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MONETARY TIMES

— TRADE REVIEW —

AND INSURANCE CHRONICLE.

VOL. XVIII—NO. 45.

TORONTO, ONT., FRIDAY, MAY 8, 1885.

{ \$2 a Year.
10c. per single cop

Leading Wholesale Trade of Toronto.

Carpet Department.

MATS AND RUGS

IN

COCOA, BEAM,
VELVET, AXMINSTER,
SHEEPSKIN, SAXONY,
&c., &c.

CARPET STOCK COMPLETE.

INSPECTION INVITED.

John Macdonald & Co.

WAREHOUSES.

21, 23, 25 & 27 Wellington St. East, } TORONTO.
28, 30, 32 & 34 Front St. East,

31 Major St., Manchester, England.

WHOLESALE TRADE

Rice Lewis & Son

Hardware & Iron Merchants,
TORONTO.

FULL STOCK

JONES'

SPADES & SHOVELS.

PARKE'S

Draining Tools.

FIELD AND GARDEN RAKES AND HOES,
Lawn Mowers and Rollers.

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MANILLA, TARRED & WIRE
ROPE,

Bolts, Spikes, Oakum Pitch, Anchors, Chains,
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RICE LEWIS & SON

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JOHN LEE.

Leading Wholesale Trade of Toronto.

**A. R. McMASTER
& BROTHER,
DRY GOODS
IMPORTERS.**

No. 19 Front Street West,

TORONTO.

Office—34 Clement's Lane, Lombard St., London, E.C.

Toronto 1885

W. INCE. J. W. YOUNG. W. INCE, JR.

**PERKINS,
INCE & CO.
IN STORE**

And now landing ex. S. S. "Westmeath" and S. S. "Tantallon from China and Japan, Choice New Season

**Y. HYSONS,
GUNPOWDERS,
HIGO and NAGASAKI, IMPERIALS,
JAPAN TEAS.**

Moning and Kaisow,
CONGOUS, all grades.

Fine to Choice Scented Pekoe and Caper Teas.

No. 41 & 43 Front St. East.

New Season's Teas.

CHOICE ASSORTMENT OF

Congous, Oologs,
Indian Teas, Young Hysons,
Gunpowders and Japans.

NEW FRUITS.

Elme, Valencia, Sultana and Seedless Raisins;
Malaga Raisins, in boxes, half-boxes and quarters,
Provincial, Patras and Vostizza Currants, in barrels, half-barrels and cases.
Prunes, Dates and Figs.

Smith and Keighley

9 FRONT ST. EAST, TORONTO.

Leading Wholesale Trade of Toronto.

Gordon, Mackay & Co.

IMPORTERS

—OF—

General Dry Goods.

AGENCY OF

The Lybster Cotton Manfg. Coy.

Sheetings,

Shirtings,

Tickings,

Yarn, &c.

48 FRONT ST. WEST,

TORONTO.

Toronto, 1885.

Samson, Kennedy & Company

ANNOUNCE THE ARRIVAL OF

NOVELTIES

IN

NECK RUFFLINGS

SPECIAL DRIVES IN

Ottoman and Satin Faille Ribbons,

IN ALL THE NEW SHADES.

Special Value in Parasols.

JERSEYS, BLACK AND COLORED

SAMSON,

KENNEDY

& CO.

**44 Scott and 19 Colborne Streets
TORONTO.**

25 Old Change, London Eng

Toronto, April, 1885.

The Chartered Banks.

Bank of Montreal.

NOTICE

Is hereby given that

**A Dividend of Five Per Cent.,
And a Bonus of One Per Cent.**

Upon the paid-up capital stock of this institution have been declared for the current half-year, and that the same will be payable at its Banking House in this city, and at its branches on and after

Monday, First Day of June Next.

The transfer books will be closed from the 17th to the 31st of May next, both days inclusive.

The Annual General Meeting

of the shareholders will be held at the Bank on **MONDAY, THE FIRST DAY OF JUNE NEXT.** The chair to be taken at one o'clock.

By order of the Board,

W. J. BUCHANAN,
General Manager.

Montreal, 21st April, 1885.

THE CANADIAN

BANK OF COMMERCE

Head Office, - - - - - Toronto.
Paid-up Capital, - - - - - \$6,000,000
Reserve, - - - - - 2,000,000

DIRECTORS:

HON. WILLIAM McMASTER, *President.*
WM. ELLIOT, Esq., *Vice-President.*
George Taylor, Esq. Hon. S. O. Wood.
Jas. Crathern, Esq., T. Sutherland Stayner, Esq.
John Waldie, Esq., W. B. Hamilton, Esq.
W. N. ANDERSON, General Manager.
J. C. KEMP, Ass't Gen'l Manager.
ROBT. GILL, Inspector.
H. A. NICHOLSON, Asst. Inspector.
Nets York—J. H. Goodby and B. E. Walker, Agents.
Chicago—A. L. DEWAR, Agent.

BRANCHES.

Ayr,	Guelpb,	St. Catharines.
Barrie,	Hamilton,	Sarnia,
Belleville,	London,	Seaforth,
Berlin,	Montreal,	Simcoe,
Brantford,	Norwich,	Stratford,
Onatbam,	Orangeville,	Strathroy,
Oollingwood,	Ottawa,	Thorold,
Dundas,	Paris,	Toronto,
Dunville,	Parkhill,	Walkerton,
Galt,	Peterboro,	Windsor,
Goderich,		Woodstock.

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

Starling and American Exchanges bought and sold Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS.

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

THE DOMINION BANK

Notice is hereby given that a dividend of five per cent. upon the Capital Stock of this institution has been this day declared for the current half year, and that the same will be payable at the banking house in this city on and after Friday, the 1st day of May next.

The transfer books will be closed from the 16th to the 30th of April next, both days inclusive.

The Annual Meeting of the Stockholders for the election of Directors for the ensuing year will be held at the banking house, in this city, at 12 o'clock noon, on Wednesday, the 27th day of May next.

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

Toronto, March 25, 1885.

The Chartered Banks.

Bank of British North America.

Incorporated by Royal Charter.

PAID-UP CAPITAL, £1,000,000 *stg.*

London Office—3 Clements Lane, Lombard St., E.C.

COURT OF DIRECTORS:

J. H. Brodie.	H. J. B. Kendall.
John James Cater.	J. J. Kingsford.
Henry E. Farrer.	Frederic Lubbock.
Richard H. Glyn.	A. H. Phillpotts.
E. A. Hoare.	J. Murray Robertson.

Secretary—A. G. WALLIS.

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

R. B. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States.

New York—D. A. McTavish & H. Stikeman, gts.
CHICAGO—H. M. Breedon, Agent.
SAN FRANCISCO—W. Lawson & C. E. Taylor, Agts.
LONDON BANKERS—The Bank of England; Messrs. Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool.
Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand.
Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India. London and China—Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marouard, Krauss et Cie. Lyons—Credit Lyonnais.

Issue circular notes for Travellers, available in all parts of the world.

THE QUEBEC BANK.

Notice is hereby given that a dividend of THREE per cent. upon the paid-up Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at its banking house in this City, and at its branches, on and after Monday, the 1st day of June next.

The Transfer Books will be closed from the 17th to the 31st May next, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank, on Monday, the 1st day of June next.

The chair will be taken at three o'clock.

By order of the Board,

J. STEVENSON,

Cashier.

Quebec, 29th April, 1885.

ONTARIO BANK.

DIVIDEND NO. 55.

Notice is hereby given that a

DIVIDEND OF THREE PER CENT.

on the PAID-UP CAPITAL STOCK of this institution has been declared for the current half-year, and that the same will be payable at the Bank and its branches on and after

Monday, the 1st day of June next.

The transfer books will be closed from the 17th to the 31st May, both days inclusive.

THE ANNUAL GENERAL MEETING of the Shareholders will be held at the Banking House in this city, on TUESDAY, the 16th day of June next. The chair to be taken at 12 o'clock noon.

By order of the Board.
C. HOLLAND,
General Manager.

Toronto, April 24th, 1885.

IMPERIAL BANK OF CANADA.

Capital Paid-up \$1,500,000
Reserve Fund 800,000

DIRECTORS:

H. S. HOWLAND, Esq., <i>President.</i>	T. R. MERRITT, Esq., <i>Vice-President, St. Catharines</i>
Hon. Jas. E. Benson,	T. B. Wadsworth, Esq.
St. Catharines.	Wm. Ramsay, Esq.
P. Hughes, Esq.	John Ficken, Esq.

D. R. WILKIE, *Cashier.*

HEAD OFFICE—TORONTO.

BRANCHES.
Fergus, Ingersoll, Fort Colborne, St. Catharines, St. Thomas, Welland, Winnipeg, Woodstock, Brandon, Man. Drafts on New York and Starling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

NOTICE

Is hereby given that a dividend of

Three and one-half Per Cent.

For the current half-year, being at the rate of

Seven Per Cent. Per Annum.

Upon the paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its

BANKING HOUSE IN THIS CITY, on and after

Monday, 1st June next.

The Transfer Books will be closed from the 17th to the 31st May, both days inclusive.

The Annual General Meeting of the Shareholders will be held at the Bank on

Wednesday, the 17th day of June next.

The Chair to be taken at Twelve o'clock.

By order of the Board,

GEORGE HAGUE,
General Manager.

Montreal, 22nd April, 1885.

Bank of Toronto.

Dividend No. 58.

Notice is hereby given that a

DIVIDEND OF FOUR PER CENT.

for the current half-year, being at the rate of eight per cent. per annum, and a bonus of 2 per cent. upon the PAID-UP CAPITAL STOCK of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after

Monday, the 1st day of June next.

The transfer books will be closed from the 17th to the 31st day of May, both days included.

The Annual General Meeting of Stockholders for the election of Directors will be held at the Banking House of the institution on

Wednesday, the 17th day of June next.

The chair to be taken at noon.

By order of the Board.

D. COULSON,
Cashier.

Bank of Toronto, April 29, 1885.

THE STANDARD BANK OF CANADA.

CAPITAL AUTHORIZED, - - - - - \$1,000,000
CAPITAL PAID-UP, - - - - - 800,000
RESERVE FUND, - - - - - 185,000

HEAD OFFICE, TORONTO.

DIRECTORS

W. F. COWAN, - - - - - PRESIDENT.	JNO. BURNS, - - - - - VICE-PRESIDENT.
W. F. ALLAN, - - - - - DR. MORTON.	R. C. JAMIESON.
A. T. TODD, - - - - - FRED. WYLD.	J. L. BRODIE, CASHIER.

AGENCIES.

Bowmanville.	Campbellford.	Harrison.
Bradford.	Cannington.	Markham.
Brighton.	Colborne.	Newcastle.
	Pictou.	

Montreal—Bank of Montreal.
New York—Bank of Montreal.
London, Eng.—The Royal Bank of Scotland.

The Chartered Banks.

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.
HEAD OFFICE, MONTREAL.
 Paid-up Capital, \$2,000,000.
 Best Fund - \$800,000.
BOARD OF DIRECTORS
 THOS. WORKMAN, President.
 R. W. Shepherd, J. H. R. Molson, Vice-President.
 S. H. Ewing, Sir D. L. MacPherson, Miles Williams.
 A. F. Gault, M. HENATON, Inspector.
 F. WOLFFSTAN THOMAS, General Manager.

BRANCHES—Aylmer, Ont., Brockville, Clinton, Esater, Hamilton, London, Meaford, Monroak, Morrisburg, Owen Sound, Ridgeway, Smith's Falls, St. Thomas, Toronto, Trenton, Waterloo, Ont., Woodstock.

Agents in Canada:
 Quebec—La Banque Nationale and Eastern Townships Bank. Ontario—Dominion. New Brunswick—Bank of New Brunswick. Nova Scotia—Halifax Banking Company. Prince Edward Island—Union Bank of P. E. I., Charlottetown and Summerside. Newfoundland—Commercial Bank of Newfoundland, St. John's.

In Europe.
 London—Alliance Bank (Limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool. Antwerp, Belgium—La Banque d'Anvers.

In United States.
 New York—Mechanics' National Bank; Messrs. W. Watson & Alex. Lang; Messrs. Morton, Bliss & Co. Boston—Merchants' National Bank; Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. Detroit—Mechanics' Bank. Buffalo—Farmers' & Mechanics' Nat. Bank. Milwaukee—Wisconsin Marine & Fire Ins. Co. Bank. Helena, Montana—First National Bank. Fort Benton, Montana—First National Bank. Toledo—Second National Bank.

Collections made in all parts of the Dominion, & returns promptly remitted at lowest rates of exchange. Letters of Credit issued available in all parts of the world.

UNION BANK OF LOWER CANADA
 CAPITAL PAID UP, \$2,000,000.
 Head Office, Quebec.
DIRECTORS.
 ANDREW THOMPSON, Esq., President.
 Hon. G. IRVINE, Vice-President.
 Hon. Thos. McGreevy, D. C. Thomson, Esq., E. Giroux, Esq., E. J. Hale, Esq., Cashier—P. MACLELLAN, Inspector—E. T. WEBB.

BRANCHES—Savings Bank (Upper Town) Montreal, Ottawa, Three Rivers, Winnipeg.
Foreign Agents—London—The London and County Bank. New York—National Park Bank.

THE PICTOU BANK.
 (Incorporated by Act of Parliament.)
 Subscribed Capital \$500,000.
 Paid up 250,000.
 JEFFERY McCOLL, President.
 JAMES KITCHIN, Vice-President.
 DONALD FRASER, JAMES HUDSON, ALEX. FISHER.
 D. M. FRASER, Manager.

BRANCHES:
 New Glasgow, N. S., Stellarton, N. S., Amherst, Antigonish.
BANKERS—Bank of Montreal and Branches Union Bank of Halifax.
AGENTS—Bank of Montreal, New York Imperial Bank, Limited, London.

BANK OF YARMOUTH, YARMOUTH, N.S.
 L. B. BAKER, President.
 C. E. BROWN, Vice-President.
 John Lovitt, Hugh Cann, J. W. Moody, T. W. JOHN, Cashier.

Correspondents at
 Halifax—The Merchants Bank of Halifax.
 St. John—The Bank of Montreal.
 do—The Bank of British North America.
 Montreal—The Bank of Montreal.
 New York—The National Citizens' Bank.
 Boston—The Eliot National Bank.
 London, G.B.—The Union Bank of London.
 Gold and Currency Drafts and Sterling Bills of Exchange bought and sold.
 Deposits received and interest allowed.
 Prompt attention given to collections.

ST. STEPHEN'S BANK.
 Incorporated 1836.
ST. STEPHEN'S, N. B.
 CAPITAL, \$200,000.
 F. H. TODD, President.
 J. F. GRANT, Cashier.

AGENTS—London—Messrs. Glyn, Mills, Currie & Co.; New York—Bank of New York, N.Y.; Boston—Globe National Bank; St. John—Bank of New Brunswick.

The Chartered Banks.

The Federal Bank of Canada.

CAPITAL, \$1,250,000
DIVIDEND No. 20.
 Notice is hereby given that a dividend of THREE per cent. upon the Capital Stock of this Bank has been declared for the half year ending May 31st, next, being at the rate of 6 per cent. per annum, and will be payable at the Bank and its Branches on the 1st day of June next.
 The Transfer books will be closed from the 17th to the 31st of May, both days inclusive.
 The Annual General Meeting of the Shareholders will be held at the Bank on Tuesday, the 16th of June, next, at noon.
 By order of the Board,
 G. W. YARKER, General Manager.
 Toronto, May 1st, 1885.

BANK OF OTTAWA, OTTAWA.
DIVIDEND No. 18.
 Notice is hereby given that a dividend of Three and One-Half per cent. upon the paid up Capital Stock of this Bank has been declared for the current half-year, and that the same will be payable at the Bank and its Branches, on and after Monday, the 1st day of June next.
 The Transfer Books will be closed from the 16th to the 30th of May next, both days inclusive.
 By order of the Board,
 GEORGE BURN, Cashier.
 Ottawa, 30th April, 1885.

MERCHANTS' BANK OF HALIFAX
CAPITAL PAID UP, \$1,000,000
RESERVE, 200,000
HEAD OFFICE—HALIFAX, N.S.
DIRECTORS—THOS. E. KENNY, President; James Butler, Thos. A. Ritchie, Allison Smith, J. Norman Ritchie, E. J. Davys, D. H. DUNOAN Cashier.

AGENCIES—In Nova Scotia—Antigonish, Baddeck, Bridgewater, Guysborough, Londonderry, Lunenburg, Maitland (Hants Co.), Pictou, Port Hawkesbury, Sydney, Truro, Weymouth. In New Brunswick—Bathurst, Dorchester, Kingston, (Kent Co.), Newcastle, Sackville. In Prince Edward Island—Charlottetown, Souris, Summerside. In Bermuda—Hamilton.

HALIFAX BANKING COMPANY.
 INCORPORATED 1872.
AUTHORISED CAPITAL \$1,000,000
CAPITAL PAID UP 500,000
RESERVE FUND 50,000
HEAD OFFICE Halifax, N.S.
 W. L. FITZPATRICK, Cashier.
DIRECTORS:
 Robie Unisaek, Pres't. L. J. Morton, Vice-Pres.
 Thomas Bayne, F. D. Corbett, Jas. Thomson.
AGENCIES—NOVA SCOTIA: Antigonish, Barrington, Lockport, Lunenburg, Parrsboro, Shelburne, Truro, Windsor, Oxford, N.S.
NEW BRUNSWICK: Hillsboro, Petitedoie, Sackville, St. John.
CORRESPONDENTS: Ontario and Quebec: Molsons Bank and Branches. New York: Bank of New York, National Banking Association, John Faton & Co. Boston—Suffolk National Bank. London, Eng., Union Bank of London and Alliance Bank.

THE PEOPLE'S BANK OF NEW BRUNSWICK.
FREDERICTON, N. B.
 Incorporated by Act of Parliament, 1864.
 A. F. RANDOLPH, President.
 J. W. SPURDEN, Cashier.
FOREIGN AGENTS
 London—Union Bank of London.
 New York—Fourth National Bank.
 Boston—Eliot National Bank.
 Montreal—Union Bank of Lower Canada.

THE NATIONAL BANK OF SCOTLAND, LIMITED.
 Incorporated by Royal Charter and Act of Parliament.
 ESTABLISHED 1825.
HEAD OFFICE—EDINBURGH.
Capital, £5,000,000. Paid up, £1,000,000. Reserve Fund, £660,000.
LONDON OFFICE—37 Nicholas Lane, Lombard Street, E.C.
 CURRENT ACCOUNTS are kept agreeably to usual custom.
 DEPOSITS at interest are received.
 CIRCULAR NOTES and LETTERS of CREDIT available in all parts of the World are issued free of charge.
 The Agency of Colonial and Foreign Banks is undertaken and the Acceptances of Customers residing in the Colonies, domiciled in London, retired on terms which will be furnished on application.
 All other Banking business connected with England and Scotland is also transacted.
 JAMES ROBERTSON, Manager, London.

The Chartered Banks.

BANK OF HAMILTON

DIVIDEND No. 25.
 Notice is hereby given that a Dividend of Four per cent. for the current half-year upon the paid-up Capital Stock of this Institution has this day been declared, and that the same will be payable at the Bank and its Agencies, on and after
MONDAY, the 1st day of JUNE NEXT.
 The Transfer Books will be closed from the 16th to 30th May, both days inclusive.
THE ANNUAL GENERAL MEETING of the Stockholders, for the Election of Directors for the ensuing year, will be held at their Banking House, in this city, on TUESDAY, the 16th day of JUNE next. The chair to be taken at 12 o'clock noon.
 By order of the Board,
 E. A. COLQUHOUN, Cashier.
 Bank of Hamilton,
 Hamilton, April 22nd, 1885.

Eastern Townships Bank.
AUTHORIZED CAPITAL \$1,500,000
CAPITAL PAID IN 16th MAY, 1880, 1,449,007
RESERVE FUND 575,000
BOARD OF DIRECTORS:
 B. W. HENEKER, President.
 A. A. ADAMS, Vice-President.
 Hon. M. H. Cochrane, Jno. Thornton, Hon. J. E. Pope
 Thos. Hart, G. N. Galer, Hon. G. G. Stevens.
 T. S. Morey.
Head Office—Sherbrooke, Que.
 WM. FARWELL, General Manager.

BRANCHES:
 Waterloo, Cowansville, Stanstead, Coaticook, Richmond, Granby, Farnham, Bedford.
Agents in Montreal—Bank of Montreal.
 London, England—Nat. Bank of Scotland.
 Boston—National Exchange Bank.
 New York—National Park Bank.
 Collections made at all accessible points, and promptly remitted for.

LA BANQUE DU PEUPLE.
 Established in 1855.
CAPITAL \$2,000,000
Head Office, Montreal.
 C. S. OBERRIER, President.
 A. A. TROTTIER, Cashier.
Foreign Agents.
 London—Glyn, Mills, Currie & Co.
 New York—National Bank of the Republics.
 Quebec Agency—La Banque Nationale.

