etc.

Office & Ware Rooms 333 & 335 St. Paul St. } Montreal.
WORKS : Papineau Square.
BRANCH HOUSE : Cor. YONGE & FRONT STS., TORONTO

THE PATENT
Exhaust Steam Injector
WORKED BY EXHAUST STEAM
ONLY.

The most economical boiler feeder in existence, and at same time the simplest and most durable. Supersedes both pumps and feed-water heaters and, by condensing the exhaust steam, removes the back pressure, and, consequently, increases the power of the engine. Utilizes a power heretofore thrown away. Works automatically at a steam pressure of 10-lb than half a pound. The exhaust steam, in passing through the injector, heats the feed-water to a temperature of 190 degrees F., thus effecting a saving over any other injector of from 15 to 25 per cent. in fuel.
For further particulars apply to
F. W. GATES, Jr.,
23 JAMES ST. W.,
HAMILTON, ONT.
Sole licensee for the Dominion of Canada.

Scales! Scales!



JOHN FOX,
Manufacturer of
First-Class Scales of every description.
SATISFACTION GUARANTEED.
LONDON, - - - - - ONT.

STEVENSON BOILER WORKS.

WM. STEVENSON, Prop'r,
MANUFACTURER OF
MARINE,

Portable & Stationary
BOILERS

PETROLIA, ONT.

KINGSTON BOTTLING WORKS.

WILLIAM PIPE, Proprietor,
WILLIAM PIPE, Proprietor,
KINGSTON, ONT.

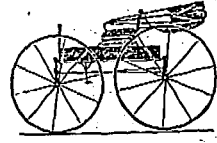


Manufacturer of Ginger Ale, Birch Beer, Sarsaparilla, Cream and Lemon Soda Waters, Ales, Porters, Lager Beer, &c. Ice House, King St. West.

WILLIAM BATEMAN,
ENGINEER AND MACHINIST,
487 ST. JAMES STREET,
MONTREAL.

Manufacturer of Patent Gang Resawing Machine, all kinds of Wood Working Machinery and Mill Work. Shafting, Hangers, Pulleys, Gears, &c.
Repairs promptly attended to.

LONDON CARRIAGE FACTORY.
JOHN CAMPBELL,
PROPRIETOR.



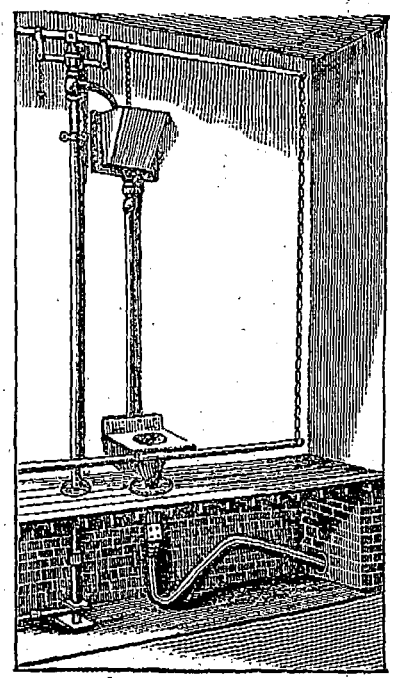
All kinds of Coaches, Carriages, Buggies, Sleighs and Cutters Manufactured, Wholesale and Retail. All Work Warranted.
Carriages shipped to all Parts of the World. Has been in business over 30 years, and has been awarded by the Provincial and Local Fairs 200 FIRST PRIZES, besides Second, Third and Diplomas; also been awarded Medal and Diploma at the International Exhibition in Sidney, New South Wales, Australia.
Factory, King St., West of Market.



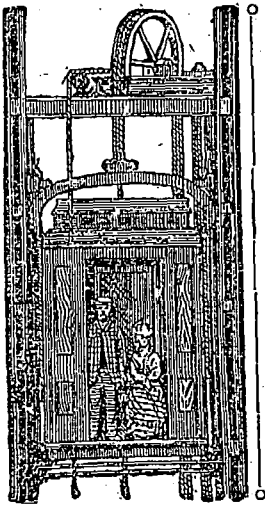
Palmer's Pottery
IBERVILLE, P. Q.
D. E. Palmer, Propr.,
Manufacturer of
all kind of
Rockingham
AND
Yellow Wares.
Send for price list.

MACDONALD'S
Anti-freezing Waterclosets,

FOR OUT OR INDOOR PURPOSES.
Immediately after use the pipes and cistern are emptied automatically to below the line of frost.
BEST IN THE MARKET.



Manufactured only by
MACDONALD & CO., HALIFAX, N. S.



THE
FENSOM ELEVATOR WORKS,

38 DUKE STREET [Head of Frederick St.],

TORONTO.

Manufacturers of

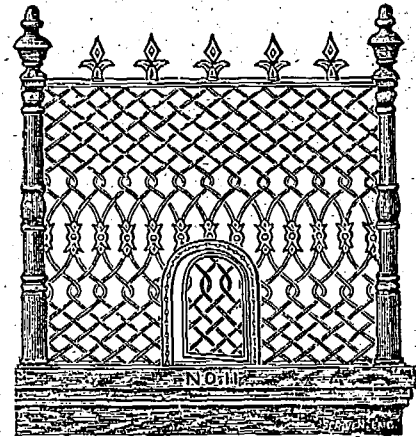
ELEVATORS,

HAND, STEAM & HYDRAULIC,

For Light or Heavy Work.

In Factories, Hotels, Warehouses, &c.

Estimates Furnished.



B. GREENING & CO.,

Wire Manufacturers and
Metal Perforators,

VICTORIA WIRE MILLS,

HAMILTON, ONT.

J. Z. HUSBAND & CO.,

MEDIATORS & COMMERCIAL BROKERS

31 King Street West, Toronto.

Business Places of all kinds bought and sold;
Patents disposed of; and additional Capital
procured for all kinds of legitimate business.

Satisfaction Guaranteed.

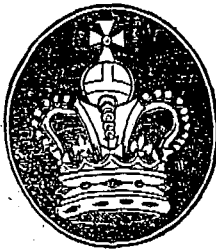
NEW DOMINION BRASS FOUNDRY

(Established 25 years),

53 York St., Toronto, Ont. The oldest
brass founding firm in Toronto. Devoted to en-
gineers' and machinists' castings. Babbit metal
has stood the test for a quarter of a century without
a complaint. **THOS. DEAN.**

FRED. ROWLAND,
Pork Packer,

Bacon, Hams,
Barrelled Pork.



Spiced Rolls,
Lard, &c.

Trade Mark.

LONDON, ONTARIO,

PACKING HOUSE:

WILLIAM ST., COR. BATHURST.

OFFICE:

No. 3 Oddfellows Hall, DUNDAS ST.

THE CANADIAN
JOURNAL OF
COMMERCE
FINANCE AND INSURANCE REVIEW

DEVOTED TO

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

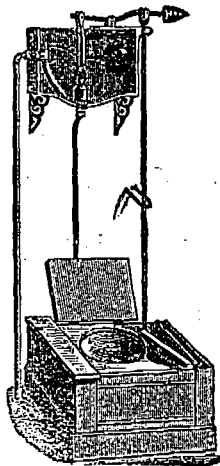
Issued every Friday Morning.

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American	-	\$3
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MONTREAL.

M. S. FOLEY, Editor, Publisher and Proprietor.
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All payments to be made to headquarters at
Montreal.



THE PROSSER

Self-Flushing Service Cistern

(Patented Nov. 14th, 1883),

W. E. POWER & CO.,

Proprietors and Manufacturers.

Having made the necessary alterations in our
cistern, we beg to inform the architects, plumbers,
real estate owners, and the public generally, that
we have them on view, in working order, at our
office, fitted with the national Crown & Hopper
Basin.

The water tax for this cistern is reduced to two
dollars per year for water.

W. E. POWER & CO.,
773 Craig St., Montreal.

Citizens Insurance Co.
OF CANADA.