THE MARITIME BANK OF THE DOMINION OF CANADA.
Head Office, St. John, N.B.
 Paid up Capital, \$321,900. Best, \$40,000.
THOS. MACLELLAN, President.
BOARD OF DIRECTORS—Jer. Harrison, Merchant, Thos. Maclellan, (of Maclellan & Co., Bankers), John McMillan, (of J. & A. McMillan, Booksellers), John Tapley (of Tapley Bros., Indiantown), A. A. Sterling, Fredericton.
 Agency—Fredericton—A. S. Murray, Agent.
 Woodstock, N.B.—G. W. Vanwart, Agent.

BANK OF NOVA SCOTIA
 Incorporated 1832.
 Capital paid up \$1,114,000 Reserve Fund, \$470,000
DIRECTORS—John S. Maclean, President, John Doull, Vice-President, Samuel A. White, James Bremner, Daniel Cronan, Adam Burns.
CASHIER—THOS. FYSHE.
Head Office, Halifax, N.S.
AGENCIES AT Amherst, N.S., Annapolis, Bridgetown, Canning, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Pictou, Yarmouth, Campbellton, N.B., Chatham, Fredericton, Moncton, Newcastle, Richibucto, St. Andrews, St. John, Stephen, Sussex, Woodstock, Winnipeg, Man., Charlottetown, Montague, and Summerside, P. E. I.
 Collections made on favorable terms and promptly remitted for.

The Chartered Banks.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHTAWA, ONT.

CAPITAL AUTHORIZED..... \$1,000,000
 CAPITAL SUBSCRIBED..... 500,000
 CAPITAL PAID-UP..... 200,000

BOARD OF DIRECTORS:

JOHN COWAN, Esq., President.
 REUBEN S. HAMLIN, Esq., Vice-President.
 W. F. Cowan, Esq. W. F. Allen, Esq.
 Robert McIntosh, M.D. J. A. Gibson, Esq.
 Thomas Paterson, Esq.

T. H. McMILLAN, Cashier.
 Branches—Midland, New Hamburg, Tilsonburg.
 Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.
 Correspondents at London, Eng., The Royal Bank of Scotland. At New York, The Bank of Montreal.

PEOPLES BANK OF HALIFAX

Capital authorized..... \$800,000
 Capital Paid-up..... 500,000

Directors:

R. W. FRASER, President.
 W. J. COLEMAN, Vice-President.

THOMAS A. BROWN, Esq. GEORGE H. STARR, Esq.
 AUGUSTUS W. WEST Esq.

PETER JACK, Cashier.

Branches: Lockeport and Wolfville, N.S.

Agents in London—The Union Bank of Canada.
 " New York—The Bank of New York.
 " Boston—Williams & Hall.
 " Ont. & Que.—The Ontario Bank.

LA BANQUE NATIONALE

CAPITAL PAID UP, \$2,000,000.

HEAD OFFICE, QUEBEC.

HON. ISIDORE THIBAUDEAU, President.
 JOS. HAMEL, Esq., Vice-President.
 P. LAFRANCOIS, Cashier.

DIRECTORS.

Theophile LeDroit, Esq. U. Tessier, Jr., Esq.
 Hon. P. Garneau. Ant. Painchaud, Esq.
 M. W. Baby, Esq.

Hon. Dir., Hon. J. E. Thibaudon, Montreal.

BRANCHES—Montreal—C. A. Vallee, Manager; Ottawa—C. H. Carriere, do.; Sherbrooke—John Campbell, do.

AGENTS—England—The National Bank of Scotland, London; France—Messrs. Alf. Grunbaum & Co. and La Banque de Paris et des Pays-Bas, Paris; United States—The National Bank of the Republic, New York; The National Revere Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland; Ontario—The Bank of Toronto; Maritime Provinces—The Bank of New Brunswick, The Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Union Bank of Lower Canada.

THE BANK OF LONDON

IN CANADA.

HEAD OFFICE, LONDON, ONT.

Capital Subscribed..... \$1,000,000
 Capital Paid-up..... 185,000
 Reserve Fund..... 50,000

MANAGER—A. M. SMART.

HY TAYLOR, President. JNO. LABATT, Vice-Pres.
 DIRECTORS—W. B. Meredith, W. Duffield, Isaiah Danks, F. B. Leys, Thos. Kent, Benj. Cronyn, Thos. Long (Collingwood), Jno. Morrison, (Toronto), John Leys (Rice Lewis & Son, Toronto), Hy. Northrop (Northrop & Lyman, Toronto).

Branches—Ingersoll—C. W. M. Simpson, Acting Manager. Petrolia—P. Campbell, Manager. Dresden, Watford.

Correspondents in Canada.—Molsons Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of Exchange. Letters of Credit issued, available in all parts of the world.

THE CENTRAL BANK OF CANADA.

DIVIDEND No. 2.

Notice is hereby given that a dividend of three per cent, upon the paid-up capital stock of this institution has this day been declared for the current half-year, and that the same will be payable at the Bank and its branches on and after Monday, the 1st day of June next.

The transfer books will be closed from the 17th to the 31st May, both days inclusive.

THE ANNUAL GENERAL MEETING

of the Shareholders will be held at the Bank on MONDAY, the 15th day of June next. The chair will be taken at 12 o'clock noon.

By order of the Board.
 A. A. ALLEN, Cashier.

Toronto, 23rd April, 1885.

The Loan Companies.

Canada Permanent Loan & Savings Co

Incorporated A.D. 1855.

SUBSCRIBED CAPITAL..... \$3,000,000
 PAID UP CAPITAL..... 2,900,000
 RESERVE FUND..... 1,100,000
 TOTAL ASSETS..... 7,900,000

Office: Coy's Buildings, Toronto St. Toronto.

DEPOSITS RECEIVED at Current Rates of Interest, paid or compounded half-yearly.

DEBENTURES ISSUED in Currency or Sterling, with Interest Coupons attached, payable in Canada or in England. Executors and Trustees are authorized by law to invest in the Debentures of this Company.

MONEY ADVANCED on Real Estate securities at current rates and on favorable conditions as to repayment.

Mortgages and Municipal Debentures Purchased.
 J. HERBERT MASON, Manager.

THE FREEHOLD LOAN AND SAVINGS COMPANY, TORONTO.

DIVIDEND No. 51.

Notice is hereby given that a dividend of five per cent. on the capital stock of the Company has been declared for the current half year, payable on and after Monday, the first day of June next, at the office of the Company, Church street.

The transfer books will be closed from the 17th to the 31st of May, inclusive.

Notice is also given that the General Annual Meeting of the Company will be held at two o'clock p. m., on Tuesday, 2nd June, for the purpose of receiving the annual report, the election of directors, etc. By order of the Board.

S. C. WOOD, Manager.

Toronto, April 29th, 1885.

THE HAMILTON PROVIDENT AND LOAN SOCIETY.

PRESIDENT: G. H. GILLESPIE, Esq.
 VICE-PRESIDENT: JOHN HARVEY, Esq.

Capital Subscribed..... \$1,500,000 00
 Paid-up..... 1,100,000 00
 Reserve and Surplus Profits..... 133,028 21
 Total Assets..... 2,997,129 64

DEPOSITS received and interest allowed at the highest current rates.

DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.

Banking House, King St., Hamilton.
 H. D. CAMERON, Treasurer.

AGRICULTURAL SAVINGS & LOAN COMPANY, LONDON, ONTARIO.

Pres. WILLIAM GLASS, Sheriff, Co. Middlesex.
 Vice Pres. ADAM MURRAY, Co. Treas.

SUBSCRIBED CAPITAL..... \$200,000
 PAID UP CAPITAL..... 575,000
 RESERVE FUND..... 67,000
 TOTAL ASSETS..... 1,366,000

The Company issues debentures for two or more years in sums of \$100 and upwards, bearing interest at highest current rates, payable half-yearly by coupons. Executors and Trustees are authorized by law to invest in debentures this Company.

For information apply to JOHN A. BOH, Manager.

Dominion Savings & Investment Soc, LONDON, ONT.

INCORPORATED, 1872.

Capital, Subscribed, \$1,000,000.00
 Paid-up, 1,000,000.00
 Reserve and Contingent, 583,121.16
 Savings Bank Deposits and Debentures, 125,589.15
 Total Assets, 2,588,795.75

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 Farmers' Loan and Savings Co.

DIVIDEND No. 26.

Notice is hereby given that a dividend of THREE AND ONE HALF per cent. on the paid-up capital stock of this company has this day been declared for the half-year ending 30th inst., and that the same will be payable at the Company's Office, 17 Toronto Street, Toronto, on and after Friday, the Fifteenth day of May next.

The Transfer Books will be closed from the First till the Fourteenth of May, both days inclusive.

By order,
 GEORGE S. C. BETHUNE, Sec.-Treas.

The Loan Companies.

WESTERN CANADA LOAN & SAVINGS CO.

Fixed & Permanent Capital, (subscribed) \$2,000,000
 Paid-up Capital 1,200,000
 Reserve Fund 600,000
 Total Assets, 5,111,325

Offices: No. 70 Church Street, Toronto.

Deposits received, Interest paid or compounded half-yearly.

Currency and Sterling Debentures issued in amounts to suit investors. Interest Coupons payable half-yearly at all principal Banking points in Canada and Great Britain.

Executors and Trustees are authorized by Act of Parliament to invest in these Debentures.

Money to Loan at lowest current rates. Favorable terms for repayment of principal.
 WALTER S. LEE, Manager.

HURON AND ERIE LOAN & SAVINGS COMPY LONDON, ONT.

CAPITAL STOCK SUBSCRIBED... \$1,500,000
 " " PAID UP..... 1,100,000
 RESERVE FUND..... 391,000

Money advanced on the security of Real Estate on favorable terms.

Debentures issued in Currency or Sterling. Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company.

Interest allowed on Deposits.
 E. W. SMYLLIE, Manager.

THE HOME SAVINGS AND LOAN COMPY. (LIMITED.)

Office: No. 72 Church St., Toronto.

AUTHORIZED CAPITAL, \$2,000,000.
 SUBSCRIBED CAPITAL, \$1,000,000.

Deposits received, and interest at current rates allowed thereon.

Money loaned on Mortgage on Real Estate, on reasonable and convenient terms.

Advances on collateral security of Debentures, and Bank and other Stocks.

Hon. FRANK SMITH, President. JAMES MASON, Manager.

BUILDING & LOAN ASSOCIATION

PAID-UP CAPITAL..... \$750,000
 TOTAL ASSETS..... 1,613,904

DIRECTORS.

Larratt W. Smith, D.C.L., Pres. John Kerr, Vice-Pres.
 Hon. Alex. Mackenzie, M.P. G. R. B. Cookburn, M.A.
 James Fleming. Joseph Jackson.

W. Mortimer Clark.

Walter Gillespie, Manager.

Office—Cor. Toronto and Court Streets.

Money advanced on the security of City and Farm Property.

Mortgages and Debentures purchased.

Interest allowed on deposits.

Registered debentures of the Association obtained on application.

THE LONDON & ONTARIO Investment Co., Limited. OF TORONTO, ONTARIO.

President—HON. FRANK SMITH,
 Vice-President—WILLIAM H. BEATTY, Esq.

Directors—Messrs. William Ramsay, Arthur B. Lee, W. B. Hamilton, J. G. Worts, Jr., Alexander Nairn, George Taylor, Henry Gooderham, Frederick Wyld and Henry W. Darling.

Money advanced at lowest current rates and on most favorable terms, on the security of productive farm, city and town property.

Mortgages and Municipal Debentures purchased.

A. M. COBBY, Manager.
 84 King St. East, Toronto.

The Ontario Loan & Savings Co. OSHAWA, ONTARIO.

CAPITAL SUBSCRIBED..... \$200,000
 CAPITAL PAID UP..... 300,000
 RESERVE FUND..... 50,000
 DEPOSITS & Can. Debentures.. 601,000

Money loaned at low rates of interest on the security of Real Estate and Municipal Debentures Deposits received and interest allowed.

W. F. COWAN, President.
 W. F. ALLEN, Vice-President.
 T. H. McMILLAN, Secy-Treas.

The Loan Companies.

THE Ontario Investment Association, (LIMITED.)

OF LONDON, ONTARIO.

Capital Subscribed, \$2,650,000.00
 Capital Paid-up, 634,715.71
 Reserve Fund - 500,000.00
 Investments, 1,998,621.06

—DIRECTORS—

CHAS. MURRAY, Manager Federal Bank, President.
 SAMUEL CRAWFORD, Esq., Vice President.
 BENJ. CRONIN, Barrister. W. B. MEREDITH, Q. C.
 DANIEL MACFAR, Esq. C. F. GOODHOS, Barrister.
 JOHN LABATT, Brewer. H. TAYLOR, Esq.
 JMO. BELLITT, Manufacturer. HUGH BRODIE, Esq.
 ISAIAH DANKS, Secretary F. A. FITZGERALD, President
 Water Commissioner. Imperial Oil Co.

This Association is authorized by Act of Parliament to Loan Money on Real Estate secured by Mortgages; buying and advancing Money upon School, Municipal, and other Debentures, and Public Securities, and the Debentures of the various Building and Loan Societies, Investment Companies, and other Societies and Companies of this Province, and has the largest Reserve Fund of any Company in Western Ontario.

HENRY TAYLOR, Manager.

OFFICE—Richmond Street, London, Ont.

THE ONTARIO LOAN AND DEBENTURE CO.
 OF LONDON, CANADA.

Capital Subscribed, \$2,000,000
 Paid-up Capital, 1,900,000
 Reserve Fund, 285,000
 Total Assets, 3,441,190
 Total Liabilities, 1,507,573

Money loaned on Real Estate Securities only. Municipal and School Section Debentures purchased.

WILLIAM F. BULLEN, Manager.

London, Ontario, 1875.

LONDON AND CANADIAN Loan & Agency Co. (LIMITED.)

PRESIDENT—SIR W. P. HOWLAND, C.B., K.C.B.

VICE-PRESIDENTS:

Col. C. S. GZOWSKI, A.D.C. to the Queen
 A. T. FULTON, Esq.

Money lent on security of Improved Farms, and productive City and Town Property.

Mortgages and Municipal Debentures purchased.
 J. G. MACDONALD, Manager.

44 King Street West, Toronto.

The Canada Landed Credit Co'y.

IS PREPARED TO MAKE

STRAIGHT LOANS

—AND TO—

PURCHASE MORTGAGES

On the Security of Improved Farm or Substantial City Property.

ON THE MOST FAVOURABLE TERMS

Forms of Application and full particulars may be had on application.

D. MCGEE, Secretary,
 23 Toronto St., Toronto.

The National Investment Company OF CANADA, Limited.

Equity Chambers, Adelaide Street, Toronto.

CAPITAL - \$2,000,000.

President:—WILLIAM ALEXANDER, Esq.

Vice-President:—WM. GALBRAITH, Esq.

Money Lent on Mortgage of Real Estate.

Debentures Issued bearing interest at FIVE per cent. per annum, payable half-yearly.

ANDREW BUTHERFORD
 Manager.

The Loan Companies.

UNION LOAN AND SAVINGS COMPY.

(Incorporated 1885.)

Capital Authorized..... \$1,000,000
 Capital Paid-up..... 600,000
 Deposits and Debentures..... 652,327
 Reserve Fund..... 175,000

OFFICE—28 & 30 TORONTO ST., TORONTO.

Money to loan at lowest current rates. Deposits received and Debentures issued at Highest current rates. Executors and trustees are authorized by law to invest in these debentures. FRANCIS RICHARDSON, President W. MACLEAN, Manager.

The United Empire Loan Corp.

PUBLIC LIBRARY BUILDINGS,

TORONTO. 41

President—GEO D. MORTON, Esq., M.D., (Director Standard Bank).
 Vice-Pres.—BERNARD SAUNDERS, Esq., Merchant.
 Advisory Board.—W. C. Matthews, Esq., Thos. Milburn, Esq., A. Willis, Esq., Geo. P. McKay, Esq., M.P.F., Wm. E. Wellington, Esq.
 Money advanced on Real Estate Securities at Current rates. Favorable terms to borrowers. Deposits received. Interest allowed.

JAS. SCROGGIE, Manager.

Financial.

ESTABLISHED 1858.

JOHN STARK & CO.,

(Telephone No. 880),

Stock and Exchange Brokers.

Special attention given to reliable investment stocks and the investment of money on mortgage.

Rents Collected and Estates Managed.

28 Toronto Street, TORONTO.

ESTABLISHED 1876.

BANKS BROTHERS,

(Telephone No. 27),

Insurance and Estate Agents.

Rents Collected, Estates Managed.

MORTGAGES BOUGHT AND SOLD.

60 CHURCH S., TORONTO.

The Toronto General Trusts COMPANY.

27 & 29 Wellington St. East,

TORONTO.

President—HON. EDWARD BLAKE, Q.C., M.P.

Vice-President—E. A. MEREDITH, LL.D.

Manager—J. W. LANGMUIR.

Directors—Hon. W. McMaster, Hon. Alexander Morris, B. Homer Dixon, Amelius Irving, William Elliot, William Mulock, M.P., Geo. A. Cox, William Gooderham, J. G. Scott, Q.C., James J. Foy, A. B. Lee, James Maclean, Q.C., J. K. Kerr, Q.C., T. Sutherland Stayner, W. H. Beatty and Robt. Jaffray.

The Company acts as Executor, Administrator and Guardian, and receives and executes Trusts of every description. These various positions and duties are assumed by the Company, either under Deeds of Trust, Marriage, or other settlement executed during the life-time of the parties, or under Wills, or by appointment of the Court.

The Company also undertakes the investment of money in real estate mortgage securities; collecting and remitting the interest for a moderate charge. It will either invest the money as agent in the usual way, or should the investor prefer, it will for an extra charge, guarantee the principal and the prompt payment of the interest on fixed days, yearly, or half-yearly. Mortgages thus guaranteed and taken in the name of the investor, are the safest class of investments, and specially commend themselves to Trustees, as well as to Municipal Corporations and Public Companies desirous of establishing Sinking Funds.

The Company also acts as agent for the collection of interest or income, and transacts financial business generally, at the lowest rates.

Financial.

ROBERT BEATY & Co

61 King St. East.

(Members of Toronto Stock Exchange)

BANKERS & BROKERS,

Buy and sell Stocks, Bonds, &c. on Commission, for Cash or on Margin. American currency and Exchange bought and sold.

C. S. GZOWSKI, JR.

EWING BUCHAN.

GZOWSKI & BUCHAN

STOCK AND EXCHANGE BROKERS,

General Agents, 50 King St. E., Toronto.

Canadian, American, and English Stocks, American and Sterling Exchange, Greenbacks, and all foreign money bought and sold.

Special attention given to purchase and sale of debentures.

COX & CO.,

STOCK BROKERS,

MEMBERS TORONTO STOCK EXCHANGE,

No. 26 Toronto Street,

Buy and Sell Canadian and American Stocks for Cash or on Margin, also Grain and Provisions on the Chicago Board of Trade.

John Paton & Co.,

52 William Street, New York.

Accounts and Agency of Banks, Corporations, firms and individuals received upon favourable terms

Dividends and interest collected and remitted. Act as agents for corporations in paying coupons and dividends, also as transfer agents.

Bonds, stocks and securities bought and sold on commission, at the Stock Exchange or elsewhere. Sterling Exchange and Cable Transfers bought and sold.

N. J. CAMPBELL,

Auctioneer, Commission Merchant, Insurance and General Agent,

CHARLOTTETOWN, P. E. I.

BUSINESS SOLICITED.

JOHN LOW,

(Member of the Stock Exchange.)

STOCK & SHARE BROKER,

58 St. Francois Xavier Street,

MONTREAL.

F. W. BALL,

STOCK & EXCHANGE BROKER

No. 5 TORONTO ST., YORK CHAMBERS, TORONTO.

Late Manager of the Canadian Bank of Commerce, Parkhill.

Stocks, Bonds and Debentures bought and sold on commission. Orders from the country will receive prompt attention.

MR. HESPELER

WILL UNDERTAKE

Commissions for the Valuation or Transfer of Real Estate in Manitoba and the North-West.

Also, will attend to the payment of taxes, collections and other business in connection with lands belonging to non-resident proprietors.

Address, WM. HESPELER,
 German Consulate, WINNIPEG, Man.