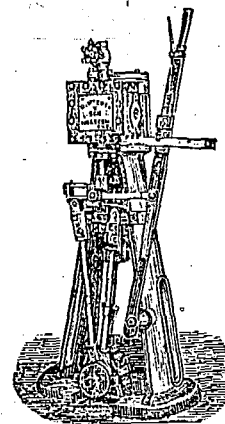
Notice is hereby given that a semi-annual dividend
at the rate of six per cent. per annum has this day
been declared upon the paid-up capital stock of this
company for the six months ending 30th June, and
that the same will be payable at the Company's
office on and after THURSDAY, the 10th day of
September next.

By order of the Board,

ARCH. MCGOUN,

Secretary-Treas.

Montreal, 10th August, 1885.



ESTABLISHED, JANUARY, 1861.

D. MC EWEN & SON
Machine, Engine and Boiler Works.
Manufacturers of Buckeye Automatic
Cut-off Engine; also Steam Drills for
mining purposes.
Estimates given for Steam Yachts complete.
Works & Office: 54 & 56 Queen Street, KINGSTON, ONT.

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Proprietor of the Celebrated

Crown Brand of Hams and Refined Lard.

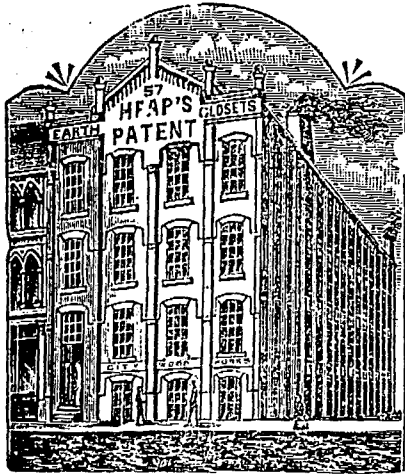
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Trial Order.

No. 16 McNab Street South,
HAMILTON, ONT.

A. C. RICE & CO.,
Manufacturers of
STAVE BASKETS,



**Cheese Boxes and Fruit
Packages,**
In the Flat or Made Up,
SARNIA, Ont.



"HEAP'S PATENT" Dry Earth or Ashes Closets

AND INODOROUS BEDROOM COMMODES.

The Best in the World - Over 15,000 in use.
Awarded 13 Prize Medals.

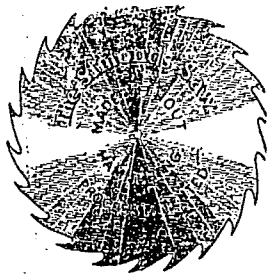
Their use ensures health and cleanliness.

These Closets can be fitted up indoors, or out, being
PERFECTLY INNOXIOUS.

"Heap's Patent" Dry Earth or Ashes Closet Co. (Limited)

OFFICE, SHOW ROOM AND FACTORY,

57 ADELAIDE ST. WEST, - - - - - TORONTO



THE SILVER STAR CROSS-CUT SAW TAKES THE LEAD.

New this season

MANUFACTURED ONLY BY

R. H. SMITH & CO.,
ST. CATHARINES, ONT.

The above Saws are made of the best steel, thin back, are fast cutting and easy kept in order.
Send for cut and prices before purchasing.

JOSEPH PHILLIPS

MANUFACTURER

CANADIAN

Air Gas Machine

For Lighting Mills, Factories, Private Residences,
Churches, &c., &c.

SEND FOR CIRCULAR AND PRICE LIST.

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THE AMERICAN COPPER CO.

Coppersmiths and Metal Spinners.

OFFICE:

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Manufacturers of Brewers' Copper Work, Distillers' Copper Work, Steamboat Copper Work, Confectioners' Copper Work, Dyers' Copper Work, Plumbers' Copper Work, Ho... Furnishers' Copper Work, Hotel Copper Work, etc., etc. Importers of Sheet Copper and Brass, and dealers in all kinds of Plumbers' Supplies.

GARTH & CO.,

SOLE AGENTS AND MANUFACTURERS OF
VANDUZEN'S PATENT LOOSE PULLEY OILER,



Guaranteed the best Oil for lubricating loose Pulleys, Wheels, or Idlers.

Two year's extensive use has proved to be: Simple, Durable, Clean, Constant, Satisfactory, Efficient, Economical.

It prevents heating and cutting of Shaft and Pulley, and stops the usual attending noises by which Loose Pulleys are accustomed to make known their need of oil.

GARTH & CO.,

Dominion Metal Works,
MONTREAL.

MAPLE LEAF BUTTON WORKS.

LAUTENSCHLAGER & WEAVER,

PROPRIETORS,

Manufacturers of all kinds of

VEGETABLE IVORY BUTTONS,

BERLIN, Ont.

LINCOLN COLLEGE

Hotel, Lower Canada. Modern and Classical School. Home Farm. Masters from Oxford and Cambridge. French carefully attended to. Students most successful in Public Examinations. Apply to HENRY JULIAN LYALL, Principal.

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Original Manufacturers, Introducers and Distributors in the U. S. and Canadas of

COMPRESSED YEAST.

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T. A. LITTLE & CO.,

Bonded Manufacturers,

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Successor to

SIMARD & FOERSTER,

MANUFACTURERS OF

Gift and Imitation Mouldings,
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PICTURE FRAMES.

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Re-Gilding Done Promptly.

SAMUEL MAY & CO.,

MANUFACTURERS OF

Billiard and Pool Tables

And Small 3 x 6 and 3 1/2 x 7 Parlor
Billiard Tables.



With May's Latest Improved
Combination Cushions.

Also Direct Importers, Dealers and
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All Materials Pertaining to the Business.

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1610 Notre Dame Street;

Toronto: 81 to 89 Adelaide St. West;

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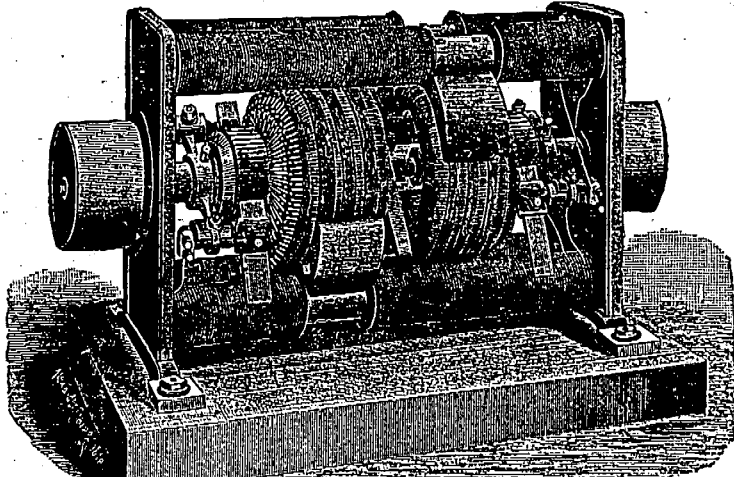
Quebec: 71 St. Paul St.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY SEPT 4, 1885.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Dairy Produce							
Creamery, fine to choice...	0 19 0 21	Canada Strong Baker...	1 00 4 15	Granulated " "	\$ c. \$ c.	W. W. XX	\$ c. \$ c.
Township, choice	0 14 0 17	Do American	4 50 4 77	Syrups—Extra, per lb.	0 06 0 06	W. W. X	0 25 0 00
Do fair to good	0 13 0 09	Do Manitoba	0 0 4 45	Good	0 03 0 04	Pure Malt	0 20 0 00
Brookville, choice	0 13 0 16	Fancy	3 00 3 05	Fair	0 03 0 03	Cider X	0 45 0 00
Do fair to good	0 00 0 00	Spring Extra	3 85 3 "	Molasses (Barbados) 1m.g.	0 01 0 02	XXX	0 20 0 00
Worristburg choice	0 13 0 10	Superfine	3 65 3 65	Trinidad	0 26 0 28	Matches Common	0 80 0 00
Western Dairy	0 12 0 14	Fine	3 40 3 45	Antigua	0 23 0 26	" Parlor	2 75 0 00
Do fair to good	0 00 0 00	Middlings	3 20 3 30	Fruit Loose Muscatel, new	2 50 2 90	" Eddie No. 1	2 25 0 00
Cheese, fine to finest	0 05 0 07	Pollards	3 00 3 05	Sultanas	0 06 0 07	" Telegraph	3 75 4 60
Fair to Good	0 05 0 06	Ont. Bags	1 75 2 00	Seedless	0 00 0 00	Hardware	
Drugs & Chemicals		City Bags	2 20 2 25	Valentia, choicest, per lb.	0 03 0 00	Tin: Block, L & F per lb.	0 00 0 23
Acid Carbolic Cryst. Medic	0 50 0 60	Oatmeal brls.	4 10 4 25	" rain damaged	0 06 0 07	do Straits	0 00 0 22
do No. 3	0 05 0 06	Corrmeal white	0 00 0 00	Currants	0 04 0 05	Strip	0 00 0 25
Aloes Cape	0 38 0 42	yellow	0 00 0 00	Prunes	0 04 0 04	Copper: Ingot	0 13 0 15
Alum	0 15 0 18	Grain		Figs C. Mats	0 04 0 04	Sheet	0 19 0 24
Borax xtls	0 10 0 12	Canada (red, No 2	0 92 0 93	H. S. Almonds bxs	0 14 0 15	Cut Nails, Net Cash:	
Bleaching Powder	2 00 2 25	White Winter	0 89 0 90	S. S. Tarraona	0 12 0 13	Hot Cut Am. or Can. Pat'n	
Blue Vitriol	3 05 0 06	Spring No. 2	0 92 0 93	Walnuts, English	0 06 0 08	2 1/2 and above	2 40 0 00
Brimstone	2 00 2 25	White Michigan, No. 1	0 00 0 00	" Grenoble, new	0 12 0 14	2 1/2 and 2 3/4 ins.	2 65 0 00
Brom. Potass	0 55 0 60	Red Winter, No 2 Toledo	0 00 0 00	Fiberts	0 06 0 07	2 & 2 1/2 ins.	2 90 0 00
Cumpher Eng. Ref.	0 40 0 45	Chicago No. 2, in bonds	0 00 0 00	Brazil, now	0 07 0 08	1 1/2 and 1 3/4 ins.	3 15 0 00
Am. Ref.	0 82 0 85	Milwaukee No. 2 do	0 00 0 00	Batty's Nabob Pickles, doz	2 70 3 80	1 1/2 ins.	3 90 0 00
Castor Oil	0 08 0 09	Oats	0 34 0 34	" Mixed do	2 80 2 80	1 1/2 and 1 3/4 Cold Cut, Can.	2 90 0 00
Caustic Soda	2 12 2 05	Barley	0 50 0 55	Nabob Sauce, pts	3 40	1 1/2 ins	8 40 0 00
Citric Acid	0 65 0 75	Peas, per 66 lbs.	0 73 0 79	Spices: Cassia, per lb	0 09 0 15	Casing, Box, Shook:	
Copperas per 100 lbs.	0 85 1 00	Rye	0 67 0 69	Mace	0 80 0 85	1 1/2 in. p100 lb. keg.	4 40 0 00
Cream Tartar	0 35 0 37	Corn in bond	0 58 0 60	Cloves	0 18 0 22	1 1/2 in. to 1 3/4 "	3 65 0 00
Epsom Salts	1 25 1 40	Groceries.		Nutmegs	0 45 0 70	2 in. to 2 1/2 "	8 40 0 00
Extract Logwood, best	0 09 0 00	TEA, (Hf-Ch. & Cad.)		Jamaica Ginger, Bl.	0 20 0 26	2 1/2 in. to 2 p. 100 lb. keg	3 15 0 00
ordinary	0 07 0 08	Japan, com. to med. lb.	0 16 0 22	Jamaica Unbl.	0 13 0 18	3 in. to 4 "	2 90 0 00
Glycerine	0 18 0 22	good med. to fine.	0 28 0 34	African	0 11 0 14	Cut Spikes, all sizes	2 65 0 00
Gum Arabic, per lb.	0 35 0 40	Japan, finest to choicst	0 37 0 48	Pimento	0 06 0 08	Finishing Nails:	
Traj	0 45 0 60	Japan Nagasaki	0 17 0 25	Pepper, Black	0 17 0 18	1 in. to 1 1/2 in. p. 100 lb. kg	5 05 4 80
Indigo Madras	0 70 1 00	Y. Hyson common to gd	0 16 0 25	" White	0 25 0 27	1 1/2 in. to 1 3/4 in.	4 15 3 80
Morphia	1 75 1 90	Y. Hyson fine to finest, lb	0 36 0 40	Mustard, 4 lb. per Jar.	0 00 0 75	2 in. and up	8 30 0 00
Madder, best	0 12 0 13	Gunpd., fair to med.	0 28 0 34	1 lb.	0 25 0 26	Tobacco Box Nails:	
ordinary	0 08 0 09	Good to fine	0 40 0 50	Rice: p. 100 lb.	3 35 3 50	1 1/2 in. & 1 3/4 in. p. 100 lb kg	4 45 3 50
Opium	4 00 4 25	Gunpd. Finest	0 67 0 65	" Patua	0 00 4 50	1 3/4 " " "	8 35 8 15
Oxalic Acid	0 11 0 13	Imperl., med. to gd	0 25 0 30	Sago	0 00 0 06	2 1/2 " " "	3 05 2 95
Phosphorus	0 05 0 00	Fine to finest	0 37 0 68	Tapioca, Pearl.	0 05 0 04	3 1/2 " " "	8 20 6 25
Potash Bichromate	0 08 0 09	Iwankay, com. to gd.	0 12 0 18	Flake	0 05 0 06	Clinch and Heavy Clinch:	
Potass Iodide	4 25 4 60	Oolong	0 45 0 69	Gelatine, Favorite,		3 in. and up	4 20 0 00
Quinine	0 85 1 00	Congou common	0 16 0 22	(Poliwka's) 1 lb can.	1 00 0 00	Flat & Sharp pres'd N's:	
Soda Ash	1 60 1 60	med. to good	0 23 0 30	Do do do 1 qt pk	0 90 0 00	1 1/2 " 1 1/2 in. per 100 lb.	8 85 6 85
Soda Bi Carb	2 30 2 50	fine to finest	0 36 0 65	Do do do 2 1/2 gs.	1 80 0 00	2 " 2 1/2 "	5 85 0 00
Sul Soda	1 00 1 12	Souchong common	0 16 0 20	Do (Cox's) 4's	1 10 1 12	2 1/2 " 2 1/2 "	0 00 5 50
Strychnine	1 20 1 35	med. to good	0 25 0 30	Do do 6's	1 60 1 63	3 in. and up	5 20 0 00
Tartaric Acid	0 55 0 60	Fine to choice	0 36 0 66	Vermicelli	0 07 0 08	25 per cent. discount	4 15 0 00
FISH.		Coffees, green Mocha per lb.	0 25 0 27	Macaroni	0 07 0 08	Not 30 ds or 4 mos note with	3 90 0 00
Labrador Herrings, No. 1	0 00 0 00	Java	0 18 0 22	Italian	0 00 0 13	Int. These terms apply to	3 65 0 00
No. 2	0 00 0 00	Maracalbo	0 11 0 14	Starch: Boxes 28 to 42 lbs.		all the above nails.	0 00 0 00
Cape Breton Herrings	4 50 4 75	Cape	0 12 0 14	No. 1 White	0 04 0 07	Horse Nails: F. & F. Bright.	0 09 0 00
Mackerel No. 1	0 00 0 00	Jamaica	0 11 0 14	Canada Laundry	0 05 0 00	" No. 7	0 24 0 00
Green Cod No. 1	4 00 4 50	Rio	0 11 0 14	No. 1 Blue	0 06 0 00	" No. 8	0 23 0 00
Ordinary No. 2	6 00 0 00	Singapore & Ceylon	0 17 0 21	Si ver Gloss	0 18 0 00	" No. 9	0 22 0 00
Dry	3 50 3 00	Chicory	0 11 0 14	Satin	0 08 0 08	" Brand 40 to 5 & 5 pc dis	
N. Shore Salmon	12 00 12 50	Sugars, (Caks. & Brls.)		Camada Com	0 07 0 00	" Brand 40 to 5 & 2 1/2 pc dis	
Brit. Col.	11 00 11 50	Porto Rico	0 00 0 60	Benson's Prepared	0 08 0 00	Wrot or Ship Spikes	
Flour.		Jamaica	0 00 0 60	Far-gar: Imp Triple	0 41 0 00	7-16 and 1/2 in.	3 90 0 00
Patents Choice	4 50 4 85	Barbadocs	0 0 0 00	Cote D'or	0 35 0 07	3-8 in.	4 25 0 00
Superior Extra	4 20 4 25	Yellow Refined	0 04 0 05	Crystal Pickling	0 28 0 00	5-16 in.	4 50 0 00
Extra Superfine	4 05 4 10	Paris Lump.	0 00 0 00	W. W. X X X	0 30 0 00	1 in.	4 75 0 00