H. N. W. BRYANT,

Accountant, Trustee,
 General Financial Agent,

35 King St. East,
 Cor. Leader Lane, } TORONTO.

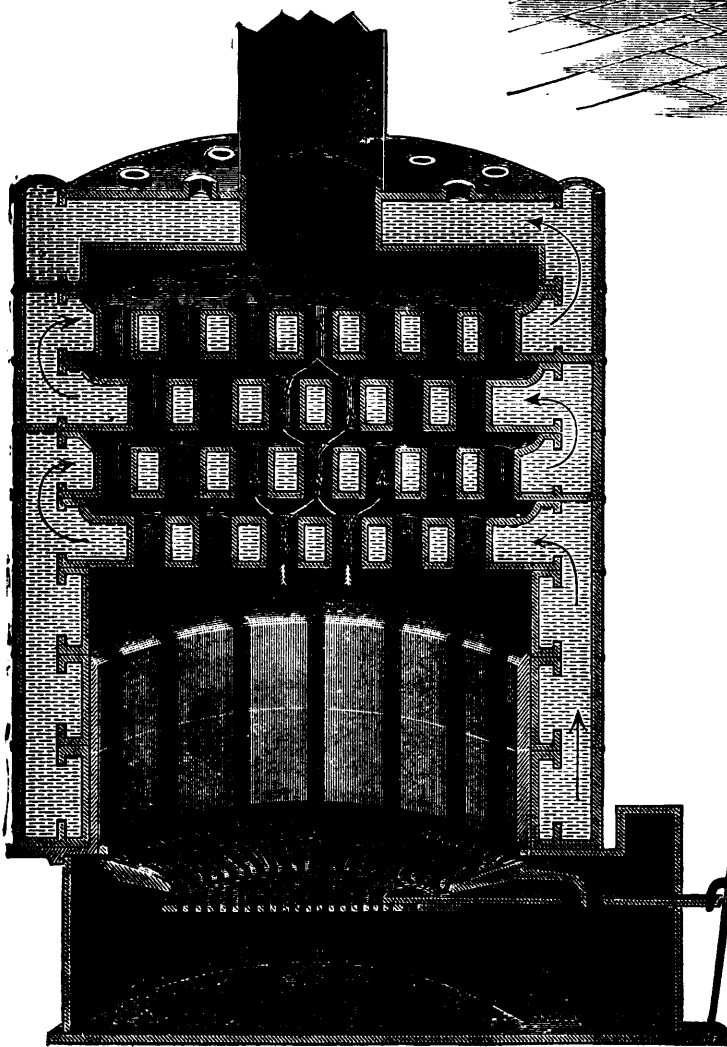
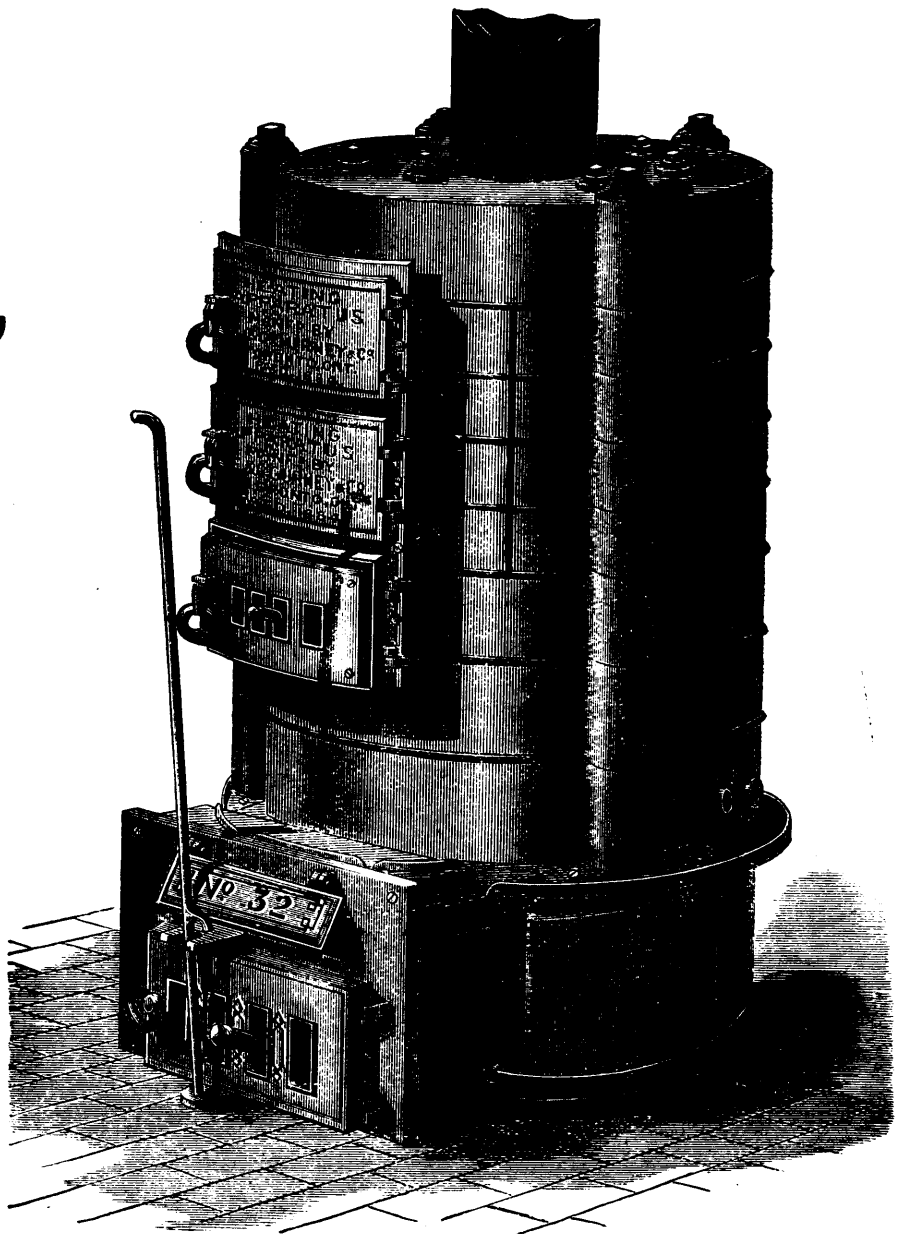
CORRESPONDENCE SOLICITED.

❖ HOT ❖ WATER HEATING APPARATUS

The E. & C. Gurney Co.

TORONTO, HAMILTON,

MONTREAL, WINNIPEG.



These Heaters!

Are not only the Cheapest Manufactured, they are also the simplest, being easily operated by any one competent to care for a Hall Stove.

WE SOLICIT EXAMINATION

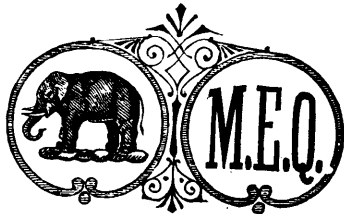
BY THE TRADE.

It will be noted that the proceeds of combustion, after passing through the first row of tubes, pass into a combustion chamber, where after expanding they pass through a second set of tubes, and so on to the exit to chimney flue.

Leading Wholesale Trade of Montreal.

John Clark, Jr. & Co's.
M. E. Q.
SPOOL COTTON.

Recommended by the Principal Sewing Machine Companies as the best for hand and machine sewing in the market.



TRADE MARKS.

For the convenience of our customers in the west we now keep a full line of Black, White, and Colors at 3 WELLINGTON ST., East, Toronto.

Orders will receive prompt attention.

WALTER WILSON & CO.,

Agents for the Dominion.
1 and 3 ST. HELEN STREET,
MONTREAL.
3 WELLINGTON STREET, East,
TORONTO.

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 & COMPY,

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

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, Ginghams, Wide Sheetings, Fine Brown Cottons, &c.

ST. ANNE SPINNING CO.

[Hochelaga].

Heavy Brown Cottons and Sheetings.

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

The Wholesale Trade only Supplied.

McKECHNIE & BERTRAM,
Canada Tool Works,

DUNDAS, ONTARIO.

Supply complete outfits of Machinery for Railway Machine Shops, Locomotive Builders, Car Builders, Implement Manufacturers, Planing Factories, etc. CONTRACTS taken and fulfilled at shortest notice. Tenders given, and Price Lists and Catalogues furnished on application.

Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.,
GENERAL MERCHANTS
AND MANUFACTURERS' AGENTS,
MONTREAL AND TORONTO.

Merchants Manufacturing Co.—Bleached Shirting
Cornwall Manufacturing Co.—White and Colored
Blankets. A. Lomas & Son, (Sherbrooke)—Plain
and Fancy Flannel. Almonte Knitting Co.—Shirts
and Drawers. Thorold Knitting Co.—Shirts and
Drawers. Canadian Tweed and Etoffes; Cotton and
Wool Hosiery, &c., &c.

15 Victoria Square, Montreal.

13 Wellington Street East, TORONTO.

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, OCT., 1884.

THE COOK'S FRIEND

The Leading Baking Powder

IN THE DOMINION.

No First-Class Stock is Complete without it.

Manufactured and for sale to the Trade only by

W. D. McLAREN,

55 College St. MONTREAL.

Sal Soda in Barrels.

Bi-carb Soda in Kegs.

Cream Tartar Crystals.

Tartaric Acid Crystals.

For sale by

COPLAND & McLAREN,
MONTREAL.

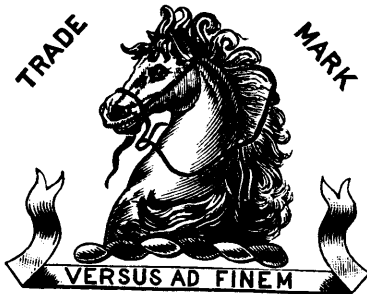
Dunbar, McMaster & Co

GILFORD, IRELAND.

Manufacturers of

LINEN THREADS

Sewing Threads of all kinds.



Gilling Twines, Hemp Twines, &c.

Gold Medal and Diploma at Industrial Exhibition,
Toronto, 1884. Highest Prize Medals
wherever exhibited.

TORONTO AGENT—S. DAVISON, 16 Colbourne St.
MONTREAL D. FRASER, 36 Lemaine St.

ROSS, HASKELL & CAMPBELL,
Wholesale Fancy Dry Goods,

16 ST. HELEN ST., MONTREAL,
and at 6 Leader B'd'gs, 63 King St. east, Toronto.

SPRING ASSORTMENTS NOW COMPLETE

Leading Wholesale Trade of Montreal.

S. GREENSHIELDS, SON & CO.,
WHOLESALE

DRY GOODS

MERCHANTS

17, 19 & 21 Victoria Square,

—AND—

730, 732, 734, 736 Craig St.,
MONTREAL.

Mercantile Summary

THE value of exports from Hamilton for April last is given as \$48,771.

FREDEBICKTON's imports of merchandise for April were \$31,611 against \$17,238 in the previous April.

A 1,600-TON ship was launched at Portland, N. B. last Saturday, which will load deals for the United Kingdom;

JAMES R. OSGOOD & Co., the well known Boston publishers, have assigned, liabilities \$150,000; assets nominally in excess.

DURING The past week about 8,000 barrels of flour arrived at St. John by the I.C.R., and over 500 barrels of sugar ending May 2.

A CABLE of 4th inst., from London, England, says that a temporary loan of \$5,000,000 had been effected at a rate something over 4 per cent.

CALVIN & Sons started their first raft of fifty drams of oak timber from Kingston to Quebec on the 4th inst. in tow of the tug *John A. Macdonald*.

THE Rathbun Company have cut 450,000 pine logs this year. In addition to these they have also got out large quantities of cedar and other stuff for posts, railway ties, &c.

THE exports of the port of Kingston for April 1885 were of the value of \$23,307 and the imports \$57,868. The customs' duties collected amounted to \$13,446 and the excise duties to \$10,156.

IMPORTS of St. Stephen, N. B. for April were of the value of \$38,725 as compared with \$58,116 in April 1884, but those of a year ago were mostly free goods, and the customs' revenue last month was the larger.

THE handsome new steamers *Vancouver* and *Oregon*, which have made good records between Montreal and Liverpool, for the Dominion Line, have been chartered by the British Government for transport purposes.

WE learn that Mr. John B. Pruyn has received the appointment of assistant general passenger agent of the eastern and Ontario combined divisions of the Canadian Pacific railway, with office at Montreal.

EXPORTS of wheat and corn from Baltimore for the first four months of the present year were 2,400,000 bushels of wheat and 8,425,000 of corn, as compared with 3,959,000 bushels of wheat and 2,148,000 of corn in same period of 1884.

A YARD man not far from Portland, Me., writes the amiable editor of the *Northwestern Lumberman*, thought he could save something by purchasing direct of a mill man. In answer

to his inquiry for prices he received a letter stating such and such prices f. o. b. This abbreviation was apparently new to him, for he wrote back and wanted to know if f. o. b. meant "full of beer."

A COMMERCIAL street man wears the champion belt for meanness just now. His clerk is an expert penman, and was practicing his art is shading the letters on the addresses of some envelopes when the employer, happening to overlook him, said: "Mr. Daybook, I would not shade those letters; it wastes the ink awfully."—*Boston Commercial Record.*

MANY cattle outside of Winnipeg having been bought up to feed the volunteer troops, prices of meat in that city have gone up five or six cents per pound. The *Times* of 1st inst. says: "Hay which was selling at \$8 and \$10 a ton about a month ago, is now being sold at \$20 per ton. Oats sold for 40 cts. a bushel a little over a month ago, while to-day they are worth 70 cents per bushel."

THE annual presentation of medals at the British American Business College in this city, took place yesterday. An examination of the students' books was made by Mr. E. R. C. Clarkson, vice-president of the Institute of Accountants, and Mr. J. B. Bonstead, the well-known official assignee, occupied the chair. Both gentlemen expressed themselves much pleased with the practical knowledge of accounts displayed by the scholars.

THE assignment is announced of Messrs. Foster & Hillman, dealers in Berlin wools and fancy goods in this city. They formerly did business in Hamilton, but some months ago removed to Toronto in the hope, doubtless, of adding to their trade. It has, however, been hard work for them to make ends meet and the addition of some heavy losses has brought about their suspension. The direct liabilities are about \$25,000, with probably a similar amount on notes under discount. A nominal surplus is claimed and a good dividend will, most likely, be paid to creditors, the largest of which are in Europe.

JNO. GLEN, tailor, London, has surely by this time convinced himself that he could not make garments and make money. In 1879 he compromised at 62½ cents on the dollar; last fall he was closed up by one of his creditors but managed to tide over this difficulty only to undergo the experience a second time at the instance of the landlord who wants his rent.—The stock of books belonging to R. J. Bulman of this city who failed last month has been advertised for sale by the trustee.—E. W. Atwood, a Walkerton stationer, has assigned.—A storekeeper in Mountain city, Manitoba, Robert Brown by name has assigned.

EVERY man in trade should take a reliable trade paper. He should read everything in it, and continue to take it as long as he remains in business or the paper in existence. General information everybody should have, and the more of it the better; but none is so valuable to the reader as that which pertains directly to the business in which he is engaged. It isn't necessary, says the *Shoe and Leather Journal*, for a shoe dealer to know whether El Mahdi was a Chinaman or a Turk, "but it is necessary that he should know what is new in his business. Read carefully your trade paper, and you will not be liable to make blunders in your business."

WE note that the wholesale hardware firm of Jame Hutton & Co., of Montreal, has been dissolved by the retirement of the senior partner. The remaining members of the firm continue under the old style.—Piche, Tisdale & Co., also wholesale hardware men of Montreal, have likewise dissolved. Mr. G. A. Kitson retires, and

is replaced by Mrs. Tisdale as a special partner.—Henry Fry & Co., commission merchants Quebec, have dissolved; Mr. E. C. Fry continues alone under the old style.—M. J. G. Asher has been admitted a partner in the wholesale importing house of Kortosk & Co., Montreal.—The wholesale shoe firm of Pinkerton & Turner, Montreal, is likely to assume a new phase, through the death of Mr. Robert Turner.

A MEETING of the creditors of W. T. Rutherford & Co., cigar manufacturers of London, whose failure has been noticed in these columns, was held on the 5th. The assignee submitted a statement showing liabilities of \$31,915.23, of which \$625 is preferred; assets, stock and plant, \$6,001.10; book debts, \$13,939.93. The failure is largely attributed to the Scott Act and its effect in generally unsettling business amongst the firm's customers, as well as the troubled state of affairs in the North-West, where a large proportion of the business was done. The book debts are not considered worth anything, chiefly owing to these causes. The assignee proposed to compromise at 10 cents on the dollar, but the offer was not entertained and the meeting adjourned for a few days.

THE list of failures and compromises this week is not extensive. A bailiff advertises for sale the stock of tins belonging to J. B. Bishop of Hamilton.—The creditors of McDougall & Richardson, a general store firm in Owen Sound, have been asked to grant on extension of six months. A surplus is claimed of \$4,000.—At a meeting of the creditors of W. J. Devlin, a harness maker in Peterboro', held in this city last week, a statement was submitted showing liabilities of \$3,000 and assets \$2,000. Mr. Devlin offers 25 cents on the dollar cash, or 35 cents with time.—There is a report that Jno. Hewer, a saw mill owner in Bridgen, has gone to Colorado, leaving as a memento liabilities amounting to about \$10,000. His mill property and chattels are all mortgaged, and unsecured creditors will not get much.

A MEETING of the creditors of the firms of Bower, Porter & Bower, Kemptville, A. Blackburn of the same place, and Bower, Blackburn, Mundle & Porter, of Brandon, Man., was held at Montreal on Monday last. The two concerns first named, which have the largest establishments in Kemptville, are jointly interested in the Brandon business, as well as in North West land operations we believe, which have not turned out well, while Mr. Blackburn has also invested in a pottery business at St. John's Que., which proved unsuccessful. Their affairs appear to be so much interwoven that no concise statement could be submitted at the meeting, and an adjournment took place for a fortnight to allow the proprietors to prepare accurate figures and submit an offer. The joint liabilities are very heavy; it is stated that one Montreal house is interested to the extent of \$17,000.

ON Tuesday last, the Chief Appraiser of the Dominion met a number of importers of this city to confer as to the best way of securing a uniform classification of the dry-goods embraced in the clauses amended by the tariff resolutions passed in Parliament this year. Among those present were Mr. Darling, president of the Board of Trade, Messrs. W. R. Brock, Paul Campbell, Thos. Ogilvy, C. Burton, N. Rooney and several others. As the result of a lengthy discussion, in the course of which many suggestions were thrown out by the merchants, Mr. Fraser determined to issue a circular to the various ports of entry, giving in detail the names of the different classes of dry goods affected by the amended tariff; a course which it is hoped will secure that uniformity which has been conspicuously absent. The official named

intends meeting the representatives of other trades with a similar object, the hardware merchants, the fancy goods men, &c., &c.

ACCORDING to the *Quebec Chronicle*, there are some favorable features in the timber situation. That journal learns that "the representatives from this port who have visited Europe this winter have returned with an amount of business obtained far in excess of last year, and more than they anticipated. Deals have sold fairly well, also some descriptions of timber. In this connection the decrease in the production of white pine in the Ottawa district will, it is stated, be about one third less than last year. The demand for white pine square timber has not, however, rallied in the home market. A considerable quantity of this timber is reported still in first hands. On the whole a good spring trade is anticipated. The late freshets have proved somewhat disastrous to mill-owners, but the extent of losses is difficult to ascertain."

FIRE INSURANCE NOTES.

Instead of buying a ring, a watch-chain, or a bull-pup, with the balance of his salary after settling his board bill, if the young man of the period would invest in a \$1,000 life policy he would do himself a good turn. When he comes to get married, the policy forms a good asset.

Fire grenades have received a back-set, says the *Western Ins. Review*. A grenade factory containing 5,000 dozen of them burned at Chicago, and the proprietor had the cheek to claim insurance indemnity. It must have been a lunatic agent that would accept a risk on such stock.

Sir Walter Scott was the first governor of the Scottish Union and National Insurance company. It is not unfitting, therefore, that the company's latest present to its patrons should include his portrait, together with an attractive colored view of Abbotsford, that beautiful spot on the Tweed so bound up with the memory of "The Wizard of the North."

Eighty one millions of dollars is a large sum to have paid to policy-holders in twenty-five years. But this is the boast of the Equitable Life Assurance Society. Its total assets on Jan. 1, 1885, were \$58,161,826. During the twelve months of 1884 the society issued assurances to the amount of eighty-five millions of dollars.

The report of the London and Lancashire Fire Insurance Company for 1884, which is the twenty-third, shows the net fire premiums £491,315, and the fire losses £324,271. The profits of the year amounted to £27,964, which added to £44,155 brought forward from 1883 account, presents a total of £72,120. A dividend of eight per cent. was recommended and £10,000 added to revenue, increasing that fund to £240,000.

A very satisfactory report for last year is shown by the British Empire Mutual Life Assurance Company. During the past year 1,974 proposals for insurance for £714,983 were accepted, the net premium income on which amounted to £22,387. The total claims, including bonuses, were £64,106, and the result of the year's business is an addition of £71,592 to the accumulated fund, raising it to £1,028,215. The total assets of the Company amount to £1,044,807, and of this £225,026 is invested in Colonial Government securities. With last year the Company completed its twelfth triennial period, and the valuation showed a sum of £68,010 to be apportioned amongst the members, justifying a cash bonus of 22½ per cent. on whole life policies, and 15 per cent. on endowment assurances.

—QUEBEC BOARD OF TRADE.—The officers of the Quebec Board of Trade for the current year are as under: President, Joseph Shehyn, M. P. P.; vice-president, Thomas Beckett, Esq.; Treasurer, S. Sloan Bennett, Esq. Members of the Council, Messrs. R. R. Dobell, W. Brodie, P. Valliere, A. F. Hunt, S. Peters, F. Billingsley, O. Murphy, R. H. Smith, B. Verret, Wm. Rae. Board of Arbitration, Messrs. E. Beaudet, T. Beckett, F. Billingsley, Wm. Brodie, J. H. Clint, R. R. Dobell, A. Fraser, V. Chateauvert, T. Ledroit, Simon Peters, Wm. Rae, R. H. Smith. An unanimous vote of thanks to the retiring treasurer, Mr. H. W. Welch, on the conclusion of his thirty years' services to the Board in that capacity, was passed, on the motion of Mr. Owen Murphy, seconded by Mr. Wm. Rae. Mr. J. H. Clint then moved, seconded by Mr. F. Kirouac, a resolution acknowledging the intelligent zeal of the president, Joseph Shehyn, Esq., in his two years' occupancy of the post, and thanking him for his services.