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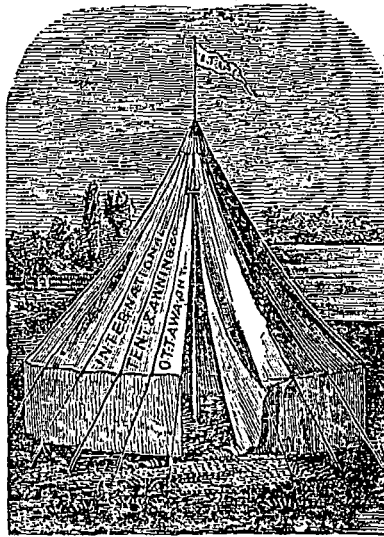
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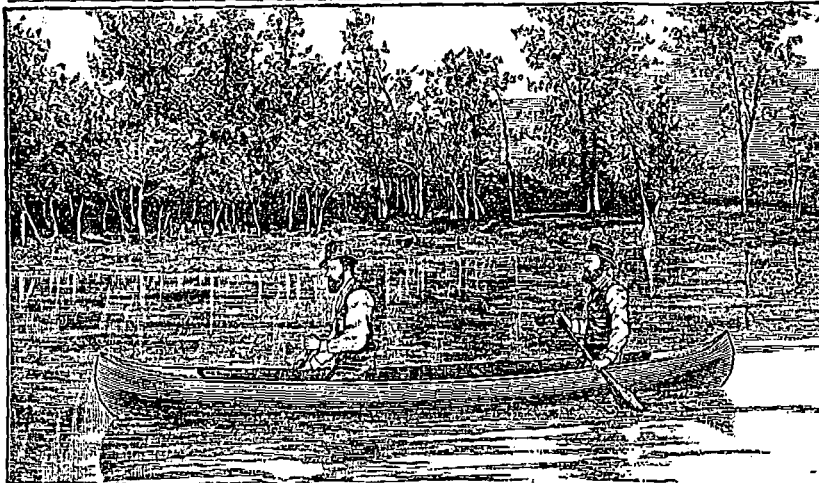
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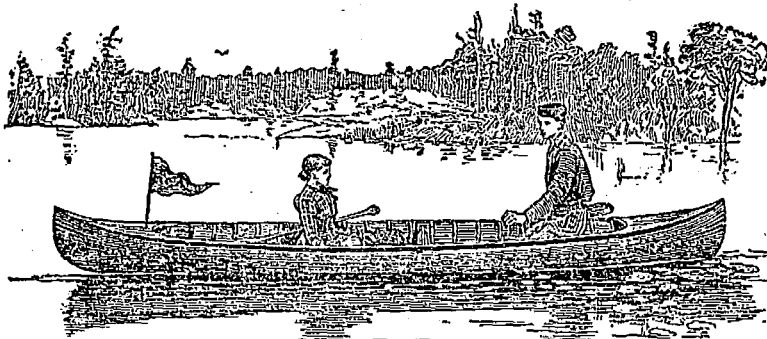
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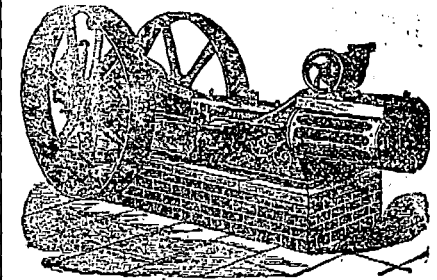
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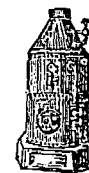
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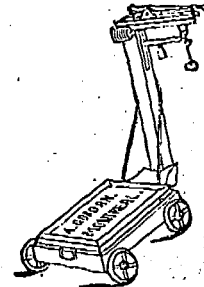
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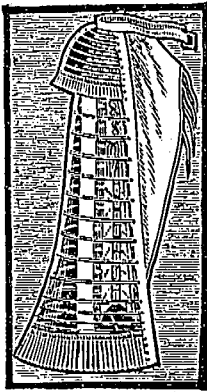
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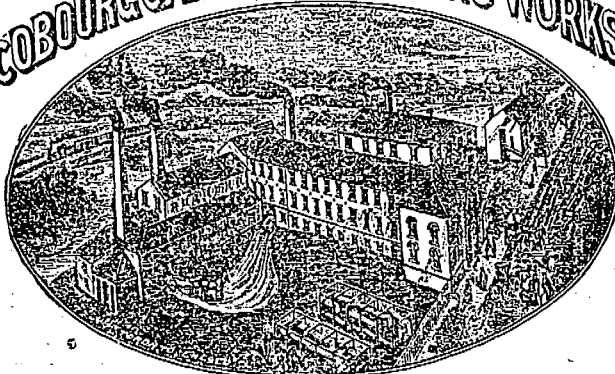
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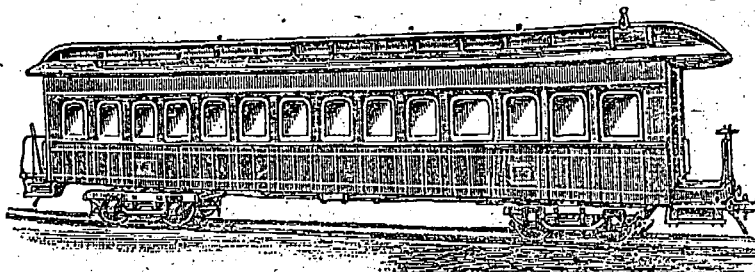
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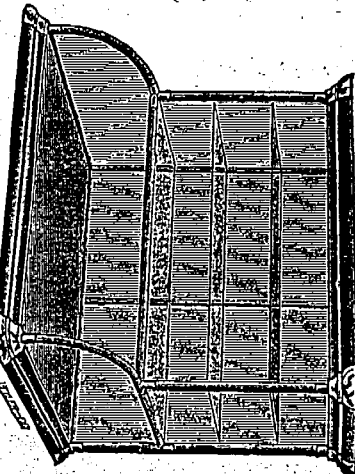
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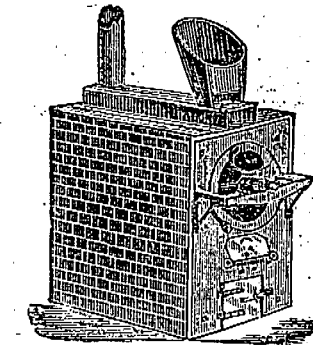
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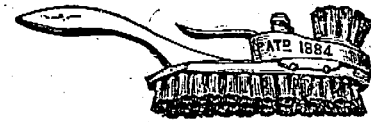
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Axes ss. & ds.—25 to 30 ds	11 00	Barbed wire, per lb	4 75	Brush (Cow) Kid	0 12	" 51 " 60	0 00
Galvanized Iron: No 24	0 05	Hides and Skins	0 05	Buff.	0 12	" 61 " 70	0 00
" N. 26	0 06	Montreal Green Hides	0 00	Russetts, Light	0 35	" 71 " 80	0 00
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Canada Plates	0 00	No. 2, B. A. Sole	0 23	Pale Seal	0 00	Calced Plaster, p. brl.	1 60