LONDON BOARD OF TRADE.—Last week was held the annual meeting of the London Board of Trade. Letters were read from the Hon. Jno. Carling, of the Dominion Cabinet, and W. R. Meredith, M. P. P., acknowledging receipt of a petition from London, Strathroy, Chatham and Windsor, praying for an extension of the Ontario & Quebec Railway to the Detroit River from Ingersoll. Messrs. J. O. Hewitt, James Wilson, and T. F. Kingsmill, sent in their resignations in writing, which were accepted, and Messrs. B. C. Struthers and R. W. Barker were elected members of the Board. The financial statement of the Board, as submitted by the secretary, showed the receipts for the year amounted to \$466.09, and the balance on hand to \$100.58. The members' fees amounted to \$230. The assets showed a balance of \$351.83 over the liabilities. The election of officers was then proceeded with, as follows:—Mr. C. S. Hyman re-elected president; Mr. Little elected vice-president in the room of Mr. Long, resigned, and Mr. H. E. Nelles re-elected secretary. Members of Council—Geo. S. Birrell, John Marshall, T. McCormack, John Green, J. D. Ivey, J. Campbell, M. Masuret, Col. R. Lewis, R. C. Struthers (in place of Mr. Lind), John Labatt, J. B. Laing and Geo. Burns. Board of Arbitration—John McClary, James Slater, J. S. Pearce, Thomas Green, A. D. Cameron, T. H. Marsh, Geo. Robinson, H. T. Ford (in room of Mr. Little), T. H. Smallman, R. Reed, jr., W. J. Reed and A. Cleghorn.

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BROCKVILLE BOARD OF TRADE.—The first meeting of the Brockville Board of Trade for the season of 1885, was held on the 30th ult. The president, Mr. James Bissell, was in the chair, and the secretary, Mr. C. J. Gilroy, at his post. There were also present Messrs. D. Derbyshire, J. Millar, M. K. Everette, R. Barlow, F. H. McCrea, A. C. Johns, J. Nunn, M. J. Wiltsie, J. Wright, J. Hawse, C. A. McLean, P. Purvis, S. B. Williams, T. W. Horton, L. Hillaird, J. Barry, A. D. McDougall, T. Meech, J. Davidson, W. J. Cluff, A. A. Davis, J. Alexander, W. Beach, C. Stowell, H. Bissell, W. Wilson, N. H. Fields. The day of the weekly meeting of the board was fixed for Thursday and the hour two o'clock p. m. Messrs. Millar, Everette, Gilroy, J. Bissell and F. H. McCrea were appointed a committee to take into consideration the amendment of the by-laws and also to consider means to build up and improve the cheese industry in this section, the committee to report at the next meeting of the

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CUSTOMS' AND EXCISE RETURNS.

CITY.	Ap. '85.	Ap. '84.	Inc. or Dec.
Montreal customs..	\$475,237	\$362,750	112,487 I
“ excise ...	135,197	106,701	28,496 I
Toronto customs ..	223,118	229,038	5,920 D
“ excise ...	111,838	57,544	54,294 I
Halifax customs..	130,794	121,886	8,908 I
“ excise ...	.....	.....	.....
St. John customs..	82,254	98,132	15,878 D
“ excise ...	20,699	14,380	6,319 I
Hamilton customs...	50,453	.....	.....
“ excise ...	31,442	.....	.....
London customs....	.....	.....	.....
“ excise ...	41,785	21,497	20,288 I
Winnipeg customs...	.....	42,592	.....
“ excise ...	10,577	.....	.....
Victoria customs ..	.....	.....	.....
“ excise ...	.....	.....	.....
Guelph customs ..	7,516	5,580	1,936 I
“ excise ...	14,480	12,998	1,482 I
Belleville customs ..	4,548	3,731	817 I
“ excise ...	7,076	4,706	2,370 I
Kingston customs ..	13,445	11,064	2,381 I
“ excise ...	10,155	.....	.....
Fredericton custo'a.	6,182	3,736	2,446 I
“ excise ...	.....	.....	.....
Brantford customs...	8,634	14,199	5,565 D
“ excise.....	.....	.....	.....
Ottawa customs..	23,567	19,023	4,544 I
“ excise.....

Leading Wholesale Trade of Toronto.

SPRING, 1885.

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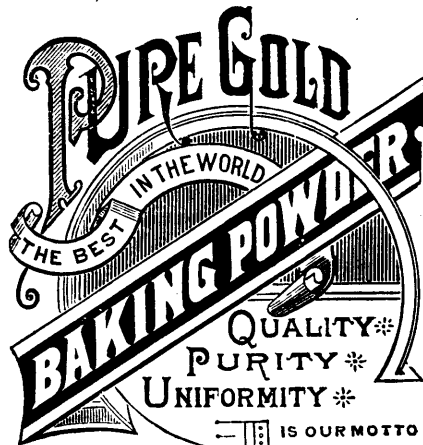
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EDWD. TROUT, MANAGER.

TORONTO, CAN., FRIDAY, MAY 8, 1885

THE SITUATION.

The sudden change in the war prospect between England and Russia, creating the general conviction that peace will be maintained, has produced its natural effects upon all the European bourses. British, Russian, and French securities all went up, consols marking the highest price reached in six weeks. On this side of the Atlantic, the speculative prices which the expectation of war occasioned, a short time ago, and which were wholly artificial, declined; wheat, flour, and corn being all affected. The fictitious prices, from which a recession has come served chiefly to prevent exportation and to give other countries, for the time being, the benefit of the European market for these articles. Produce may be expected to move now and exchange to become easier.

There is a glut in the money market in New York, the supply of unemployed capital being larger than ever before, and the demand for mercantile purposes slack. A shrinkage in trade is complained of. The idle capital avoids the uncertainty of speculative ventures. Few railway properties are remunerative, and the Union Pacific has passed the dividend, the reasons given for doing so being the depressed condition of business, the competition of new lines—a fact which has an important bearing on our own Pacific line—and the prospect of unfavorable Congressional action. In almost every department of trade, complaints are made that profits are lower than almost ever before. Dulness dominates the stock market.

The insurrection in the North West, is now certain to include an Indian war, and the only question is of the magnitude it may assume. Col. Otter's encounter with Poundmaker and his allies, rendered necessary by the atrocities which these Indians had committed, inaugurated a campaign that may be counted on to last the whole season at least. The Indian war is the direct consequence of the Halfbreed revolt; the Indians, whatever their condition, had no specific complaint of their own against the government. Col. Otter made a good commencement, in his vigorous sally against a superior force; but the end, we fear, may be far off.

The spring opens with favorable prospects for the lumber trade; and when this industry is in a good state it is a great help towards a healthy and active condition of business generally. It is too soon to get a full survey of the prospects of the grain crops. Accounts from Northern Ontario are excellent; from the South-West not quite so good.

The scheme of relief to the Pacific Railway is commented upon elsewhere. The Government will, before the end of June, have some heavy financing to do on its own account; and at present the office of Minister of Finance is weakly manned, owing to the illness of its head. Sir Leonard Tilley may possibly again appear in the House of Commons, but that he will go to London on a financial mission is improbable.

THE NORTH-WEST TROUBLES.

If we accept Louis Riel as the spokesman of the discontented half-breeds of the North-West, they have been making reclamations on the Government for the last fourteen years. It was natural that when 1,400,000 acres of land was set apart for the Half-breeds of Manitoba, their brethren of the North-West should ask to be dealt with in the same way. The claim was never negatived, so far as we can learn, though the correspondence on the subject has not yet been published. It is possible that the pressure exerted on the Government was not very great; no decision was come to on the claims, for some years, and recently great complications were occasioned by an extensive emigration of Halfbreeds from Manitoba to the North-West, many, it would almost be correct to say all of whom had received grants out of the 1,400,000 acres set apart for that purpose. Of these a large number went to the vicinity of Duck Lake, and made demands on the Government for new grants of lands.

These men had sold scrip for their Manitoba lands; and as a purchaser could not know, even when the lands had been located whether the grantee had sold his right without reference to Ottawa, the necessary delay connected with which enabled unscrupulous Halfbreeds to sell their lands several times over; one lot is said to have been sold as often as sixteen times. Prosecutions for this form of fraud were attended with difficulties. A story is told about how one prosecution failed to bring conviction. In this case there were on the jury some Half-breeds, and the counsel for the defendant insisted upon addressing the jury in French of which the opposing counsel did not understand a word. The defendant's counsel told the jury that, as the alleged crime was quite a common occurrence and one in which they had all been concerned, to find the accused guilty might open the doors of the penitentiary to themselves. It is needless to add that the verdict was one of acquittal. The Halfbreeds who sold their Manitoba lands several times over were just the men to demand from the Government new grants of land, when it had become impossible to sell the old ones any more. These men probably bore a prominent part in the rising at Duck Lake, which led to the encounter with

the Mounted Police, in which the lives of several of our men were sacrificed. And it was this encounter which made it necessary to despatch troops to protect the lives of innocent settlers. No Halfbreeds who were in Manitoba in 1871, when the 1,400,000 acres were distributed and who did not receive any allotment, have been refused land in the North West. To each Halfbreed in this position, if any there be, will be given scrip good for two hundred and forty acres, on which is put the nominal value of \$1 an acre, but for which he will pay nothing.

In the House of Commons, on Monday, Mr. Mills called the attention of the government to a communication on the subject of Halfbreed claims which he had received from Qu'Appelle. In this communication the statement was made "that the commissioners whom the Government have appointed have been engaged for some time settling half-breed claims; that they have issued scrip as was issued to the Manitoba half-breeds; that the half-breed scrip has been sold for the purchase of arms and ammunition, and that the half-breeds have gone to join Riel at Batoche's Crossing. If this is the case the Government should consider whether this state of things should be continued." Sir John Macdonald replied that the Government had issued orders for scrip, and that the scrip might have been obtained and used as a means of purchasing arms, though not necessarily for an illegitimate purpose. This is a risk which the Government, in issuing scrip at present, has to run. The Minister of Militia read a telegram from Col. Turnbull, dated Touchwood, May 3, to the effect that Riel's runners had received no encouragement in that quarter and had gone away crestfallen. Next day, in the House of Commons, Sir John Macdonald read a telegram from Mr. Street, one of the Commissioners on the Halfbreed claims, stating that none of these people, to whom scrip had been given at Qu'Appelle, had since purchased rifles and ammunition.

The Indians do not appear to recognize the right of the half-breeds to share in the lands. When the treaties for the sale of the Indian's right of occupation of lands, in the North-West were made the Halfbreeds were not made parties, as they would necessarily have been if a concurrent right of occupation in them had been acknowledged to exist. There is an Act of Parliament by which Halfbreeds may be enrolled as Indians; and those who are not so enrolled can obtain entries for homesteads and exemptions. But homestead lands are most conveniently laid off in some defined section, into which the Halfbreed has no intention of going. If squatting at will were ever allowable, it would be allowable in the case of the Halfbreed.

Too much encouragement has been given to "squatter sovereignty"; the sacred right of everybody to take possession of any part of the public domain has been insisted on, though no such right exists. No individual has a right to take possession of any part of the public domain unless under the sanction of law; and it would have been much better if the rule had been laid down and strictly enforced that no part of the property of the State can be appropriated without the sanc-

tion of authority ; to permit a contrary practice is to disseminate loose ideas about property which cannot fail to be of pernicious effect. It is necessary that every man who intends to farm should have land to cultivate, but it is neither necessary nor desirable that he should be allowed to roam about and make a selection of public lands anywhere between Winnipeg and the Rocky Mountains. But if this license be permitted to any one, it should be permitted to the Halfbreed, whose habits are more nomadic than sedentary, and who was born on the prairie. One evil arising out of the delay in settling the claims of the Halfbreeds is that, as time goes on, it becomes difficult to assign them any particular section of country; they will have made their own choice, and whether it be convenient or inconvenient for the great majority of the population, there is practically nothing to do but to confirm it. It would certainly be inconvenient to have a shiftless population like this mongrel race occupying all the best positions on the great rivers, though to them it would be an advantage, since it would enable them to supply themselves with fish, and they would be much more likely to catch fish—which is work for the squaws among Indians and quite beneath the dignity of a brave—than to cultivate the soil. But, wherever the Half-breeds have taken up land there seems to have been no disposition to disturb them. Sir John Macdonald stated, in the House of Commons on Monday night, that, "All the agents have been instructed to inform the Half breeds that they would not be disturbed. Not only have they been so informed by the agents, but in all the other places where there are half-breed settlements, surveys have been conducted for the purpose of conveying to them their lands, and they have been informed by the agent, and I have no doubt the agent was so instructed, that the mode of survey would not in any way interfere with the laying out of their lands and the granting of their patents." And Sir John added that "whenever an individual Halfbreed made an application to an agent he was so informed." This conduct on the part of the Government was as liberal as could be desired in intention ; but the chasm between intention and execution remained unbridged. This is the weak point in the practical administration ; the defect was not confined to one government, but the responsibility is greatest where the delay was most prolonged.

The Indians, some of whom have shown a bad spirit and committed many outrages, do not appear to have complained of any specific grievance, of any duty unfulfilled by the government. They have been influenced by their relatives the Half breeds, and as they were on short allowance, they required very little encouragement to induce them to steal the cattle and other property of the white people. Agriculture is fatal to the occupation of the hunter race. With the going-in of settlers, the bison of the North West has disappeared, and with it the chief food of the Indian, whose mode of life cannot be changed rapidly enough to furnish him with other adequate sources of supply. The Indian's quarrel is with the march of civilization,

which, to his mode of life is fatal ; and should many tribes join in the Half breed insurrection, the task of quelling it would be greatly prolonged.

There are some scattered white settlers who are disposed to take advantage of a state of insurrection to make extreme demands for themselves. A document addressed to Government of the Dominion, from the district of Alberta, which purports to bear the names of 250 persons, is barely respectful in tone. "We require," the signers say, "patents for lands in occupation," to which, if entitled, they may rightly ask, but they ought to ask in a respectful way. In this document, dictation is carried to a ludicrous extent when, alluding to the withdrawal of townships 22 and 23 near Calgary, the signers say : "We require that these and other townships in this vicinity be immediately opened for entry and settlement." That is a question for the whole Dominion, not for two hundred and fifty people to settle. These people also "require" the cancelling of the leases of the cattle ranches, the effect of which would be to destroy their productiveness for years to come. Some of the requests, such as representation in parliament, are not unreasonable ; but the whole tone is bad and little calculated to produce the result required. Certain journals have been found to publish threats from the neighborhood in question that some settlers might join the insurrection if these demands were not granted ; the encouragement which publication implies is highly culpable and responsibility for the act is not duly felt. As a whole, the settlers in the North-West may be relied on to do their best to put down the insurrection, which many of them are in fact now doing.

ADDITIONAL AID TO THE PACIFIC RAILWAY.

Before the session opened, it was understood that additional aid to the Canada Pacific Railway Company would be asked for. It had all along been asserted, and is still repeated, that the loan of last session was sufficient to complete the construction. But the company has a floating debt, which is probably not less than \$6,000,000 ; and the means for equipment were wanting. If the Government loan to the company be increased by \$5,000,000 and the company be allowed to issue bonds, in addition to those it gives to the government, to the amount of \$7,000,000, means of paying off the debt and effecting the equipment will be got. The way in which it is proposed to raise this additional sum of \$12,000,000 is this : \$35,000,000 of the company's bonds is to be handed to the government, and the lien by which the \$30,000,000 loan is secured is to be discharged. The government will have to hand to the company \$5,000,000, which will increase the loan by this process of exchange of securities, from \$30,000,000 to \$35,000,000. Besides this a temporary loan of \$5,000,000, repayable on the 1st July 1886 is to be made on the security of a deposit of \$7,000,000 of bonds, which are intended afterwards to go into the hands of the public, if purchasers at a price which the government may think satisfactory can be found.

It is easy to show that the transaction is not one which the government would seek or which it would accept on any other ground than that of necessity. The new security is not the same as the old ; the penalty of forfeiture of the mortgaged property for default is withdrawn and in its place a receivership under the guise of a commission will undertake the management of the property for the benefit of the bondholders. It is said that \$7,000,000 has been expended on the property since the last loan was made, over and above the amount of the government subsidies, and that this forms a basis for the additional advance. But the security of the government is no longer an exclusive security ; the holders of the \$7,000,000 of bonds are to have an equal claim with the government, and to one-fifth the amount. This is a reduction of the security now held of twenty per cent. The net effect of the change will be that instead of the mortgaged property vesting in the Government, as as a penalty for default on the part of the Co., it would go into the hands of receivers to be administered for the joint benefit of the Government as bondholders, and the holders of the seven millions, if sold, of other bonds. The chance of the Government getting back the property, which was a minor motive with many to support the loan of last session is cut off. The increased advance by the Government is accompanied by reduced security, and the possibility of getting back the property is gone : in two ways the company gains and the Government loses. The Government in making the loan of last session was making an advance of \$30,000,000 more than it was required by the contract to make. It was understood that in making the contract it was dealing on strictly commercial principles and with contractors who were able to carry out what they undertook to do. But this proved to be a mistake, and a most portentous mistake it was. The Government was willing to give a liberal subsidy in land and money, but of a definite, limited amount ; if Parliament had been told when it made the contract that the contractors would fail in their part of the undertaking, and that the Government would have to advance \$40,000,000 additional, there can be no question that the bargain with the Syndicate would not have been ratified. When the first \$30,000,000 additional was asked, it was natural to contemplate the possibility of farther lapses on the part of the contractors, and it was provided that default in the payment of interest, if continued for a year, should cause the absolute forfeiture of the property. If forfeiture were the best thing for the public, strict commercial dealing would require its enforcement. But we are not certain that forfeiture would be the best thing for the public ; that is a matter of opinion, on which equally competent judges differ. It may look like a temptation which ought to be eagerly embraced, to take possession of a property which has cost some \$125,000,000, by foreclosing a mortgage of \$30,000,000 ; but whether this property would be productive in the working, after foreclosure, is a question to be considered. Against foreclosure the moral reasons are not precisely such as rule in an ordinary mortgage ; but

the difference is not great enough to forbid such an operation, if the public interest demanded it.

For a loan of \$35,000,000, the Government gets only \$35,000,000 of bonds, the assumption being that the bonds are worth par; while for the temporary loan of \$5,000,000, \$7,000,000 of bonds is to be deposited. The bonds are not likely to sell at par; but so long as they are in the hands of the Government they constitute a claim for the full amount of their face value. Co-bondholders with the Government are already admitted; and it is only a step which at some future time the government may be asked to take, to place some preference before the bonds held by the Government. The Government, though practically it has no choice in making the additional advance, will not be held justified in abating one tittle of the security held on behalf of the public.

TORONTO TRADE.

Imports and exports of merchandise at this port for the month of April last, furnished by the customary report of the Board of Trade, show marked differences from those of the month of April 1884. Imports are larger (\$1,777,598, against \$1,240,490) and exports much smaller (\$223,762 as compared with \$508,883.) The leading items among exports which were last year barley, wheat, malt and lumber, show a marked falling off, whereas "animals and their produce" shows this year an export value of \$127,288 where last year in April the total value under this head was \$51,812. Manufactured goods were exported to the value of \$32,735 among them being books, \$127,46; wood goods, \$3,077; spirits, cotton and woollens. We append our usual comparison of leading articles:

	IMPORTS.	
	April, 1885.	April, 1884.
Books and pamphlets.....	\$ 22,968	\$ 29,187
Coal.....	245,604	237,796
Drugs and medicines.....	12,263	.....
Earthenware.....	10,031	.....
Jewellery.....	17,636	173,017
Leather goods.....	32,459	31,185
Iron and steel goods.....	77,920	85,126
Musical instruments.....	10,687	.....
Paints and colors.....	10,590	.....
Paper goods.....	24,347	19,073
Wood goods.....	17,247	.....

Article.	DRY GOODS.	
	April '85.	April '84.
Cotton goods.....	\$ 48,443	\$ 94,135
Fancy goods.....	35,244	40,825
Hats and bonnets.....	6,751	38,990
Silk goods.....	28,651	28,813
Woollen goods.....	98,055	98,812
Total dry goods.....	\$217,144	\$301,575

The falling off in imports of dry goods, though apparent in every item is greatest in cottons and in hats, caps, and bonnets.

	EXPORTS.	
	April, 1885.	April, 1884.
Produce of		
The Mine.....	\$ 50	\$ 330
" Fisheries.....	.....	.....
" Forest.....	1,063	19,341
Animals and produce.....	127,288	46,380
Field products.....	60,143	77,190
Manufactures.....	32,735	28,912
Miscellaneous.....	2,543	64
Total.....	\$223,762	\$171,887

DRY GOODS TRADE.

While it is true that the bulk of the heavy selling by wholesale dealers for the spring trade is over Montreal and Toronto merchants report, thus far in May, numerous small assorting orders for various descriptions of goods. In spite of the cold and backward spring and wretched roads in April, some houses find their sales ahead of last year up to this time, while others declare them to have been equal to those of last year. This perhaps is not saying a great deal, since the spring of 1884 compared but poorly with 1883, which in turn was behind that banner year, 1882. Still, when one recalls the complaints of dullness and deadness of trade in the early months last year, and the predictions of disaster in various forms, it is comforting to learn that the aggregate trade compares so well with that of former seasons.

Orders are already coming in, we are told, for Canadian fall tweeds. This leads us to notice that there appears to be an over-production in the finer classes of Canada tweeds, a state of things which ought not to occasion surprise when the excessive means of producing these goods is taken into account. There are in the market, besides, considerable lines of domestic tweeds, imperfect in weaving and in dyeing, which were thrown on the market for the spring trade at 10 to 15 per cent. less than ordinary values, in one or two cases through financial difficulties of their makers. We may very fairly describe these lots in the language of a Toronto merchant, as "unsatisfactory all through, to every one, wholesale or retail dealer, who handled them."

It is agreeable to turn from this subject to that of the newer forms of Canadian cotton manufacture. Taking for example the gingham of the Dundas Cotton Co. in pattern, texture and finish they are most creditable and are declared to be better than any American ones which can be laid down at the price. The striped skirtings made by the St. Croix mill afford another instance of excellent value and tasteful "get-up." To the Hochelaga mills' product in casbains, silesias and the like, we have already had occasion to refer in complimentary terms. The prints from the Magog mills are in market in greater variety; checks, stripes and flowered patterns of three printings are now added to the spots with which the mill began. It is not too much to say that these goods are attractive by reason of their price as well as their finish, and that they surpass what was deemed by most of our wholesale merchants the ability of the concern to produce. At all events dry goods houses tell us they are selling well. It is interesting to learn that the Hudon Cotton Co. is procuring printing machinery, its customers have been notified that the Coy. will be prepared to execute orders in print for next spring's trade.

Knitted goods, of domestic make, are in over supply, in spite of all the efforts, promises, agreements and what not to reduce production. It is questionable, whether, even with the closest buying of raw material and the most economical management, any mills engaged in this branch of industry can escape loss at present prices of product.

An effort is being made, as we elsewhere note, to secure what has long been needed, i.e. uniformity of interpretation by customs, officials at different Canadian ports of the tariff relating to dress goods, such, in particular, as wineys and serges. An officer of the department is this week in personal communication with the wholesale trade of Montreal, Toronto, Hamilton, and London, to elicit their views as to classification of dress goods. It is greatly to be hoped that means may be found to put a stop to the injustice of a system which handicaps the largest

importers at principal cities and favours those dealers who enter their goods at certain smaller places or outports, the Customs officers at which put diverse definitions upon such fabrics as we have named.

CHICAGO'S NEW BOARD OF TRADE BUILDING.

The Chicago Board of Trade numbers its members by thousands, its yearly transactions by hundreds of millions, and it has erected and last week opened a Temple of Commerce costing \$1,700,000 and justly reckoned among the finest structures of its kind in the world. The scale on which the ceremonies of opening was arranged may be learned from the fact that for one meeting 3,500 seats were provided and for another 5 000 invitations were issued.

At the opening and formal dedication of the new building on the 29th ult. which was attended by representatives from the old world as well as the new, the Dominion of Canada was represented by Mr. John Kerry, president, Mr. W. W. Ogilvie, and Mr. Andrew Robertson, Montreal Board of Trade; Mr. J. Magor, president, and Mr. Hugh McLennan, Montreal Corn Exchange; Mr. H. W. Darling, Mr. W. D. Matthews, jr., Mr. H. W. Nelson and Mr. E. A. Wills, of the Toronto Board of Trade. At the opening ceremonies in response to the president's call for "our Canadian consins," Mr. Hugh McLennan referred to the ties of trade interest which so intimately connect Chicago with this country, and said that after the opening of the great water ways, Canadian trade had become of great importance in the history of the growth and development of Chicago. "This building," continued Mr. McLennan, "indicates not only the growth and the wealth of this city, but it indicates the development of this country, and I think that more than all, it indicates the conditions which have produced the prosperity which we see here before our eyes. I attribute it to the merchants who are engaged in trade in Chicago; I attribute it very largely to the fact that when a man bought a lot in Chicago he got what he paid for; when he bought corn he got that which the first summer season didn't cause to heat; if he bought wheat, he bought that which was not in danger of being posted; if he bought butter, it was cow's butter; and it was hog's lard that he got in the City of Chicago, and he gets them yet, and I will say beyond this, that its system of inspection is better than that of any other place in the world that I know of." Referring to the destiny of the two great English-speaking peoples, Mr. McLennan added, eloquently and feelingly:—"The day is coming which shall make the people one in sympathy and in effort. There have been lines of National distinction in the past, but as we have outgrown the old building, with its narrower walls and darker appearance, as we left it yesterday, and come into this brighter and clearer light here, so the English-speaking peoples of the world are making their progress an aid in carrying out the destiny to which they are called. I therefore congratulate you again in the name of Canada, and I rejoice to be present upon this auspicious occasion."

At the banquet in the Grand Pacific Hotel in the evening when 500 chosen guests sat down at 50 tables, the main table was occupied by some twenty-four delegates, representing commercial bodies from Liverpool to Milwaukee. One of the Montreal deputation was seated on the right of the chairman—E. Nelson Blake, president of the Chicago Board—and it was arranged that H. W. Darling, president of the Toronto Board, who sat near the chairman's left, next the orator of the evening, should respond for Canada.

In the able address of Hon. Emery A. Storrs at the opening some figures are found which give an idea of the growth of Chicago. "When the Board was organized in 1848 the entire shipments of flour from the city were 45,200 barrels, but in 1884 those shipments had reached 4,808,884 barrels. In 1848 there were shipped from Chicago 2,160,000 bushels of wheat, but in 1884 there were 21,046,577 bushels. The growth of the North-West is well exhibited in these speaking and eloquent statistics. In 1848 the shipments of corn from Chicago were 650,460 bushels; but in 1884 they amounted to 53,274,050 bushels. * * *

But the increase in the actual transactions in pork, lard, butter, wool, is something marvelous. In 1853 the shipments of pork amounted to 9,266,318 and in 1884 to 549,674,034 pounds. Of lard in 1853 the shipments were 1,847,852 pounds, which had increased in 1883 to 219,617,436. In 1854 the shipments of butter amounted to 577,388 and in 1884 to 90,660,374 pounds. The shipments of wool in 1853 amounted to 953,100 pounds and in 1884 to 53,334,926. * * * In 1864 we received 338,810 head of cattle, and twenty years later, in 1884, the receipts had increased to 1,817,697. * * * In the year 1865 there were packed 760,514 hogs, and in 1884 the aggregate reached 3,911,792. The capacity of our grain elevators is 26,175,000 bushels."

NORTH BRITISH AND MERCANTILE INS. CO.

A few weeks ago, the seventy-fifth annual meeting of this company was held in Edinburgh. The statement then submitted to the shareholders showed some satisfactory results. Of the net premiums received which amounted to £1,114,068 the fire losses absorbed only 63 per cent. This is not a high ratio considering the disastrous experience of all the companies. This company has improved its circumstances by the year's business, for for where one year previously its fire reserve was £1,787,129, on the 31st Dec. last it stood at £1,747,295. The sum at the credit of the profit and loss account at that time was £205,939, out of which £150,000 has been set apart for distribution amongst the shareholders by way of dividend and bonus. This is equal to 30s. per share. At the close of 1884, after providing for the dividend and bonus payable in 1885, the paid up capital, reserves and undivided profits of the company amounted to £2,222,295; and this, entirely excluding the life assurance account from consideration. The life department is doing very well. There was a large increase in the premium income. The total life premiums are now £344,708, which, with interest for £150,699, brings the life assurance revenue within a few pounds of half a million sterling. The balance of the life assurance fund at the end of the year was £3,458,595, and the balance of the annuity fund amounted to £36,066. The total funds in the hands of the company were at the end of the year £6,715,310.

CENSUS OF NEWFOUNDLAND.

The figures of the Newfoundland census have just been published. The census of Newfoundland and Labrador, taken last year, shows that the population is now 196,411. Of these 4,211 reside on the coast of Labrador, of whom 1,847 are Esquimaux, under the charge of Moravian missionaries, and 2,864 are whites. The population of the island of Newfoundland is now 192,201. When the census was taken in 1874 the population of Newfoundland and Labrador was 161,880. The increase is thus 35,081, or 21.70 per cent. A slight immigration has come

in, but it has been more than counterbalanced by the emigration, so that the increase in population has arisen from natural causes. The census gives the various religious denominations as follows: Church of Rome, 74,651; Church of England, 69,247; Methodists, 48,884; Presbyterians, 1,473; Congregationalists, 754; Baptists and others, 53.

—The North-West Commercial Travellers' Association, of which Mr. Thos. Johnson is president, Mr. J. J. Fanning, vice-president; Mr. W. N. Ronald, treasurer and Mr. John M. O'Loughlin, secretary, has its headquarters in Winnipeg. It believes in reciprocity, for its circular, which we shall presently quote, in effect says: "You do the square thing by us, and we shall reciprocate with you." During the winter there was held a general meeting of the Association, which embraces nearly all the Commercial men of the Province, and it was decided to issue a circular to members recommending only those hotels and liveries throughout the country offering commercial travellers special privileges. The secretary thereupon sent out a circular saying to the hotel keepers and livery men of Manitoba, "If you desire to compete for the trade, you will please fill in answers to the questions on enclosed form, and return to the undersigned at earliest moment. If satisfactory arrangements and terms are made with you, your name will appear on the printed lists which will be furnished to members." The circular required the person addressed to name figures for daily or weekly board, with or without sample room, stipulations as to baggage transfer, and also—an important matter—to answer the question "Have you a properly kept water-closet?" Appended was a form of agreement for the proprietor of hotel or liveryman to sign, agreeing to give accommodation to all certificated members of the N. W. C. T. A. at the rates which he had in writing. This, at all events, was a practical attempt to secure its members against extortion and to reduce the heavy cost of selling goods through commercial travellers.

—With respect to the steel trade in Great Britain, we learn from the *Iron Trades Exchange* of Saturday, 25th ult., that an improvement was then noticeable in the Glasgow district as well as in the neighborhood of Middlesborough. "The large works of Messrs. Bolckow, Vaughan and Co., at Eton, and those of the North-Eastern Steel Company, Middlesborough, are very busy, and have sufficient work to keep them going for some time to come. Prices are more profitable, and a further advance should take place if the demand for steel steamers should increase." The same journal adds: "There have been some good contracts booked lately in the Scotch steel trade, which we are glad to hear is still improving. Steel angles are now at £6 5s., which is an advance of 5s., and ship plates have been increased 2s. 6d., making the present price £7 2s. 6d. The advances of from 10s. to 12. 6d. per ton this year, have had no bad effect on the market, but rather have been the reason for giving out better orders than at the lower rates, the cause doubtless being that consumers have been waiting for better terms from the sellers, and having failed to obtain them, are now ready buyers. A busy season is now looked for."

—In our issue of last week, speaking of the results of the year to the different fire insurance companies, we referred to the Glasgow and London as among those companies showing the least favorable results. This, however, was only true upon the mistaken assumption that the figures in the body of the table represented

the whole premium income. But by a foot note in our table as well as in Prof. Cherriman's abstract it is seen that \$124,272 has been received for reinsuring the risks of the Sovereign. If this be included, the loss ratio of this company comes down from 81.3, among the highest of the list to 43.3 almost the lowest on the list.

—At the meeting of directors of La Banque du Peuple, on Monday last, the name of the vice-president, Mr. George S. Brush, was unanimously proposed for the president's chair, vacant through the lamented death of the late Mr. C. S. Cherrier, Q. C. Mr. Brush, owing to the pressure of business pursuits, was obliged to decline. It was then unanimously resolved that Alderman Jacques Grenier be appointed, and that gentleman accepted.

—The Government of Ontario, having in view the importance of improving the average character of the butter made in this province, has appointed Mr. Barre, of Quebec, as Professor of Dairying in connection with the Agricultural College creamery at Guelph. Mr. Barre will take charge of the creamery and the experimental dairying, and give lectures on the subject in the College. He is said to be a good authority on the subject, having studied it thoroughly both theoretically and practically in Denmark, where excellent butter is made.

—The Quebec Bank has declared a dividend for the current half year at the rate of seven per cent. per annum and the Bank of Ottawa at the annual rate of seven.

—We observe that the Freehold Loan & Savings' Co. declares its dividend to stockholders at the usual rate of five per cent. for the half-year.

Meetings.

BANK OF NEW BRUNSWICK.

The annual meeting of the Bank of New Brunswick was held on Monday last 4th instant, in St. John. Net earnings for the year ended 4th May were shown to have been, after deducting charges of management and all expenses, \$94,811.87, which fall to be added to \$8,241.16, balance from last year. Dividend of 8 per cent. absorbed \$80,000, leaving a balance of \$23,053.93 to credit of profit and loss. There has been written off estimated bad and doubtful debts at 1st June last year, \$82,994.37, leaving the reserved profits on 4th May, 1885, at \$390,058.66 where a year previously they were \$450,000. Compared with 1884, circulation is reduced from \$457,745 to \$425,903, deposits from \$1,408,740 to \$1,111,601, the reduction being in those bearing interest. Reserves of Dominion notes and specie are increased by nearly \$40,000. The overdue debts are put down at \$846.25; doubtful debts, none. The directorate was reduced to five members, and the election resulted as follows: J. D. Lewin, W. W. Turnbull, C. H. Fairweather, T. W. Daniel, John Yeats. The general statement is as follows:

Liabilities.	
Capital stock	\$1,000,000 00
Notes in circulation.....	425,923 50
Bills of exchange current.....	192,777 14
Balances due to other banks....	19,657 14
Cash deposited, not bearing int..	534,315 89
Cash deposited, bearing interest..	577,285 35
Rebate	\$ 50,000 00
Net profits on hand..	340,058 66
	390,058 66
	\$3,140,017 68

Assets.	
Dominion notes.....	\$ 568,927 00
Specie	107,939 80
Real estate and other property of the bank	61,522 53
Notes and cheques of other banks	56,317 00
Balances due from other banks....	237,977 45
Bills of exchange current.....	106,589 66
Loans and bills discounted.....	2,182,040 52

Debts secured by mortgages and other securities	17,528 82
Other assets	2,075 00
	\$3,140,017 68

HAMILTON AND NORTHWESTERN RAILWAY.

The annual meeting of the shareholders of the Hamilton and Northwestern railway was held on the 5th instant, in Hamilton. There were present: Messrs. John Stuart, president; John Proctor, vice-president; Hon. James Turner, Wm. Hendrie, M. Leggat, J. J. Mason, mayor; Christopher Cook, Cookstown; Adam Brown, Alexander Bruce, Frank Mackelcan, Alexander Turner, B. E. Charlton, Charles Armstrong.

The secretary read the notice calling the meeting and the minutes of last annual meeting and of a special meeting held July 15 last; also the annual report of the directors and the report of the directors and the report of the joint executive committee. It appears that the gross earnings of the combined lines of the Northern and H. & N. W. roads amounted to \$1,331,794.12, and the working expenses to \$807,625.62, leaving a net revenue of \$524,168.47, of which the share accruing to the H. & N. W. Co. was, after payment of interest on loans against joint working and equipment bonds \$144,896.96. Out of this was paid the interest on the first mortgage bonds of the company and the separate establishment expenses, etc., leaving a balance of \$2,396 at credit of revenue.

The report referred to the loss sustained by the company in the death of the late Mr. Edward Gurney. Also to the rapid progress being made in the construction of the Northern and Pacific Junction railway, which is expected to be connected with the Canadian Pacific during the present year, and to a possible extension northward to Lake Temiscamingue. The report was adopted on motion of the president, seconded by the vice-president.

Mr. Adam Brown having invited Mr. Hendrie to refer to the progress being made in the construction of the Northern and Pacific Junction railway, Mr. Hendrie said that the track was laid as far as Bracebridge, 10 miles from Gravenhurst, and the ballasting of that section would be completed in two weeks. Track laying north of Bracebridge would be commenced May 10, and completed to Huntville, 26 miles further north, by June 15; the ballasting following closely. The track would be laid to Burke's falls, 26 miles still further north by July 15. On July 1 track laying from the C. P. R. would be commenced southward and the rails connected between Burke's falls and Lake Nipissing about September 1 and the entire road finished not later than Nov. 1.

Mr. Hendrie said he felt confident of the ability of the contractors to carry out this programme.

The directors elected for the ensuing year were: Messrs. John Stuart, John Proctor, Wm. Hendrie, M. Leggat, B. E. Charlton, Hon. Jas. Turner, James W. Barclay, M. P., Forfarshire, Ald. Sir Thos. Dakin, London, and Mr. C. Bischoff, Q. C., London.

After the meeting of the shareholders, the newly elected board of directors met, when Mr. J. Stewart was re-elected president, Mr. John Proctor, vice-president. Messrs. John Stewart, Wm. Hendrie, and Hon. J. Turner, were appointed members of the joint executive committee for the coming year. Ald. Sir Thos. Dakin, and Messrs. Jas. Barclay and Chas. Bischoff were appointed members of the joint London committee.

FIRE RECORD.

ONTARIO.—Brockville, Apl. 26.—The Gas works partially destroyed, insured for \$10,000 in Guardian and North British Co's.—Flesherton, 23rd.—A house occupied by H. Wilkinson destroyed, loss \$500, no insurance.—Dwight, 24.—Edw. Goldie's dwelling and store burned, insured for \$600 on stock and \$1,000 on building.—Guelph, 28th.—Barrel factory totally destroyed, building insured for \$800 in the Saugeen Mutual, and stock and machinery for \$1,900 in the London Mutual.—Petrolia, 24.—The Producers' Oil Refining Company's works partially burned together with a large quantity of crude oil, loss \$2,500. Strathroy, 25th.—A sweeping fire started in the rear of Jno. Robinson's bakery, Front St., and destroyed a whole block. The following are the losses and

insurances: John Robinson, loss \$300. G. M. Francis, loss \$500; insured. Queen's Hotel barn owned by Rapley & Manson, loss \$900; insured for \$600. E. Woodbury, loss on contents \$400; insured on wood \$200. John Manning loss \$400. R. Coughlin, loss \$100; no insurance. Livery stable of A. H. Kittredge, loss \$500; insurance \$300. James Adamson, loss \$400; insurance \$250. John McGarvey's loss insured. S. H. Ray, photo gallery, loss on building, \$1,500; fully insured; loss on contents \$1,000; insurance \$500. J. S. Longhead, loss on building \$50; insured. C. M. Andrews, loss on contents insured. Alex. Johnston, loss on building \$250; fully insured. J. & B. Payne, damage by removal, etc., covered by insurance. Jas. Cox, butcher, building damaged; insured. Wm. Cummings, harness maker, loss by removal, \$300; insured. A Meekinson, barn and contents, loss \$100; no insurance.

THE COST OF LIGHTING NEW YORK STREETS.

A statement of the relative cost of illuminating the streets with the electric light and gas was placed before the New York Board of Aldermen last week by Secretary S. McCormick, of the gas Commission. At present there are in use 647 electric lights, costing the city \$165,308 per annum, or \$255.50 each. Resolutions passed by the Board of Aldermen provide for the introduction of 2,093 more, the cost of which would be \$534,761.50. The lights now in use displaced 3,016 gas lamps, which cost the city \$52,780, or \$112,528.50 less than is now paid for the electric lights. The lights which the Board of Aldermen have asked for would displace 5,345 gas lamps, the cost per annum of which would be \$93,537.50 or \$441,224 less than would have to be paid for the electric lights. The total excess of the cost of the electric lights, now in use and asked for over gas lamps for the same area would, therefore, be \$553,752.50 per annum.

Mr. McCormick advises against the removal of the gas lamps in districts now illuminated by electric light, as the city may sometime be forced to fall back on gas. "I have not," says the secretary, "discovered any advantage the electric light possesses that cannot be obtained from gas lamps except the instantaneous lighting."—*Electric Journal*.

Commercial.

MONTREAL MARKETS.

MONTREAL, May 6th, 1885.

Though the weather continues cool and raw, and roads in some sections are still very bad, there are evidences of improvement in several lines, which will grow as navigation opens, and the weather improves. The river is free of ice and the first market boats came into the harbor yesterday, while several ocean steamers are expected in port this evening or to-morrow. Ploughing hereabouts has only begun, and warm rains are needed. The stock market rules strong, but transactions are not large, there being an apparent disinclination to buy at ruling prices. Montreal last sold at 200½ to 200¾; Merchants 113½; Toronto 183; Ontario 110. Money remains at old rates.

ASHES.—Receipts of ashes since Jany. 1st have been 1,078 brls. pots, 28 pearls, against 1,879 pots and 149 pearls for the same period of '84, showing a heavy falling off. The deliveries have been 901 pots and 21 pearls, against 1,221 pots, and 111 pearls for '84. The market at the moment is dull and transactions few; prices are easier since last report, being \$3.90 to \$3.95 for No. 1 pots; seconds and pearls altogether nominal.