Fenn. and equal	2 65	No. 1 Ordinary Sole	0 21	The above are Nfd. ag'ts' prices for large lots to the wholesalers trade. Prices of distributing firms are about 5c. higher.	0 00	Drain Pipes, 4 in. to 12 in. per yard	0 40
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Wro't Iron pipe 70 to 70 & 3 p.c. dis.	0 11	Buffalo Sole, No. 1	0 21	" No. 1	0 65	Canadian, n small bags	0 00
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" Spring 100	2 75	China " No. 1	0 22	Zanzibar, No. 1	0 00	Eureka factory filled, do	2 40
" Tire	2 25	" No. 2	0 19	" No. 2	0 00	Timber, Lumber, &c.	
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IXX	Usual	English	0 75	Canada, Kip	0 40	Buckrnut, per M.	25 00
DC	Trade	Canada, Kip	0 40	Hemlock Calf	0 70	Cedar, round, linal foot	00 06
DX	Extras.	Hemlock Calf	0 70	French Calf	1 05	Cedar, flat, linal foot	00 04
DXX		French Calf	1 05	Splitts, Light & Medium	0 22	Cherry, per M.	67 00
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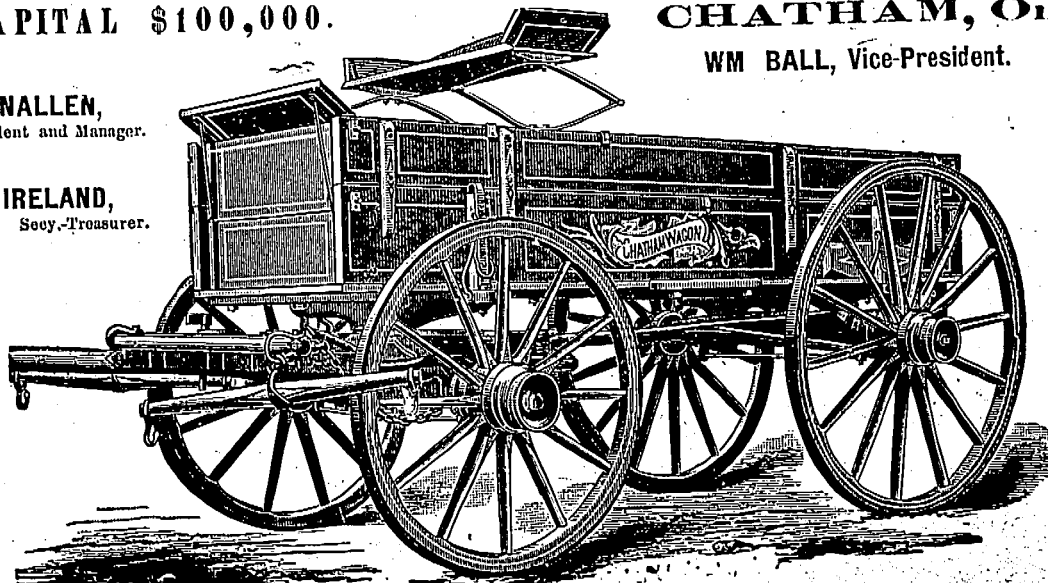
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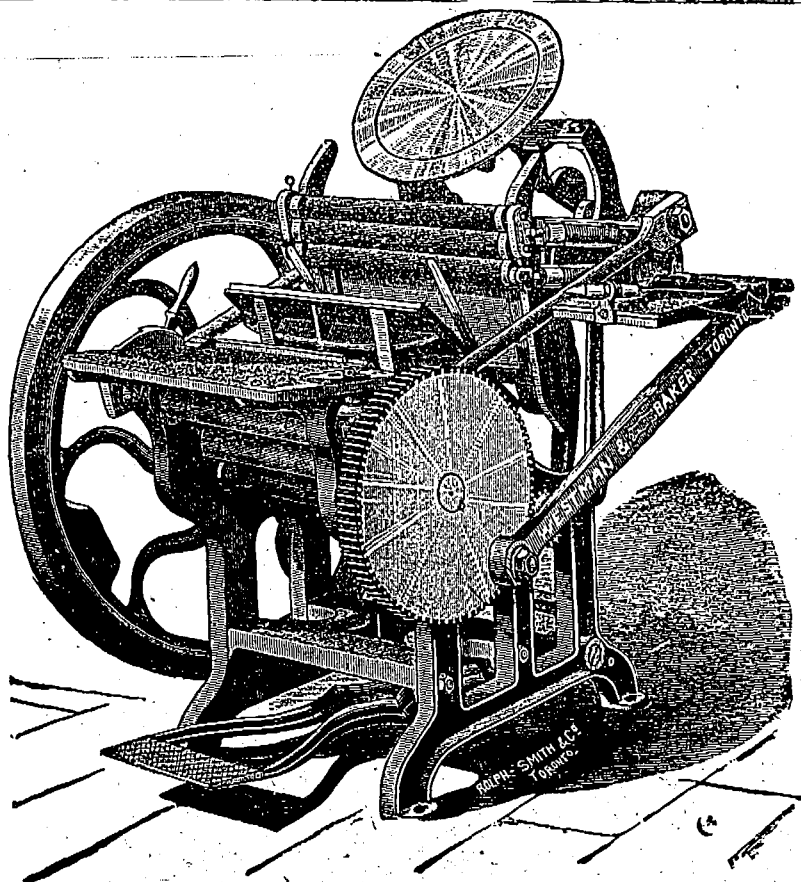
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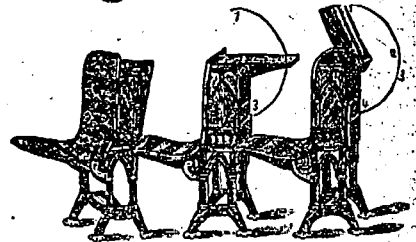
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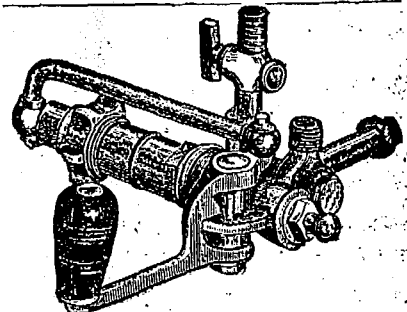
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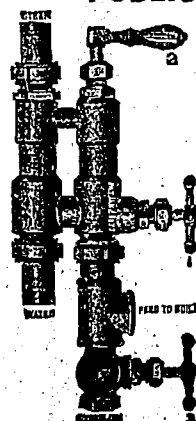
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Send for circular and price lists. Name this paper.

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T. JAMES & CO., GUELPH, ONT.
BEST IN THE MARKET.
FINE FINISH.
MODERATE PRICE.



WILSON & COUSINS,
Manufacturers of
Soda Water Mach'y & Bottlers' Supplies,
87 Adelaide St., W. Toronto.
Orders promptly attended to.

PUBLIC NOTICE.



Notice is hereby given that a suit is now pending in the Superior Court, Montreal, against Robt. Mitchell, of Montreal, carrying on business there under the firm name of Robert Mitchell & Co., charging him with infringing certain patents, the property of the Hancock Inspirator Co.'y, of Boston, Mass., and that all persons purchasing, selling or using "Hancock Inspirators," made by the said Robert Mitchell & Co. are hereby notified that they are liable to be sued for so doing. The genuine Hancock Inspirator can be purchased from the undersigned, or from their authorized agents. The Hancock Inspirator Co. 5 Custom House Square, Montreal, and 76 Adelaide St. W., Toronto.

Bellhouse, Dillon & Co.,

MONTREAL. AGENTS FOR

Fig, Puddled and Finished Irons, Cast Steel, Steel Rails, Cast Iron Gas and Water Pipes, Wrought Tubes, Iron Roofs of Large Span, Rolled Joists and Girders, Bridge Iron, &c., &c. Also Heavy Chemicals, Dye Stuffs, Aniline Dyes, &c., &c.

THE CANADA FIBRE CO.,

Office & Factory 582 William St. Corner Canning. Manufacturers of

BED COMFORTERS,

Curled Hair, Japanese Hair and Canada Fibre, Hair and Fibre Openers.

JOHN T. ROYAL, GRAND RIVER FILE WORKS,

West Church St., near Saw Factory, *Galt, Ont.* Hand, Round and Half-Round Files advance 1 inch on Flat Price. All Blunt Files advance 1 inch. Best Smooth Files double price of smooth. Files o. mentioned in this list charged in proportion. N.B. Get your old Files recut, thereby saving 40 per cent., and thus encourage Canadian Productions. Every file tested and warranted equal to new for use. **FILES FOR SALE.** Terms Cash. Send for price list.

MONTREAL WALL PAPER FACTORY.**COLIN McARTHUR & CO.,**

WALL PAPER MANUFACTURERS, Were awarded the First Prize, Silver Medal for Best Selection of Wall Paper, Canadian make. They have just issued their new designs for 1885. The Trade will be waited on in a few days.

FACTORY—1 to 21 MOLTIGEURS ST., MONTREAL.

Carleton Place Advertisements.

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GRAHAM, BROWN & CO.,

CARLETON PLACE, ONT.

MANUFACTURERS OF Steam Engines, Water Wheels, Gearing, Shafting, Pulleys and Castings of all kinds in Iron and Brass.

Carleton Place Stove Foundry.

D. FINDLAY & SONS,

CARLETON PLACE, ONT.,

Manufacturers of Stoves, Ploughs, Agricul. Furnaces, Coolers, Road Scrapers, Field Rollers, &c. Job work of all kinds promptly executed.

TRUNK AND HARNESS DEPOT.

P. L. POTTER,

MANUFACTURER OF ALL KINDS OF HARNESS, ETC. ORDERS SOLICITED.

Bridge Street, Carleton Place, Ont.

Leading Hotels in Canada.

St. Lawrence Hall.

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

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager

THE RUSSELL, OTTAWA.**THE PALACE HOTEL OF CANADA**

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over FOUR HUNDRED GUESTS, with passenger and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

GOVIN & CO., Proprietors.**GEO. H. LABBE & CO.,**

Importers and Manufacturers of

Chairs, Rockers, Bedsteads, Bedroom, Parlor and Dining room Furniture and Bedding. (WHOLESALE.)

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(Formerly Bonaventure Street.) MONTREAL, P.Q.

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Manufacturers of

ART & CHURCH**FURNITURE,**

Bank & Office Fittings, Inlaid Floors, Wood Carpeting.

And all kinds of Fancy Wood-work. Agents for

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Illustrated catalogues of Inlaid Floors on application.



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A. D. CAMERON,

Barrister, Attorney-at-Law, Solicitor in Chancery and Insolvency, Notary Public, Conveyancer, &c. No. 10 Hughson St., South Hamilton, Ont.

London, Ont.

GIBBONS, McNAB & MULKERN,

BARRISTERS AND SOLICITORS, Office Cor. Richmond and Carling Street Geo. C. Gibbons. Geo. McNab. Mr. Mulk.

Renfrew, Ont.

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

Simcoe, Ont.

G. W. WELLS.

(Late Klumaster & Wells) BARRISTER, SOLICITOR, &c.

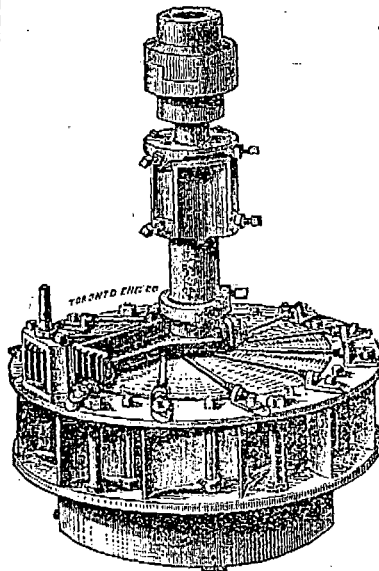
Walkerton, Ont.

A. B. KLEIN, BARRISTER, SOLICITOR, NOTARY, &c. Walker-on, County Town of Bruce Co., Ont.

15,000 IN USE.

JOSEPH HALL MACHINE WORKS,

(ESTABLISHED 1851.)

Oshawa, Ont.

Manufacture the celebrated James Leffel's Double Turbine Water Wheel, all sizes of Stationary and Portable Engines and Boilers, Shafting, Pulleys, Hangers, Gearing, Latest Improved English and American Gangs. The Stearn's Circular Saw Mills with Fractional Head Blocks and King of Dogs—this Mill is acknowledged in the United States and Canada to be superior to all others—also a very complete Circular Saw Mill with Iron Frame and cheaper Head Blocks for Small Mill. Saw Mill, Flour Mill, Paper Mill and Water Works Machinery a Specialty.

For further particulars address:

F. W. GLEN,

General Manager,

OSHAWA, ONT.**Tuerk's Water Motor.**

The best in the world and cheapest for running Sewing Machines, Lathes, Pulleys, and all light machinery.

Manufactured by the
SOLE PROPRIETORS,**A. SCHNEIDER & CO.,**

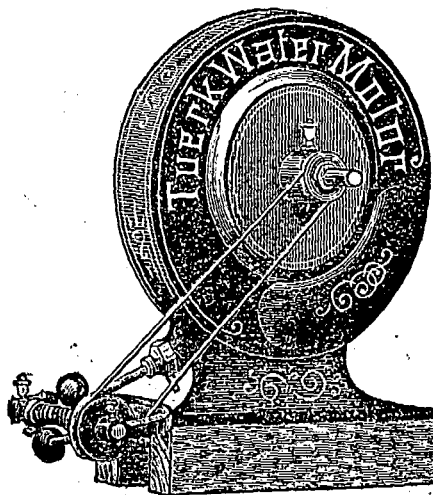
Engineers & Machinists,

6 PEARL STREET,

REAR OF 59 AND 63 ADELAIDE STREET WEST

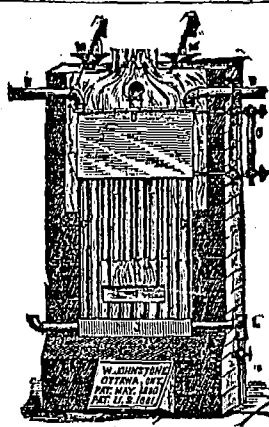
TORONTO, ONT.

SEND FOR CIRCULARS.