CEMENTS, FIRECLAY, &c.—This class of goods is moving pretty freely, being in demand at this season. Portland cement sells at \$3.25 by the brl., lots \$2.75 to \$2.90; Roman \$2.75; Canadian \$1.75; fireclay \$2 per bag; firebricks \$3.25 per hundred, in thousands \$30.

DRY GOODS.—Travellers are now out on their sorting trips, and in some cases doing pretty well; others report stocks not much broken into yet in some sections. Still there is an improvement to be noted in the volume of orders from country dealers. Some fancy goods houses re-

port a fair number of outside buyers, but the general trade has not seen many country visitors. The cold weather has been unfavorable to city retailers, but a fair trade is doing. We are glad to hear of some little improvement in remittances during the past few days, not very marked but still welcome. Cottons are showing continued and perhaps increased firmness, and the demand is active: some lines are reported quite scarce. The leading feature in the present situation is the announcement that the Hudson Company are putting in printing machinery, and notify their customers that they will be prepared to execute orders for next spring's trade in prints.

FURS.—Few raw furs are offering, but the catch from the north and the head waters of the Saguenay, Ottawa, Lievre, &c., are yet to arrive, and are generally the finest that come to market. We quote: Beaver, fall \$2; do winter, \$2.50; spring Beaver \$3; Bear, \$7.00 to \$10.00; do., cub, \$5.00 to \$6.75; Fisher, \$3.00 to \$5.00; Red Fox, 75c. to 90c.; Cross do., \$2.00 to \$3.00; Marten, 60 to 80c.; Lynx \$1.75 to \$2.75; Mink, average 35c: fall muskrat 5c.; winter Muskrat, 8c.; spring, muskrat, 12c.; Otter, \$6.00 to \$8.50; Raccoon, 60c. average; Skunk, 15 to 50c., average; fine dark skins will bring \$1. We think the following extracts from a circular issued by Messrs. J. Martin & Co., whose senior has just returned from Europe, worthy of quotation:

"On the continent, business is very much unsettled, and the prospects are hard to define. During the past year the Leipzig merchants have been heavy losers, principally at the hands of Russian dealers, and large stocks are being held there, with little prospect for satisfactory sales. In Paris trade has been fair, and the demand for beaver and skunk for this market helped to maintain the high prices of last year.

London merchants complain of a poor state of trade during last winter. Persian lambs have however, continued fashionable, and high prices are still paid for fine skins. The special demand of the moment is for bears; also for grey furs, (Chinchilla, opossum, &c.) The gradual return to natural colors is becoming more marked, and the demand increases for beaver, otter, mink, marten, &c., while prices of dyed furs are perceptibly lower.

The general reflection on our Canadian market will be, that coonys, squirrels, and fur linings, will be offered at lower figures; fine Persians and other lambs will maintain their prices; seals of low grades will be very cheap, but fine qualities will not vary much from last year. As a consequence of the turn of fashion in Europe, we may soon look for beaver, otter, and mink to be again fashionable furs in our midst; but, meantime, all furs for shipping are very low."

GROCERIES.—Business is reported rather better orders being more numerous, but still caution is used. Customers' letters, however, are more cheerful in tone, and payments are fair. A good demand still exists for teas; low grade Japans are growing more scarce, low grade young hysons are also enquired for and hard to get. The market for new teas has opened in Yokohama at \$29 the picul; this is of course for first pickings and means 46c. laid down here. Sugars are claimed firmer an eighth on yellow, granulated 6½ to 8c. as to lot at refinery. Molasses is easier, Barbadoes can be bought in quantity at 29c. Rice firmer with no anxiety to sell on the part of the mill. Dried fruit about as before, fair Valencia raisins are offered at 7½c. but inferior can be had at lower figures. Malaga fruit not wanted and in very light supply. Evaporated apples 7½ to 8c. dried ditto 4½ to 4¾c. Black pepper firmer at 18 to 19c., white 30c.; ginger reported scarce and firm.

LEATHER AND SHOES.—In leather there is only a moderate business doing, and only a few shoe manufacturers are busy. Travellers are out on eorting trip. Payments are not extra good. In leather stocks are all pretty full, with the exception of light splits which keep in demand, and the tendency is towards concession in prices. We quote Spanish sole B. A. No. 1, 24 to 27c., ditto, No. 2 B. A. 21 to 24c.; No. 1, Ordinary Spanish, 24 to 25 c. No. 2 ditto, 22 to 25c.; No 1 China, 23c., No. 2 22c., ditto Buffalo Sole, No. 1. 21 to 22c., ditto No. 2, 19½ to 21c.; Hemlock Slaughter, No. 1, 25 to 27c.; Waxed Upper, light and medium, 33 to 38c., ditto heavy, 32 to 35c.; Grained, 34 to 38c.; Splits, large, 22 to 29c., ditto small, 16 to 24c.; Calf-splits 28 to 32c.; Calf skins (35 to 46 lbs.) 70 to 80c.; Imitation French Calfskins, 80 to 85c.; Russet Sheepskin Linings, 30 to 50c.; Harness, 24 to 33c.; Buffed Cow, 12½ to 16c.;

Pebbled Cow, 11 to 15c.; Rough, 23 to 28c.; Busset & Bridle, 45 to 55c.

METALS AND HARDWARE.—Rather more is doing, as is natural to the season, and there is a feeling prevailing through the west, but trade is not active, and orders from the outside are moderate as a rule. The season is fully three weeks later than usual and fall wheat is reported as only just showing above ground. Some fair orders have been placed for future delivery in expectation of war, but the bulk of the importing is being done in a moderate way. At home the iron market is apparently steady, and there appears to be a sort of waiting for eventualities in the way of war. War wants are cabled at 41/9d. Local prices for Summerlee, Calder and Gartsherrie are about \$18 on spot; to arrive \$17.50; Coltness and Langloan \$19 on spot, to arrive \$18.50; Eglinton on spot \$17, to arrive \$16.50; Hematite \$20; Siemens No. 1 \$18.50, No. 2 \$18.00. Bar iron continues to be sold at \$1.65 to \$1.70, with the probabilities of new stock being sold at \$1.60. Tin plates are sold at \$4.40 to \$4.50 for best grades. \$4.25 to \$4.35 for common charcoal, and \$3.90 to \$4.00 for coals. Canada plates have fallen off and are quoted at \$2.70 to \$2.75. Tin is higher at home and worth 20 to 21c. for ingot. Copper and lead as before.

OILS AND PAINTS.—Linseed oil is in very limited supply and prices are exceedingly firm; turpentine and rosin are also stronger. Cod oil is quoted at 58 to 60c. for Newfoundland; steam refined seal 63 to 65c.; new oil is offered at 60c. to arrive, pale seal 60c., straw about 58c. Castor 8½ to 9c. Olive as before. Paints and leads unchanged. We quote leads (Genuine and first-class brands only) \$6.25; No. 1 \$5.50; No. 2, \$5.00; No. 3, \$4.50 to \$4.75. Dry White Lead, 6c.; Red do. 5c. These prices for round lots. London Washed Whiting, 50 to 60c.; Paris White, \$1.25; Cookson's Venetian Red, \$1.75 to \$2.00; Yellow Ochre, \$1.50; Spruce Ochre, \$2 to \$3.

PROVISIONS.—Butter continues dull, the demand for new, even, not being active, while old is very hard to dispose of. New dairy would bring 15 to 20c. as to quality; fall creamery 19 to 21c. Eastern Townships choice fall made 14 to 16c.; Morrishurg 13 to 16c.; Western selected 12 to 14c. Some little lots of new cheese have sold at 10 to 10½c., choice sold 10 to 11½c. Eggs 13½ to 14c. Pork quiet at \$15.50 to \$16 for short cut, western mers \$15 to \$15.50; lard 10½ to 10¾c. for western; hams 11½ to 12c.

SALT.—Trade remains quiet, with El vein quoted at 52½ to 55c., ex car 57½ to 60c., ex store; factory filled \$1.20 to \$1.35; Eureka \$2.40.

WOOL.—Mill men are generally well occupied, and there is a very fair business doing. No Cape in the market, but some expected, and orders are being placed for future delivery. Stocks of domestics are light. We quote Cape 17½ to 19c.; A supers 26 to 28c.; B do. 21 to 25c.; black 20c.

TORONTO MARKETS.

Toronto, May 7, 1885.

Accompanied by the circulation of reports that the profits of the Bank of Montreal would prove to be more favorable than had been anticipated, a steady rise of about 3 per cent. has taken place, which beneficially affected other Bank shares. Toronto and Imperial Banks each rose ½ in bids and Merchants 1½, while other Bank shares fractionally improved.

British America Assurance was slightly weaker, selling at 82, and Western stronger by

Leading Wholesale Trade of Hamilton.

JAMES TURNER & CO.

Wholesale Grocers,

HAMILTON.

Leading Wholesale Trade of Hamilton.

IT CROWNS THEM ALL

(Hamilton Spectator.)

Hamilton is noted for many things; but nothing gives the city a wider reputation than Lawrey's Crown Brand hams and bacon. The great care exercised by Messrs. Lawry & Son in selecting meats, their perfect mode of handling and curing, and the exquisite flavor it imparts to the meats, have created an almost world-wide reputation for the celebrated Crown Brand. In Canada Messrs. Lawry & Son's meats have long been universally known and appreciated, and they are rapidly growing in favor in the United States and Great Britain, where they have met, in successful competition, the products of the most famous packers. A few of many flattering testimonials are here produced: A Boston gentleman wrote as follows: "I like your bacon, which I have eaten in a hotel in Montreal, better than anything I can buy in Bos on. Where can I get it at retail?" Another from Montreal writes: "May I trouble you again to send me another supply of Crown Brand hams and bacon. I wish to make a present to a friend of mine and I don't know of anything nicer to give him" Still another reads: "An English friend of mine is so delighted with your hams and bacon that he has requested me to send him a supply as early as possible." While these are very strong in their praise of the Crown Brand, thousands of people in Hamilton and elsewhere are able and willing to testify that they do not in the least exceed the facts.

Jas. Simpson & Son,

HAMILTON

SOLE AGENTS FOR

- THE ADAMS TOBACCO CO., - - Montreal
- FREDK. C. LEWIS & CO., - - New York
- W. C. BEVAN & CO., - - Malaga
- W. C. BEVAN & CO., - - Denia
- ONTARIO CANNING CO., - - Hamilton
- THISTLE FINNAN HADDIE CO., - Digby, N.S.
- THURBER, WHYLAND & CO., - New York
- J. M. DOUGLAS & CO., - - Montreal
- JNO. OSBORNE, SON & CO., - Montreal

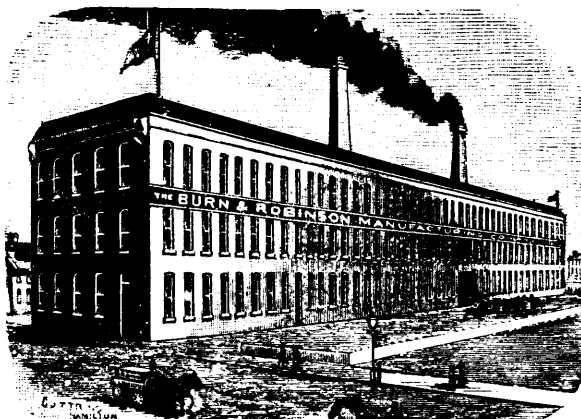
VICTORIA WIRE MILLS.

- BANK AND OFFICE RAILINGS,**
- WIRE WINDOW GUARDS,**
- FINE WIRE OFFICE BLINDS,**
- WIRE CLOTH, ALL GRADES,**
- PERFORATED SHEET METAL,**
- WIRE ROPE, &c. &c.**

B. GREENING & CO,
HAMILTON, ONTAR'IO.

THE BURN & ROBINSON MANFG. CO.,
HAMILTON, ONT.,

(Successors to the J. H. Stone Manfg. Co.)



W. S. BURN.

Leading Wholesale Trade of Hamilton.

A Full Stock

OF NEW FRUITS, all descriptions. NUTS, all kinds
Choicest Bosnia & runes.

A Full Stock of Xmas Groceries,
SUGARS, TEAS, COFFEES, SPICES, SYRUPS
and GENERAL GROCERIES.

Salt and Fresh Water Herrings and an assortment
of other Fish for sale by

BROWN, BALFOUR & CO.,
Wholesale Grocers & Importers
HAMILTON

W. H. Gillard & Co.,
IMPORTERS

AND

Wholesale Grocers
HAMILTON, ONT.

G. J. HOPE.

R. K. HOPE.

ADAM HOPE & CO.
HAMILTON.

Hardware and Metal Merchants.

Bar Iron—Staffordshire "Crown," Bowling, Swedes, all sizes.

Steel Boiler Plates and Head—well assorted sizes "Hallside" brand of superior quality.

Boiler Rivets—All sizes.

Firth's Cast Steel and Spring Steel.

Cutlery—Well assorted stock: Rodgers', Lockwood's, and German makers.

Tin Plates and Canada Plates.

Pig Iron—Now in stock No. 1 Gartsherrie and Carnbrce, and to import Summerlee or other brand.

Hamilton, 6th March, 1885.

Manufacturers and Dealers in
Ironclad Milk Can Fixures,

TUBULAR LANTERNS,
Plain and re-tinned,

Pressed, Stamped and Spun Ware,

MILK PANS, WASH BOWLS, &c.,
Tinmiths' Trimmings & Supplies

Japanned and Frass Bird Cages,
BANNER LAMP BURNERS,

Cooke's Sash Supporter and Sash Lock.

Sundries. See Our Catalogue.

W. W. ROBINSON

2½, the last sale being at 90½. The balance of the miscellaneous list was neglected, including Canada North-West Land, of which one sale took place at 36/- A few sales in Loan Societies' shares were made at rather easier rates.

BOOTS AND SHOES.—The bad weather has not been so bad for country trade in this as in some other lines. The country dealer now sorts up a little at a time and does not carry a heavy stock as a rule. Indeed, the wholesale stocks are not large, meantime. Business is moderate and payments fair.

DRUGS AND MEDICINES.—Business is a little quieter this week, in drugs, and as to perfumery and fancy goods, they will probably move better a few days or weeks later. Prices are unchanged, excepting that camphor is lower. Money comes in pretty well.

DRY GOODS.—There are not many buyers visiting the market in person, but there is a perceptible degree of activity in the warehouses, arising from numerous sorting orders which the few recent sunny days have evoked. Domestic cottons continue steady; winceys, stripes, and gingham meet free sale; American saten prints, Ashton's light summer patterns, Magog checks and stripe prints are moving well; muslins, too, are occasionally in request. Bradford colored stuffs, plain or in checks and flowered winceys are in plentiful variety. French beige goods appear in "golden brown" and bronze for summer robes, the light shades of bronze, drab, grey, are greatly the style. Ottoman cords are still worn, but navy blue appears to have fallen into disfavor through the appropriation of that color by "Salvation army" votaries. Black goods in this line are being supplanted by colors.

FLOUR AND MEAL.—Matters are nearly at a standstill in breadstuffs since the last English news. Dealers are waiting to see what will be done to settle peace or to bring war. Prices are if anything weaker, for superior extra offered at equal to \$4.60 here yesterday and was not taken, this quotation is a drop of 15 to 20c. from the highest point. There is no movement to chronicle, and we do not make much change in quotations. Oatmeal is scarce and in demand at \$4.40 to 4.50 in ear lots, and \$4.75 to 5.00 for smalls. Bran lower, offering at \$13.

GROCERIES.—A rather improved feeling prevails this week; orders, though not large are tolerably frequent, and remittances are fair. There is a feverish feeling in tobacco, for there is a rumor of further duties being imposed, no one is willing to sell, therefore, while retail dealers are stocking up wherever they can. Rice is getting scarce. Sugars are showing a stronger feeling and are not to be had now from refinery at within ½c. of the figure of 1st May. Teas are steady and firm with the usual kinds selling. In fruit, Vostizza currants are out of market; prunes we quote from 4 to 10c.; new Valencia raisins are to be had at 8 to 8½c., some common ones being offered at 8c.; Brazil nuts at 8 to 9c. Scaled herrings we quote 17 to 18c. Other quotations unchanged.

GRAIN.—There is next to nothing doing, the feeling being one of uncertainty and everyone waiting for more settled intelligence as to European matters. Yesterday the Mark Lane cable was: "1/ lower and the market depressed;" to-day the news is: "Market less depressed, consol advanced." We hear of transactions in wheat, the quotation for which is down 3 to 4c. from last week: say 98, 96 and 93c. for fall, and 97, 95 and 93c. for spring would probably represent the market here for the three grades 1, 2 and 3, 95 for No. 2 was accepted to-day. Barley is weak and tending lower, the season being over. Peas weak, but not notably lower. Oats scarce and wanted. Rye and corn nominal.

HIDES AND SKINS.—The condition of the hide market is unchanged, the supply is fairly kept up and there is a steady demand; car-lots of cows have sold at 8½c. But few sheepskins offer at this season. New lambskins are now in, and 20c. is being paid for them. Calfskins are in full supply, and all offering sell readily at our quotations which are those of the past six months or more.

LEATHER.—Business is quiet, and prices continue steady, being probably as low as it is possible to get them at present prices of hides.

LUMBER.—Dealers are commencing to ship by water, which makes matters brisker. The local trade promises well for this year and the demand

from city builders is good. Prices are maintained without notable change.

PROVISIONS.—Trade in this line continues very quiet, prices continuing for the most part steady. Butter is weak, large rolls selling at 11 to 12c. some sales have been made as low as 10c. The demand noted last week for old tub butter has been satisfied, and there now seems no outlet for it even at 8c. Eggs are steady at 12½c.; cheese rather easier, new being offered and jobbing at 10½c., quality is still poor owing to the backward season. The demand for hog product is not great, there has been a fair enquiry for hams at 11½ to 12c., but bacon remains dull, lard quiet and unchanged. Some mess beef is in market at \$12.00 to \$14.00: no mess pork moving, \$15.00 to \$15.50 is the nominal figure. Dried apples are dull and nominal at 4½c.; evaporated 8 to 9c.

SALT.—The supply is not extensive, prices for the most part steady. Canadian brings 95c. per bbl. in small lots, but a car load can be had at had at 90c.; Liverpool coarse 65c.; "Eureka" dairy 64 to 66c.; Canada Salt Association 45c.

WOOL.—The market, while not buoyant, maintains a fair tone, there being a fair enquiry from factories for all low grades of fleeces and pulled wools. The higher priced sorts are, however, neglected. Some mills are busy, the Leadley mill here is now working nights on blankets, while others are slack, the Dundas shoddy mill having stopped altogether. But upon the whole, this business is more active than was expected a month or two ago it could be.

BRITISH MARKETS.

LIVERPOOL, 24th April.

COTTON.—In the absence of any further disturbing political rumors and with better stock markets, the market experienced an increased demand, but only a moderate business resulted at steady prices. American was in better demand, but only a moderate business was reported. Brazilian was almost entirely neglected, and Egyptian was dull and slow of sale, with some irregularity in values. East Indian also participated in the general depression so far as actual business was concerned, but prices were steady. The sales were estimated at 7,000 bales, of which 1,000 were on speculation and for export. Futures opened quiet but steady at 57/8d. for middling uplands, and later on improved 1/8d., at which they closed steady. The spot market closed quiet. Futures continued to improve, and closed firm at 1/64 to 1/32 advance on the day.

BRADFORD, WOOLLENS, April 24.—There is a firm feeling in all descriptions of English wool. Staplers do not appear to regard the present as a time to buy, and are determined to make the most of the limited stocks they hold. There is a considerable consumption, and although buyers act with caution and buy nothing speculatively, they must cover orders. Alpaca is still finding buyers, and prices are very firm; mohair remains extremely quiet. The fashions are certainly favoring Bradford yarns. Foreign manufacturers are using them in new directions, and the result is a steady flow of small orders in a good variety of spinnings. Spinners are busy and prices extremely firm.

NOTTINGHAM LACE AND HOSIERY.—Some further improvement has to be reported in fancy lace goods for millinery purposes. Generally, however, the buoyancy of the market has not increased, and the serious danger of war seems to render capitalists even more cautious than before in anything like speculative dealings. The lace curtain and vitrage net trade is quiet, and prices remain very low. In the plain branches, too, the demand is very quiet. Spanish silk laces continue to sell for special markets. There is no improvement in the hosiery trade, and manufacturers are not fully occupied.—*Glasgow Herald.*

BIRMINGHAM IRON, 23rd.—On change to-day there was but little business doing in pig iron, and but few orders for finished iron were placed. Sales of coal, coke, limestone and iron ores were effected, but only to supply actual requirements. The trade of the Black country district continues in a quiet condition, but as a whole the position is no worse, and there is no giving way in prices indeed everyone seems to agree that whatever happens, values will not be lower. The shipping demand is not over active, but some of the lead-

NOTICE TO THE PUBLIC.