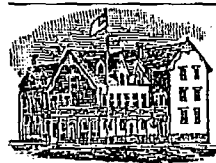


SECURITIES.		Montreal Sept. 3
Canada Gov. 4 p. c. Intercol. Ry., 1903. Gua. Rupert's Land Loan 4 p. c. bds., 1904.....		114
Gua. 4 p. c., 1910.....		114
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..... 1901-5-6-8, 4 p. c.....		108 1/2
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Shrs.	Railway & other Stocks.	Sept. 3
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	Atlantic & St. Lawrence 5 1/2 p. c. all	133
100	Buffalo and Lake Huron.....	11
10	Do. 5 1/2 p. c. 1st Mort.....	120
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300	Can. Central 5 p. c. 1st M. Bds	
	Int. guar. By Gov.....	107
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100	Canadian Pacific \$100.....	46 1/2
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	1,900.....	103
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100	bonds.....	98
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100	stock.....	94
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100	5 p. c. perp. deb. stock.....	107
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100	M. of Canada Stg. 1st Mort.	
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100	mtg. bds.....	90
	Mont. & Sorol 5 p. c. 1st mtg. at	
	£207 scr.....	98
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100	Do 5 p. c. 2nd dr.....	103
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	3rd prof. bonds B.....	82
100	Northern Extension, 6 p. c. guar.....	105
100	Do do 5 p. c. Imp.....	26
100	Quebec Central 5 p. c. 1st mtg. bds	
100	T. G. & B. 6 p. c. Bonds 1st Mort.....	73 1/2
100	Well, Gray & Bruce, 7 p. c. Bds.,	
100	1st Mort.....	87 1/2
	St. Law & Ott. 6 p. c. Bds.....	67 1/2



**JOHNSTONE'S IMPROVED PATENT
STEAM HEATING APPARATUS.**
Indirect steam heating with ventilation especially.
Estimates or any information furnished on application. Manufactured by W.M. JOHNSTONE,
207, 209 and 211 Wellington St., OTTAWA, ONT.



International Hotel,
GANANOQUE,
ONT.,
D. BROPHY,
Proprietor.

BERLIN KNITTING FACTORY,
BERLIN, ONT.

HENRY CARR & CO.,
Manufacturers of
**CARDIGAN JACKETS, SCARFS, HOSIERY,
MITTS, JERSEY SUITS, &c.**



Warren's Patent Platform Scales.
The oldest and most reliable Scale
House in the Dominion.
For First Class Work.
H. B. WARREN & CO.,
763 Craig Street, Montreal.

COBBAN & CO. 455 St. Paul St.
MANUFACTURERS' AGENTS.
Mouldings, Frames, Looking Glasses
and Mirror Plates.
Photographic Stock Dealers. Wholesale only.

**JOHN HAMILTON & CO.,
METAL MERCHANTS.**

Tinners' Tools, Machines and Furnishings, Plumbers', Gas and Steam Fitters' supplies, Tinned Sheet Iron all sizes.
Warehouse and Office, 25 & 27 William St., Montreal.

ERNEST C. MOUNT,
Successor to MOUNT, MARTIN & CO.,
Plumber, Gas and Steam Fitter,
Practical Sanitarian and
Lead-Burner.
Specialty:—Re-modelling and repairing defective plumbing and drainage at reasonable rates.
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MANUFACTURERS OF
PORTABLE AND STATIONARY
ENGINES,
Steam Pumps, Shafting, Pulleys, &c.
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Pure Gold Manufacturing Co.,
Manufacturers of Pure Gold
Pure Gold
Baking Powder, Coffees,
Pure Gold
Pure Gold
Spices, Flav'ring
Cream of Extracts,
Tartar. Mustards

ONCE USED ALWAYS USED

ALEXANDER JARDINE & CO., Props.,
31 Front St. East, Toronto, Ont.

Hull Advertisements.
ESTABLISHED 1837.

**HULL CEMENT
AND
LIME WORKS.**
Special attention is called to the superior advantage of Hull Cement for its adaptation to all works exposed to the most powerful water influences of basements, floors, tanks, etc.
LIME SUPPLIED
by the car load, or in quantities to suit.
Best sawed pine shingles, XX and XXX, and culls at lowest prices, delivered.
C. B. WRIGHT, Proprietor,
HULL, P.Q.

JOSEPH ISOILLE,
Carriage and Sleigh Maker,
110 BREWERY STREET, HULL, P. Q.

Hull Advertisements.

H. BOURGIE,
Carpenter and Builder,
94 BREWERY STREET, HULL, P.Q.

FELIX BOISMENU,
Hotel du Peuple,
STE. THERESE, P.Q.
Good accommodation for Travellers.
Bonne accommodation pour les Voyageurs.

C. W. PEARSON,
General Store Keeper, and Proprietor of Mail Stages, running daily between Buckingham Village and Station, to meet all incoming trains.
BUCKINGHAM VILLAGE, P.Q.

Excelsior Mfng. & Refining Co.,
182 Queen Street West,
Sole Manufacturers of
DEWAR'S HAMMER-HARDENING ANTI-FRICTION METAL.
Send for list of Testimonials, &c.

Lachute Advertisements.

JOHN HOPE,
BAKER AND CONFECTIONER.
All kinds of Confectionery supplied, wholesale and retail.
**MAIN STREET,
LACHUTE, P.Q.**

BARAVENA MILK FOOD
FOR INFANTS AND YOUNG CHILDREN.
Is most highly recommended by the medical faculty and all who use it.
FISH & IRELAND,
Lachute Mills, - - - Quebec.

LACHUTE HOTEL,
First-Class Table and Rooms.
J. W. CUREY, - - - Prop.,
LACHUTE, P. Q.

J. B. HEBERT,
Carriage and Sleigh Maker,
118 BREWERY STREET, HULL, P.Q.

NORTHERN ASSURANCE CO'Y.
OF LONDON.
ESTABLISHED 1836.
CALEDONIAN INSURANCE CO.,
OF EDINBURGH.
FOUNDED 1805.

Over \$30,000,000 Capital and invested funds represented. The best Fire Insurance securities, facilities and powers in Canada. Extension of Agencies contemplated. Applications invited.

TAYLOR BROS..
45 ST. FRANCOIS XAVIER STREET, MONTREAL,
GENERAL AGENTS.
ESTABLISHED 1845.

THE ONTARIO MUTUAL LIFE ASSURANCE CO'Y.
Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, - - - \$100,000.00
The only Purely Mutual Life Company in Canada.
Total number of Policies in force, Dec. 31, 1883, - - - 5,241
Covering Assurance to the amount of, - - - - \$6,572,719 71
Net Reserve to Credit of Policyholders, - - - - 482,177 47
Net Surplus, - - - - 43,761 95

The Company's Reserves are based on the Actuaries' "Table of Mortality," and four per cent. interest—the highest standard adopted by any Life company in Canada, and one-half per cent higher than the standard used by the Dominion Insurance Department.
The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of \$533,705.35 !!
J. E. BOWMAN, **W. HENDRY,** **W. H. RIDDELL,**
President. Manager. Secretary
General Agent for Montreal: **Geo. Forbes.**

THE FEDERAL LIFE ASSURANCE COMPANY.
HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital - - - - \$700,000
Government Deposit, - - - - 51,100
WRITES LIBERAL POLICIES
Without burdensome conditions.
NON-FORFEITABLE POLICIES.
Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.
DAVID DEXTER,
Managing Director.

Scottish Union and National INSURANCE CO'Y
OF EDINBURGH, SCOTLAND.
ESTABLISHED 1824.

M. BENNETT, Jr.,
General Manager, North American Branch, Hartford, Conn.
CAPITAL, - - - - \$30,000,000
TOTAL ASSETS, - - - - 34,472,705
INVESTED FUNDS, - - - - 13,500,000
Deposit with Dominion Government, market value, 125,000
WALTER KAVANAGH, Resident-Agent,
117 St. Francois Xavier Street, MONTREAL.

BRITISH AMERICA ASSURANCE CO.,
FIRE AND MARINE,
INCORPORATED 1833.
HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:
JOHN MORISON, - - - Governor.
H. S. NORTROP, - - - Deputy Governor.
Henry Taylor, - - - G. M. Kinghorn, (Montreal).
Hon. W. Cayley, - - - T. R. Wood,
George Boyd, - - - John Y. Reid,
John Leys,
SILAS P. WOOD, - - - Secretary
H. A. Holden, - - - Resident Agent, Montreal.

THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**
Vice-President, **Hon. J. R. THIBAudeau,**
ARTHUR GAGNON, Secretary-Treas.

Head Office:—160 St. James Street, Montreal.
This Company, doing business in Canada only, presents the following Financial Statement, and solicits the patronage of those seeking unquestionable security and honorable treatment:—
Capital and assets, Jan. 1, 1884..... \$1,265,759.94
Income during year ending Dec. 31, 1883..... 385,015.71
G. H. McHENRY, Manager.