It has been brought to the notice of

Wm. PARKS & SON,
(LIMITED),
ST. JOHN, N.B.,

That certain houses are palming off inferior YARNS and WARPS as WM PARKS & SON'S under OTHER BRANDS. We beg to notify the PUBLIC that all our

YARNS and WARPS

are Branded with our Name on the Cover of Each, "That none are genuine" unless marked WM. PARKS & SON (Limited).

AGENTS—
WILLIAM HEWETT, Toronto. DUNCAN BELL, Montreal.

J. A. CHIPMAN & CO.,

Millers' Agents and Commission Merchants, Halifax.

Markets weak. Holders still trying to get \$5.60 to \$5.80 for roller flours, and \$5.25 to \$5.40 for superiors, but these prices can't be maintained, as there must be considerable to arrive. We have scarcely any stock on hand, and but little to arrive, but beg to caution consignors against anticipating high prices.

Maitland & Rixon,

OWEN SOUND,
FORWARDERS

AND
Commission Merchants,

Dealers in Pressed Hay, Grain and Supplies.

Lumbermen and Contractors' Supplies a Specialty.

J. W. MAITLAND. H. RIXON.

La Banque Ville Marie.

NOTICE

IS HEREBY GIVEN that a Dividend of THREE AND ONE-HALF PER CENT. (3½ p. c.) upon the paid-up capital stock of this institution has been declared for the current half-year, and that the same will be payable at its head office, in Montreal, on and after MONDAY, the FIRST DAY OF JUNE NEXT.

The Transfer Books will be closed from the 21st to the 30th of May, both days inclusive.

The ANNUAL GENERAL MEETING of the shareholders will be held at the Bank, in Montreal, the SEVENTEENTH DAY OF JUNE NEXT, at Twelve o'clock noon.

By order. U. GARAND, Cashier.

Montreal, 21st April, 1885.

DISSOLUTION OF PARTNERSHIP.

Public notice is hereby given that the partnership heretofore existing between John Zimmerman, (now deceased), John D. Waldson, Robt. Y. Milne and John M. Blackburn as manufacturers of silverware, carry on business at the City of Toronto, under the firm name of the Acme Silver Company has, in consequence of the death of the said John Zimmerman, been dissolved.

Dated at Toronto this 14th April 1885.
JAMES HENRY, M.D.,
T. MARSHALL,
Executors estate J. Zimmerman.

JOHN DONALDSON,
R. Y. MILNE,
JOHN M. BLACKBURN,

Witness:
D. E. THOMSON.

Referring to the above, the business will hereafter be continued at the same premises under the same firm name by the undersigned—the surviving partners—to whom all outstanding monies are paid, and who will discharge all liabilities of the Company.

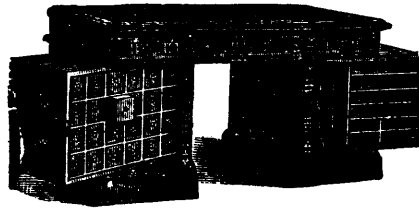
Dated at Toronto this 14th April, 1885,
JOHN DONALDSON,
R. Y. MILNE,
JOHN M. BLACKBURN

Witness:
D. E. THOMSON,

ing works in the district have booked some good export orders.

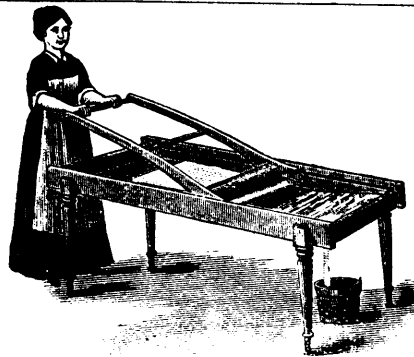
GLASGOW IRON, April 23rd.—Since last Thursday our warrant market has fluctuated between 42s. and 41s. 6d. closing this afternoon with sellers at 41s. 8½d., buyers 41s. 8d. cash. The shipping demand is dull, and likely to continue so, as long as political matters are so unsettled. We quote No. 1 makers iron; Gartsherrie 50s. 6d., Coltness 53s., Calder 51s. 8d., Langloan 52s. 9d., Summerlee 51s., Monkland 42s. f.o.b. Glasgow. Glengarnock 48s. 3d., Eglinton 43s. f.o.b. Ardrossan.—Iron Trades Exchange.

W. STAHLSCMIDT,
PRESTON, ONTARIO,
MANUFACTURER OF
School, Office, Church & Lodge Furniture



Rotary Desk, No. 50.

Send for circulars and price lists. Name this paper.



Country storekeepers and others Handling and Packing Butter will find it to their advantage to use the

Celebrated Walker Butter Worker.

Special sizes for use of farmers. Price list and circulars sent on application to.

JAMES PARK & SON,
41 to 47 St. Lawrence Market, Toronto.

The Consumers' Gas Company,
OF TORONTO,
WILL RECEIVE TENDERS,
addressed to the President, until noon, on
Friday, the 15th inst.,

for the Iron Generators, Superheaters, Wash-Boxes, Scrubbers, Hydraulic Main, and other work required for two sets of Low's Gas Apparatus, and one Oil Tank, to be erected at the Company's works. Drawings and specifications can be seen at the office of the Superintendent at the works, corner of Parliament and Front Streets. Security for the fulfilment of the contract to be given if required. No tender necessarily accepted.
W. H. PEARSON, Secretary.

Notice to Creditors.
Estate of George P. Ridge, of Pontypool.

The Creditors of George P. Ridge, of Pontypool, are hereby notified that the said George P. Ridge, has executed an assignment of his stock and other assets to me John W. Lawrence, of the City of Toronto, as Trustee for the creditors of the said Geo. P. Ridge and are further notified to send their claims to me on or before the Fifteenth of June next, accompanied with vouchers upon which said claims are based as I will after the said date forthwith proceed to distribute the assets of the estate among the parties entitled thereto and will not be liable for the same to any person of whose claim I shall not then have had notice.

JOHN W. LAWRENCE, Trustee.
Toronto, April 29, 1885.



BESIDES A VERY LARGE GENERAL STOCK OF

Fruit Trees, Ornamental Trees,
Small Fruits, Flowering Shrubs, &c.,
we invite attention to the following

SPECIALTIES:

Extra Size Apple Trees, in fruit-bud; cheap. Niagara, Jessica, and other New Grapes. Fay's Prolific Red Currant. Lee's Prolific Black Currant. Plum Trees—An immense stock. All on the hardy Canadian stock; cheap. Norway Spruce, transplanted, 1 ft. to 4 ft. high. Austrian and Scotch Pines, & c. Crooked Apple Trees, leading kinds, \$6 per 100. We pack all stock to carry safely anywhere. Descriptive Priced Catalogues (illustrated) free to all applicants.

City Office—22 Adelaide St. East.

GEO. LESLIE & SON,
TORONTO NURSERIES.

VERY RARE BOOKS.

3 Vols. Relations des Jesuites }
1 " Le Journal des Jesuites }
1 " Hogarth's Works }
19 " Historie du Consulat et de L'Empire }
2 " Historie de La Revolution Francaise }
4 " Oeuvre de Champlain }
The above books are in fine binding, and remarkably cheap.

FRANK BRENNAN,
18 Rideau Street, OTTAWA,
Dealer in Rare Canadian Books.

Tenders for Coal for the Public Institutions of Ontario for 1885.



The Secretary of the Province of Ontario will receive Tenders (to be addressed to him at his office at the Parliament Buildings, Toronto, and marked "Tenders for Coal," up to NOON of

TUESDAY, 19TH MAY 1885,

or the delivery of the following quantity of Coal the sheds of the institutions below named, on or before the 15th July, 1885:—

ASYLUM FOR THE INSANE, TORONTO—Hard Coal—900 tons large egg size, 175 tons stove size. Soft Coal—400 tons.

CENTRAL PRISON, TORONTO—Hard Coal—20 tons chestnut size. Soft Coal—500 tons.

REFORMATORY FOR FEMALES, TORONTO—Hard Coal—130 tons egg size. Soft Coal—500 tons.

ASYLUM FOR THE INSANE, LONDON—Hard Coal—200 tons large egg size, 60 tons chestnut size. Soft Coal—1,650 tons for steam and 150 tons for grates.

ASYLUM FOR THE INSANE, KINGSTON—Hard Coal—1,700 tons large egg size, 100 tons small egg size, 50 tons stove size, and 100 tons of Lehigh large egg size for gas-making. Soft Coal, 100 tons.

ASYLUM FOR THE INSANE, HAMILTON—Hard Coal, 200 tons egg size, 88 tons stove size, 46 tons large chestnut size. Soft Coal—1,075 tons. N. B.—275 tons of the soft coal and 5 tons of the large size chestnut coal to be delivered at the Pumping House in the city.

ASYLUM FOR IDIOTS, ORILLIA—Hard Coal—90 tons stove size.

INSTITUTION FOR THE DEAF AND DUMB, BELLEVILLE—Hard Coal—60 tons small egg size, 30 tons stove size. Soft Coal 550 tons.

INSTITUTION FOR THE BLIND, BRANTFORD—Hard Coal—450 tons egg size, 150 tons stove size. Soft Coal—15 tons for grates.

The hard coal to be Pittston, Scranton, or Lehigh. Tenderers are to name the mine or mines from which it is proposed to take the soft coal and to designate the quality of the same, and if required to produce satisfactory evidence that the coal delivered is true to name. Delivery is to be effected in a manner satisfactory to the authorities of the respective institutions.

Tenders will be received for the whole quantity specified or for the quantities required in each institution.

An accepted cheque for \$50 payable to the order of the Secretary of the Province of Ontario must accompany each tender as a guarantee of its bona fides, and two sufficient sureties will be required for the due fulfilment of each contract.

Specifications and forms and conditions of tender are to be obtained from the Bursars of the above-named institutions. The lowest or any tender not necessarily accepted.

ARTHUR S. HARDY,
Secretary of the Province of Ontario.
Parliament Buildings, Toronto, 24th April, 1885.

CHEAPEST AND BEST!

In the literature of assessment life insurance societies will generally be found a comparison showing the difference between their cost for the first few years and the highest with profit rates of some old line company. But the comparison ought always to be with the lowest short term rate.

THE ÆTNA LIFE'S
—Renewable Term Plan—

Furnishes very cheap Life Insurance, and the policy can be renewed each ten years without medical re-examination, and has always been so renewed for seven years past, at the same low rate originally paid. No assessment, or mutual benefit society insurance can be had of so reliable and durable a character at so low a cost.

The following shows the cost per \$1000 of the mere death calls in five of the most carefully conducted mutual benefit societies of the United States and Canada, ten years in existence:—

NAME.	PLACE.	1874	1877	1880	1881	1882	1883.
Temperance Mutual Benefit,	Easton, Pa.	\$4.37	\$10.80	\$22.83	\$17.30	\$20.90	\$20.40
Oddfellow's Mutual Benefit,	Montrose, Pa.	6.51	18.64	27.18	18.55	19.09	46.09
United Brethren Mutual Aid,	Lebanon, Pa.	8.24	17.00	24.28	24.54	30.60	28.15
Southern Tier Masonic,	Elmira, N. Y.	6.50	14.30	13.90	16.20	19.00	16.70
Masonic Mutual Benefit,	London, Ont.	8.04	12.20	18.31	13.80	18.80	17.40
Average per \$1000.....		\$6.72	\$13.61	\$21.30	\$18.08	\$20.68	\$25.75
Add \$3.00 for expenses, making.....		9.72	16.61	24.30	21.08	23.68	28.75*

What is specially noticeable is the DOUBLING of the death losses, in the first three years, nearly TREBLING in six years, and nearly QUADRUPLING in the ten years.

—What the Ætina Has Done—

During the same ten years the Ætina has been furnishing life insurance at a much cheaper rate than the above, as the following statement shows:—

\$1000 at the ages of.....	20	25	30	35	40	45
Full premium rate.....	\$11.09	\$12.64	\$14.67	\$17.36	\$21.02	\$26.14
Less surrender value.....	3.52	4.59	5.98	7.89	10.14	12.43
Total net cost per \$1000.....	7.57	8.05	8.69	9.47	10.88	13.71

The Ætina cheaper by..... \$2.15 \$3.56 \$15.61 \$11.61 \$12.80 \$15.04

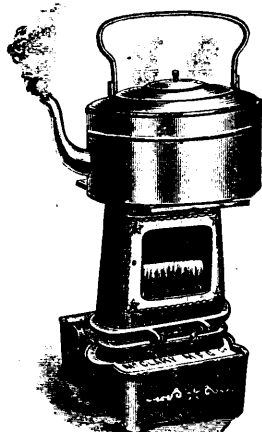
As will be clearly seen by comparing the two lines commencing with an index (100), and ending with an asterisk (*). Repeating these lines for comparison, we have the following table:—

Five Assessment Societies.....	\$9.72	\$16.61	\$24.30	\$21.08	\$23.68	\$28.75
The Ætina Life Insurance Co.....	7.57	8.05	8.69	9.47	10.88	13.71
Difference in Ætina's favor.....	\$2.15	\$8.56	\$15.61	\$11.61	\$12.80	\$15.04

For more full description of this plan of insurance, address the undersigned.

WILLIAM H. ORR, Manager.

TORONTO, May 1st, 1881



LAMP STOVE,
FOR
CARPENTERS,
BARBERS,
SALOONISTS,
DRUGGISTS,
DRESSMAKERS,
PHOTOGRAPHERS,
SICK ROOMS,
&c., &c.

NOW READY.
SPECIAL PRICE LIST OF
OIL STOVES

AND
Sheet Metal Refrigerators,
made in all varieties and of the very latest design and improved principles.
Send for price list and discount sheet, if you have not yet been supplied.

McCLARY MANUFACTURING CO.
Makers of McClary's "Famous" Stoves.
LONDON. TORONTO. MONTREAL. WINNIPEG

EQUITABLE LIFE

Assurance Society,

120 BROADWAY, New York.

Assets, Jan. 1st, 1885, \$58,161,826

Surplus, at 4 per cent, 10,483,617

" at 4½ per cent. 13,730,332

Income in 1884, - - 15,003,480

Paid to Policyholders
during last 25 years, 81,072,486

The amount of new assurances issued in 1884, was nearly

Eighty-five Million Dollars.

No other company in the world has ever written so large an annual amount, nor has any company approached it. It was an increase upon the assurances written by the Society in 1883; as that was an increase upon 1882; and that an increase upon previous years, The Society issues

INDISPUTABLE ASSURANCE,

AND MAKES

PROMPT PAYMENT OF CLAIMS.

Its policies are plain and simple contracts, free from burdensome and technical conditions, and **INDISPUTABLE** after three years from date. All indisputable policies are **PAID IMMEDIATELY** upon the receipt of satisfactory proofs of death, and a legal release of the claim.

By this **PROMPT PAYMENT**, the beneficiary of an **EQUITABLE** policy is not only saved from annoying delays and expenses, but receives pecuniary relief as quickly as if the amount of the insurance had been invested in a bond of the Government of the United States.

The tontine and semi-tontine policies of the Society provide full assurance in case of death. They also give to the policyholder, if he lives through the tontine period, a large return for the money paid for his policy.

HENRY B. HYDE, PRESIDENT.

JAMES W. ALEXANDER, VICE-PRESIDENT.

A. C. EDWARDS AND A. B. FIELDING,

GENERAL AGENTS, HALIFAX, N. S.

W. J. SMYTH, MANAGER, TORONTO.

R. W. GALE, MANAGER, MONTREAL.

THE WATEROUS ENGINE WORKS CO

LIMITED

THE FIRE PROOF CHAMPION

HEAD OFFICE & WORKS
Brantford, Canada.

Branch Office & Works
Winnipeg, Manitoba.

PORTABLE Saw Mills, GRIST MILLS, AND HEAVY SAW MILL MACHINERY.

Gang Edgers, 2 to 7 movable saws.
Gang Trimmers, 2 to 6 saws.
Gang Slab Slashers.

SHINGLE MACHINES.

GANG LATH MILLS,
One to 6 saws.
DRAG SAWS,
Shingle Block Saw,
Sapper and Splitter.
Jointers saw & knife.

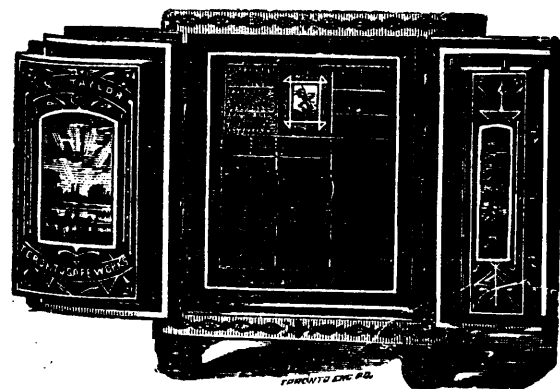
ENDLESS CHAIN LOG JACKS.

Ewart Chain for Sawdust Slab and Offal Conveyors, Lumber and Log Transfers.

GANDY BELTING.
Send for Illustrated Catalogue
Mention this Paper.

J. & J. TAYLOR,

TORONTO SAFE WORKS.



ESTABLISHED 1855.

During the past 33 years upwards of **THIRTY THOUSAND** of our Safes have been distributed throughout the Dominion from **BRITISH COLUMBIA** and **MANITOBA** to Newfoundland, and in many tests they have been called upon to stand **NOT ONE OF THEM** has proven a failure.

Such a record is surpassed by none, if equalled by any other manufacturer on this Continent.

Railways and Steamships.

Grand Trunk R'y OF CANADA.

STORES CONTRACTS

TENDERS

are invited for Stores of various kinds required by the Company at MONTREAL, LONDON, PORT LAND, and other places, during the twelve months commencing July 1st, 1885.

Forms of Tender with Full particulars can be had on application to JOHN TAYLOR, General Store-keeper of the Company at Montreal, or to the Deputy Storekeepers at London and Portland.

Tenders endorsed "Tender for Stores" and addressed to the undersigned will be received on or before

SATURDAY, MAY 30th.

JOSEPH H'CKSON,
General Manager.

Montreal, April 21st, 1885.

ALLAN LINE

—ROYAL MAIL—

STEAMSHIPS.

1885 SUMMER ARRANGEMENT 1885

Steamship.	Starts from Quebec.	
SARMATIAN	Saturday, May	9
POLYNESIAN	" "	16
CIRCASSIAN	" "	23
PARISIAN	" "	30
PERUVIAN	June	6
SARDINIAN	" "	13

Rates of Passage from Quebec.

Cabin	\$60, \$70, and \$80
(According to accommodation.)	
Intermediate	\$30
Steerage same as by other first-class lines.	

Intermediate and Steerage passengers forwarded by rail from Liverpool to Glasgow without extra charge. Steerage passengers forwarded to London, Cardiff, Bristol, Queenstown & Belfast, at same rate as to Liverpool.

For tickets, &c., apply to H. BOURLIER, Allan Line Office, Corner King & Yonge Sts., Toronto.

Dominion Line. GREAT REDUCTION IN RATES.

Barnia	3,850 Tons.	Oregon	3,850 Tons.
Brooklyn	4,500 "	Montreal	3,800 "
Toronto	3,800 "	Ontario	3,200 "
Dominion	3,200 "	Texas	2,710 "
Mississippi	3,800 "	Quebec	2,700 "
Vancouver	5,700 Tons.		

Shipping Dates from PORTLAND—
MONTREAL

BROOKLYN	MAY	9
BARNIA	"	16
TORONTO	"	23
VANCOUVER	"	30
MONTREAL	JUNE	6
OREGON	"	13

Rates of passage—Quebec to Liverpool, \$50 and \$60. Return, \$90 \$100, \$108, and \$120, all outside rooms. Intermediate and Steerage at lowest rates. The last train connecting with steamer leaves Toronto Friday morning.

Saloons, state-rooms, music-rooms and bath-rooms in these steamers are amidship, where but little motion is felt; and they carry neither cattle nor sheep. Vancouver is lighted throughout with electricity. For further particulars apply to S. OSBORNE & CO., 40 Yonge St., GEO. W. TORRANCE, 45 Front Street East, Toronto. Or to DAVID TORRANCE & CO., Montreal.

Leading Wholesale Trade of Montreal

W. & J. KNOX.



Flax Spinners & Linen Thread Man'rs,

KILBIRNIE Scotland.

SOLE AGENTS FOR CANADA

GEO. D. ROSS & CO.

648 Craig Street, Montreal.

SELLING AGENTS FOR THE WEST,

E. A. Toshack & Co., Toronto.

HODGSON, SUMNER & CO'Y

IMPORTERS OF

DRY GOODS, SMALLWARES.

AND FANCY-GOODS

347 & 349 St. Paul Street, MONTREAL

CANADA LEAD & SAW WORKS

JAMES ROBERTSON,

METAL MERCHANT & MANUFACTURER

Office: } MONTREAL { P.O. Box
20 Wellington St. } 1500.

BRANCHES:

Toronto, Ont. | St. John, N. B. | Baltimore, U.S.
J. Robertson & Co. | Jas. Robertson | J. Robertson & Co.

Railways and Steamships.

The Land Grant

—OF THE—

CANADIAN PACIFIC RAILWAY

Consists of the finest WHEAT MEADOW and CRAZING lands in MANITOBA and the NORTH-WEST TERRITORIES.