NATIONAL ASSURANCE CO. OF IRELAND.
FIRE INSURANCE.

Incorporated by Royal Charter, 1822.
CAPITAL - - - - £1,000,000 Sterling.
79 St. Francois-Xavier Street, Montreal.
SCOTT & BOULT,
CHIEF AGENTS FOR DOMINION.

THE LONDON MUTUAL FIRE INSURANCE CO'Y OF CANADA.

The Successful Pioneer of Cheap FARM & RESIDENCE Insurances.
Financial Statement 31st December, 1884, shows Assets, \$365,541.32.
Over 41,000 Members. Nearly 15,000 Policies issued in 1884.
The only "Fire Mutual" licensed by the Dominion Government. Takes risks on Farm Property, and on Private Dwellings in City, Town or Village, on more favorable terms than any other Company.
HEAD OFFICES: 438 RICHMOND ST., LONDON, ONT.
JAMES ARMSTRONG, M.P., President. - - JAMES GRANT, Vice-President.
W. R. VINING, Treasurer. - - C. G. CODY, Fire Inspector.
D. C. MACDONALD, MANAGER.
The "London Mutual" does a larger business in the Insurance of Farm Property and Private Residences than any other Company in the Dominion, and has done the same for now over a quarter of a century. Parties intending to insure should give this "old and tried" Company the preference, for until it was established the stock companies, having all their own way, charged the owners of farm property and private residences high rates to make up for their losses on more dangerous classes of property: this is changed now, through the efforts and working of the successful "London Mutual." For reports or insurance apply to any of the Agents, or address the Head Office.



CAPITAL, . \$1,188,000.

CASH ASSETS, 1st January, 1883,

per Government Blue-Book 407,987.89
 Deposit with Dominion Govt. - 122,006
 Losses Paid to 1st Jan, 1883. 1,954,131
 Income 1882. 343,660

DIRECTORS:

President.—HENRY LYMAN.
 Vice-President.—ANDREW ALIAN.
 C. A. Proctor, Robert Anderson, J. B. Rolland!
 Arthur Frévoit, H. Montagu Allan.
 ARTH. MCGOON, Sec.-TREAS.
GERALD E. HART, GEN'L MAN'g.
 CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident
 RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

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 ST. JOHN, N. B.—OSBORNE BLOIS, and M. & T.
 B. Robinson, Agents.
 HALIFAX, N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, MAN.—Robert Strang, and Feron,
 Shaw & Co. Agents.
 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.
HEAD OFFICE, 179 St. James Street,
MONTREAL.

Every reliance may be placed in the contracts of this company, as the capital is fully subscribed by the wealthiest capitalists of the country, and its past record for prompt and liberal payment of claims is of the best.
 Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN. — Montreal Quotations. Sept. 3, 1885.

NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Dat's of Dividends.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	3-6mos.		\$50	\$50	72
Canada Life	3,600	7-8mos. Mch & Sept		400	60	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	6-12mos. 10 Sept 1/2 yr		85	7 1/2	....
Confederation Life.....	5,000	6-6 mos.		100	10	231
Queen City Fire	2,000			50	20	....
Western Assurance.....	20,000	1-6 mos 30Jun30Sep		40	20	167
Royal Canadian Insurance.....	20,000	6-12 mos. Dec 31 y'rly		25	20	50 52
Accident Ins. Co. of North America.....	2610	6	15Jul 15Jan	100	70 100	....
Guarantee Co. of North America.....	13,372	6	15Jul 15Jan	50	10 50	52 1/2 100

BRITISH AND FOREIGN. — (Quotation on the London Market, Aug. 19, 1885.)

				Market value p. p'd up share	
British & Foreign Marine.....	50,000	50	20	4	£22 1/2 £22 1/2
Calonian .....	..	..	..	..	£20 £20
Commercial Union Fire Life & Marine..	50,000	30	50	5	£16 1/2 £16 1/2
Edinburgh Life.....	5,000	10	100	15	£40 £41
Fire Insurance Association	100,000	5	£10	£2	16s 20s
Glasgow & London .....	..	..	..	..	5s
Guardian Fire and Life.....	20,000	18	100	50	58s 60s
Imperial Fire	12,000	£7 p. sh.	100	25	£160 £165
Lancashire Fire.....	100,000	30	20	2	91s 3d 93s 9d
Life Association of Scotland.....	10,000	15	40	8 1/2	£30
London Assurance Corporation	35,802	48	25	12 1/2	£44 £46
London & Lancashire Life	10,000	10	10	1 7-20	60s 70s
Liverp'l & London & Globe Fire & Life	£991,752	70	20	2	£25 8-0d £25 10s
Northern Fire & Life	30,000	70	100	5	£12 £12 1/2
North British & Mercantile Fire & Life	40,000	55	50	6 1/2	£30 1/2 £30 1/2
Phoenix Fire.....	6,722	£21 p. s.	..	..	£207 £212
Queen Fire & Life.....	200,000	30	10	1	48s
Royal Insurance Fire & Life	100,000	50	20	8	£32 £32 1/2
Scottish Imperial Fire and Life.....	50,000	5	10	1	25s 6d
Scottish Provincial Fire & Life	20,000	15	50	8	£14 1/2
Standard Life	10,000	58 1/2	50	12	£49 1/2
Star Life.....	4,000	5	25	1 1/2	19 1/2s

North British and Mercantile
FIRE AND LIFE
INSURANCE CO. —
 ESTABLISHED 1809.

RESOURCES of the COMPANY.

Authorized Capital.....	£3,000,000	Stg.
Subscribed	2,500,000	"
Paid-up	625,000	"
Fire Fund and Reserves as at 31st December, 1883.....	1,592,235	"
Life and Annuity Funds.....	3,841,194	"
Revenue—Fire Branch	1,186,865	"
do Life and Annuity Branches.....	551,307	"

Agents in all principal Towns of the Dominion.
 Head Office for the Dominion, 78 St. Francois Xavier St.,
MONTREAL.

D. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Sub. Inspector.
 THOMAS DAVIDSON, } { G. M. AIERN, Sub. Inspector.

THE DOMINION
SAFETY FUND LIFE ASSOCIATION
 Home Office, St. John, N. B.

FULL DOMINION GOVERNMENT DEPOSIT.
RELIABLE LIFE INSURANCE AT AVERAGE ANNUAL COST.
 The INSURANCE is PURELY MUTUAL, but the ASSURED ASSUME NO LIABILITY whatever, the business is conducted by a
RELIABLE STOCK COMPANY

for a small fixed commission.
 "The system is endorsed by the highest Insurance Authorities on the American Continent as entirely safe and as meeting a pressing want of to-day." It combines the cheapness of the Co-operative Societies with a Strength, Security and Soundness heretofore unknown in Life Insurance."

JAMES De WOLFE SPURR, President.
CHARLES CAMPBELL, Secretary.
DISTRICT AGENTS:
 CHAS. C. GEDDES, Montreal. GEO. J. PYKE, Toronto. BENJ. BATSON, Ottawa.
 EDWARD H. DUVAL, Quebec. T. M. KING, London. SAML. McCULLY, Halifax.
 Applications may be made to District Agents, or at Home Office to
J. H. WRIGHT, Superintendent of Agencies.

ROYAL INSURANCE CO'Y.
 OF LIVERPOOL AND LONDON.
FIRE AND LIFE.
 LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$26,000,000
FUNDS INVESTED - - - - - 21,000,000
 Investments in Canada for sole protection of
 Canadian Policy-holders' - - - - - 700,000

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.

COMMERCIAL UNION
ASSURANCE CO.—Limited.
 OF LONDON, ENGLAND.
CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.
FRED. COLE, General Agent.

THE CITY OF LONDON
FIRE INSURANCE COMPANY,
 OF LONDON, ENGLAND.
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