Lands at very low prices within easy distance of the Railway, particularly adapted for MIXED FARMING—Stock raising, dairy produce, &c., Land can be purchased

With or Without Cultivation Conditions,

At the option of the Purchaser. Prices range from \$2.50 per acre upwards, with conditions requiring cultivation, and without cultivation or settlement conditions, at liberal figures, based upon careful inspection by the Company's Land Examiners. When the sale is made subject to cultivation a REBATE of one-half of the purchase price is allowed on the quantity cultivated

TERMS OF PAYMENT:

Payments may be made in full at time of purchase, or in six annual instalments, with interest. Land Grant Bonds can be had from the Bank of Montreal, or any of its Agencies, and will be accepted at 10 per cent. premium on their par value, and accrued interest, in payment for lands.

Pamphlets, Maps, Guide Books, &c., can be obtained from the undersigned, and also from John H. McTavish, Land Commissioner, Winnipeg, to whom all applications, as to prices, conditions of sale, description of lands, &c., should be addressed.

By order of the Board,
CHARLES DRINKWATER,
Secretary.

Leading Wholesale Trade of Montreal.

Cochrane, Cassils & Co.,

BOOTS & SHOES

WHOLESALE.

Cor. Craig & St. Francois Xavier Streets,

MONTREAL, O.

McARTHUR, CORNEILLE & CO

OIL, LEAD, PAINT

Color and Varnish Merchants,

Importers of

ENGLISH AND BELGIAN WINDOW GLASS

Plain and Ornamental Sheet, Polished, Rolled and Rough Plate, &c.

PAINTERS' & ARTISTS' MATERIALS, BRUSHES, &c

217 214, 216 St. Paul St., & 253, 255, 257 Commissioners St.,

MONTREAL.

W. & F. P. CURRIE & CO.

100 Grey Nun Street, Montreal,

IMPORTERS OF

Portland Cement, Canada Cement, Chimney Tops, Roman Cement, Vent Linings, Water Lime, Fine Covers, Whiting, Fire Bricks, Plaster of Paris, Scotch Glazed Drain Pipes, Borax, Fire Clay, China Clay, &c.

Manufacturers of Bessemer Steel

SOFA, CHAIR & BED SPRINGS.

A large Stock always on hand.

JOHN TAYLOR & CO.

WHOLESALE

HAT AND FUR HOUSE,

535 & 537 St. Paul St., Montreal,

(First building East of McGill St.)

Manufacturers of Pull-Overs, Silk Hats and Furs, and importers of English and American Hats, Cloth Scotch, and other Caps.

TEES, WILSON & CO.

(Successors to James Jack & Co.)

IMPORTERS OF TEAS

AND GENERAL GROCERIES.

65 ST. PETER STREET, - - MONTREAL

ROBERT J. WYLIE, | Commission Merchant,

MANUFACTURER'S AGENT

AND APPRAISER.

34 COLBORN ST., - - TORONTO

—REPRESENTING—

William Baines, Leeds, England.
Unions, Meltons, Costume and Carriage Cloths

Darwen Paper Staining Co., Darwen, Eng.
Wall Papers, Decorations,

Wilhelm Vogel, Chemnitz, Saxony.
Curtains, Covers, Furniture Coverings,

J. N. Richardson, Sons & Owden, Belfast, Ireland.

Linen Manufacturers & Bleachers

Robt. Andrews & Co., Manchester, Eng.
Velveteens Cordis, &c.

Gebruder Kooh, Lausigk, Saxony.
Utrecht Velvets, Plush, &c.

APPLICATIONS ARE INVITED FOR A FIRST ISSUE OF \$500,000, CUR. DEBENTURES

IN THE

PETERBOROUGH REAL ESTATE INVESTMENT CO.
(LIMITED.)

Incorporated, 1878 by Letters Patent Under Great Seal of Canada.

Authorized Capital,	\$2,000,000 00
Subscribed Capital,	1,493,600 00
Paid-Up Capital,	373,400 00
Assets 31st January, 1885,	1,150,000 00
Paid-Up Capital held in Great Britain,	117,400 00
Debentures issued in Great Britain,	672,753 40

DIRECTORS IN CANADA.

MAJOR-GENERAL 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, Innes & Co.

H. J. LEFEVRE, Esq.
A. P. POUSSETTE, Esq., Barrister.
A. C. DUNLOP, Esq.
T. G. HASLITT, Esq.

BANKERS IN CANADA.

THE ONTARIO BANK.

BANKERS IN GREAT BRITAIN.

THE BRITISH LINEN COMPANY BANK.

MANAGERS AND SOLICITORS.

POUSSETTE & ROGER, Peterborough.

AUDITORS.

E. PEARSE, Esq, Clerk and Treasurer of the County of Peterborough.
CHARLES D. MACDONALD, Esq, Clerk and Treasurer of the Town of Peterborough.

BRITISH BOARD OF REFERENCE.

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NEIL KENNEDY, Esq., Merchant, 3 North Park Terrace, Hillhead, Glasgow.
WALTER WINGATE GRAY, Esq, of Nunraw, Prestonkirk, Haddingtonshire.
WILLIAM FINLAYSON, Esq., Writer, 150 West George Street, Glasgow.
JAMES MATHIESON, Esq., late of Canada, 78 Carden Place, Queen's Cross, Aberdeen.
JOHN MILLER, Esq., Manufacturing Chemist, Sandilands, Aberdeen.
GEORGE ALLEN, Esq., Advocate, 56 Castle Street, Aberdeen.

CHIEF AGENTS IN GREAT BRITAIN.

FINLAYSON & AULD, Writers, 150 and 154 West George Street, Glasgow.

AGENTS IN EDINBURGH.

RONALD & RITCHIE, S. S. C., 20 Hill Street.

AGENT IN ABERDEEN.

GEORGE ALLEN, Advocate, 56 Castle Street.

The Assets of this Company are exclusively invested in Mortgages of Real Estate.
The Company is prepared to issue Debentures in Canada to the extent of \$500,000, in sums of \$100 and upwards, for periods from two to ten years, bearing interest at five per cent. per annum, payable half-yearly, Coupons payable at any Branch of the Ontario Bank.

THE DEBENTURE HOLDER HAS THE FOLLOWING SECURITY :

1. The Paid-up Capital of the Company.
2. The Liability of the Shareholders for unpaid portion (which is three times the paid-up portion) of the Subscribed Capital.
3. The investment of all the funds of the Company in first-class Mortgages of Real Estate.

Further information can be obtained at the Head Office, Peterborough, Ontario.

Applications for Debentures to be made to the Managers.

POUSSETTE & ROGER,
MANAGERS,
PETERBOROUGH, ONT.

Insurance.

NORTH BRITISH AND MERCANTILE

FIRE & LIFE INSURANCE CO'Y,

ESTABLISHED 1869.

RESOURCES OF THE CO.

Authorized Capital	\$3,000,000 Stg
Subscribed	2,600,000 "
Paid-up	625,000 "
Fire Fund and Reserves as at 31st December, 1888.....	\$1,592,235 5 2
Life and Annuity Funds	3,841,194 9 1
Revenue—Fire Branch.....	1,186,865
Life and Annuity Branches.	551,307

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

R. N. GOOCH, Agent,
26 Wellington St. E., TORONTO

Head Office for the Dominion in
Montreal.

D. LORN MACDOUGALL,
THOMAS DAVIDSON,
General Agents.

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

CAPITAL, (authorized), \$1,000,000
PAID UP IN CASH, (no notes) 300,000
ASSETS and Resources (over) 775,000
DEPOSIT with Dominion Gov't 57,000

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

Over \$210,000 have been paid in
Claims to Employers.

HEAD OFFICE,—260 ST. JAMES ST., MONTREAL.

President: SIR A. T. GALT, G.O.M.G.
Managing Director: EDWARD RAWLINGS.

Vice-President: HON. JAS. FERRIER,
Secretary: JAMES GRANT.

Directors in Toronto:

John L. Blaikie, Chairman, President Canada Landed Credit Co.
C. S. Goswami, Vice-President Ontario Bank.
Hon. D. L. Macpherson, President of the Senate.
T.utherland Stayner, Director Bank of Commerce
Sir W. P. Howland, C.B., President Ontario Bank.

Agents in Toronto.

JOHN STARK & CO,

28 & 30 Toronto Street.

EDWARD RAWLINGS,

Managing Director.

Montreal, Aug., 1888.

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

GUARDIAN

Fire and Life Assurance Company,
OF LONDON, ENGLAND.

ESTABLISHED 1821.

Capital - - - \$10,000,000
Invested Funds - \$19,000,000
Dominion Deposit - \$107,176

Gen. Agents for (ROBT. SIMMS & CO.) Montreal
Canada. (GEO. DENHOLM.)

Toronto—HENRY D. P. ARMSTRONG, 88 King St. East.

Kings-ton—R. W. VANDEWATER, Ontario Street.

Montreal—GILLESPIE & POWIS, 30 James St. S.

Insurance.

RATES REDUCED. The Standard Life Assurance Co.

HEAD OFFICES:

Edinburgh, - - - Scotland.
Montreal, - - - Canada.

Total Risks	\$95,000,000
Accumulated Funds	\$7,500,000
Annual Income	about 4,000,000
Claims paid in Canada	over 1,200,000
Investments in Canada	2,000,000

Policy-holders in this Company are permitted to do military service in the North-West without extra charge.

CLAIMS settled in Montreal, giving to this Company all the advantages of a local office, with the benefits of an extended business and connection otherwise.

LOANS ADVANCED on Mortgage of Policies to the extent of the office value.

C. GREVILLE HARSTONE,

Gen. Agent. W. M. RAMSAY,
Manager for Canada.

Office—A 1 York Chambers, 9 Toronto Street, Toronto.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Invested Funds, - - - \$92,000,000

Investments in Canada, - - - 900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Barnes, Chairman; T. Cramp, Esq., Dep. Chairman; T. Hart, Esq.; Angus O. Hooper, Esq.; Edward J. Barleau, Esq.

Mercantile Risks accepted at Lowest Current Rates

Dwelling Houses and Farm Property Insured on Special Terms.

JOE. B. REED, G. F. C. SMITH,

Toronto Agent, Chief Agent for the
20 Wellington St. E. Dominion, Montreal

QUEEN

INSURANCE CO. OF ENGLAND

FORBES & MUDGE, Montreal,

Chief Agents for Canada.

GEO. GRAHAM, Agent, Toronto, 6 Wellington street East.

IMPERIAL FIRE INSURANCE CO. OF LONDON.

(Established 1803.)

Head Office for Canada, 6 Hospital St., Montreal
BINTOUL BROS., Agents.

Subscribed Capital	\$1,600,000 Stg.
Paid-up Capital	700,000 Stg.
Cash Assets, 31st Dec., 1879,	1,596,014

Toronto Agency—ALF. W. SMITH.

CITIZENS'

Insurance Co., of Canada.

HENRY LYMAN, - - - - - PRESIDENT.

ANDREW ALLAN, - - - - - VICE-PRESIDENT.

GERALD E. HART, GENERAL MANAGER.

CAPITAL AND ASSETS,

\$1,370,090.07.

Losses Paid to 1st January, 1885,

\$2,283,202 90.

The Stock of this Company is held by many of the wealthiest men in Canada.

Loans promptly and equitably adjusted.

FIRE. LIFE. ACCIDENT.

MALCOLM GIBBS, Chief Agent.

Toronto Office, 12 Adelaide Street East.

Insurance.

NORTH AMERICAN

LIFE ASSURANCE CO.

Incorporated by Special Act of the Dom'n Parl'mt

FULL GOVERNMENT DEPOSIT.

DIRECTORS:

HON. ALEX. MACKENZIE, M.P., ex-Prime Minister of Can' President.

HON ALEXANDER MORRIS, M.P.P. and JOHN BLAIKIE, ESQ., Pres Jan. Landed Credit Co.

Vice-Presidents.

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British Empire

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OF LONDON, ENGLAND.

Established 1847.

CANADA HEAD OFFICE, - - - MONTREAL

Accumulated Funds, - - - \$5,000,000

Annual Income, - - - 1,000,000

Investments in Canada, - - - 800,000

Canadian Government Deposit, 100,000

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J FRITH JEFFERS,

LONDON, ONTARIO.

J. H. & A. W. SMITH, General Agents Toronto.

JOHN DENNIS, Special Agent.

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DONALDSON & FREELAND, Agents,
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Active Agents Wanted.



NOTICE.

SEALED TENDERS, addressed to the undersigned, and endorsed "Tender for Indian Supplies," will be received at this office up to noon of MONDAY, 25th MAY 1885, for the delivery of Indian Supplies during the fiscal year ending 20th June, 1886, consisting of Flour, Bacon, Groceries, Ammunition, Twine, Oxen, Cows, Bulls, Agricultural Implements, Tools, &c., duty paid, in Manitoba and the North-West Territories.

Forms of tender containing full particulars relative to the Supplies required, dates of delivery, &c., may be had by applying to the undersigned, or to the Commissioner of Indian Affairs at Regina, or to the Indian Office, Winnipeg.

Parties may tender for each description of goods (or for any portion of each description of goods) separately or for all the goods called for in the Schedules.

Each Tender must be accompanied by an accepted Cheque in favor of the Superintendent General of Indian Affairs on a Canadian Bank for at least five per cent. of the amount of the tenders for Manitoba, and ten per cent. of the amount of the tenders for the North-West Territories, which will be forfeited if the party tendering declines to enter into a contract when called upon to do so, or if he fails to complete the work contracted for. If the tender be not accepted the cheque will be returned.

Tenders are required to make up in the Money columns in the Schedule the total money value of the goods they offer to supply, or their tender will not be entertained.

Each tender must, in addition to the signature of the tenderer, be signed by two sureties acceptable to the Department, for the proper performance of the contract.

In all cases where transportation may be only partial by rail, contractors must make proper arrangements for supplies to be forwarded at once from railway stations to their destination in the Government Warehouse at the point of delivery.

The lowest or any tender not necessarily accepted.

L. VANKOUGHNET,
Deputy of the Superintendent-General
of Indian Affairs.
DEPARTMENT OF INDIAN AFFAIRS,
OTTAWA, 19TH MARCH, 1885.

Notice to Creditors.

Estate of W. L. Roberts of Hering's Mills.

The Creditors of William Lewis Roberts, of Hering's Mills are hereby notified that the said William Lewis Roberts has executed an assignment of his stock and other assets to me, John Wilson Lawrence, of the City of Toronto, as trustee for the creditors of the said William Lewis Roberts, and are further notified to send their claims to me on or before the 15th May next, accompanied with vouchers upon which said claims are based, as I will after the said date forthwith proceed to distribute the assets of the estate among the parties entitled thereto, and will not be liable for the same to any person of whose claim I shall not then have had notice.

JOHN WILSON LAWRENCE,
Trustee.
Toronto, March 26th, 1885.

WOOLEN MILL FOR SALE.

The two-set woollen mill in Orangeville recently operated by Stevenson & Graham, and which is in good running order is for sale by the town of Orangeville, the greater part of the building was erected last year, at which time the principal part of the machinery was placed in it. This is a splendid opportunity to acquire a good property on reasonable terms. Full information will be given intending purchasers by the undersigned.

W. L. WALSH,
Solicitor for the Town of Orangeville.
Orangeville, Feb. 21, 1885.

W.H. STOREY & SON,
SOLE MANUFACTURERS
IN CANADA
PAT. NAPA BUCK CLOVES
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IN THE WORLD
SEE THAT THEY BEAR OUR NAME
ALL OTHERS ARE FRAUDULENT IMITATIONS.
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Yarns, Horse Blankets, &c.**

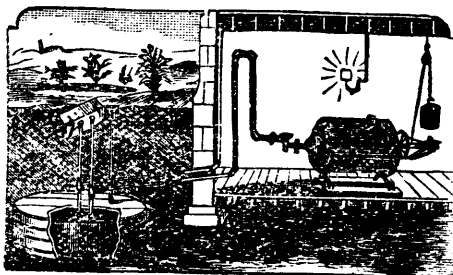
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knitting, in COTTON, MERINO, WOOL,
with three-ply heels, double toes for Ladies, Misses
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Churches, &c., &c.

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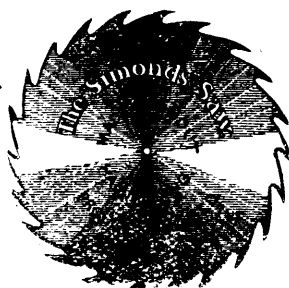
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MAIL BUILDING TORONTO.

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R. H. SMITH & CO.,

ST. CATHARINES, ONTARIO
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Genuine HANLAN, LANCE TOOTH, DIAMOND, NEW IMPROVED
CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand
SAWS are the best in the Market and as cheap as the cheapest. Ask
your Hardware Dealer for the St. Catharines make of Saws.
The Largest Saw Works in the Dominion.

Notice to Creditors.

In the matter of JOHN ZIMMERMAN, deceased,

Notice is hereby given, pursuant to the provisions of chap. 107, R.S.O., and 46 Vic., chap. 9 (out), to all creditors and others having claims against the Estate of John Zimmerman, late of the city of Toronto, in the County of York, Jeweller, deceased, who died on or about the eighth day of March, inst., to deliver or send by post prepaid to Messrs. Thomson & Henderson, No. 18 Wellington Street East, Toronto, Solicitors for James Henry, M.D., and Thomas Marshall, the executors of the last Will and Testament of the said deceased, on or before the twenty-eighth day of May, A.D. 1885, a statement of their names and addresses and full particulars of their claims duly attested, with the vouchers upon which they are based and a statement of all securities (if any), held by them.

And further notice is hereby given, that after said date the said Executors will proceed to distribute the assets of said deceased among the parties entitled thereto, regard being had only to the claims of which notice shall theretofore have been given, and the said Executors will not be liable for the assets or any part thereof to any person of whose claim said Executors shall not have had notice at the time of such distribution.

Dated at Toronto, the 27th day of March, A.D. '85.

THOMSON & HENDERSON, —
18 Wellington St. East, Toronto,
Solicitors for Executors.

THE BELL TELEPHONE CO.
OF CANADA.

CAPITAL, - - \$1,000,000

HEAD OFFICE: MONTREAL.

Notice is hereby given that the various telephone instruments not manufactured by this company, which are now being offered for sale or for hire to the public, are believed to be infringements of the patents held by the Bell Telephone Co. of Canada; that suits have been instituted against the companies proposing to deal in these infringing instruments to restrain their manufacture, sale or use, and for damages; and that similar actions will be commenced against

ALL USERS OF SUCH TELEPHONES.

This notice is given for the express purpose of informing the public of the claims made by the Bell Telephone Company, and of warning all persons of the consequences of any infringement of this Company's patents.

C. F. SISE
Vice-President and Man'g Director,
Montreal

HUGH C. BAKER,
Manager Ontario Dept.
Hamilton.

NOTICE TO CREDITORS.

Estate of Donald Cameron Macfarlane, of McIntyre, are hereby notified that the said Donald Cameron Macfarlane has executed an assignment of his stock and other assets to me, Paul Campbell, of the City of Toronto, as Trustee for the creditors of the said Donald Cameron Macfarlane, and are further notified to send their claims to me on or before the

FIRST OF JUNE, NEXT,

accompanied with vouchers upon which said claims are based, as I will after the said date forthwith proceed to distribute the assets of the estate among the parties entitled thereto, and will not be liable for the same to any person of whose claim I shall not then have had notice.

PAUL CAMPBELL, Trustee.
Toronto, March 27, 1885.

Leading Barristers.

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TORONTO.

—SEND FOR CIRCULAR.—

STOCK AND BOND REPORT.

BANKS.	Share	Capital \$'bscr'b'd	Capital paid-up.	Rest.	Dividend last 6 Months	CLOSING PRICES.		
						Toronto, May 7.	Cash value per share.	
British North America	\$245	\$4,866,666	\$4,866,666	\$981,129	3 p.c.	116 1/4	283.10	
Canadian Bank of Commerce	50	6,000,000	6,000,000	2,000,000	4	121 1/2	108.87	
Central Bank	50	500,000	255,000					
Commercial Bank, Windsor, N.S.	40	500,000	260,000	78,000	4	126	50.40	
Dominion	50	1,500,000	1,500,000	980,000	5	186	93.00	
Eastern Townships	50	1,500,000	1,449,067	375,000	4	107 1/2	13.50	
Federal	100	1,250,000	1,250,000	1,000,000	4	100	100.00	
Halifax	30	500,000	500,000	50,000	3	103 1/2	21.55	
Hamilton	100	1,000,000	984,770	250,000	4	121 1/2	121.00	
Imperial	100	1,500,000	1,500,000	680,000	4	123 1/2	123.00	
La Banque Du Peuple	50	3,000,000	1,600,000	240,000	2 1/2	54	27.00	
La Banque Jacques Cartier	25	500,000	500,000	140,000	3 1/2	57 1/2	14.37	
La Banque Nationale	100	2,000,000	2,000,000	150,000		49	49.00	
London	100	1,000,000	140,000					
Maritime	100	321,900	321,900	40,000	3			
Merchants' Bank of Canada	100	5,798,267	5,721,726	1,250,000	3 1/2	113 1/2	118.00	
Merchants' Bank of Halifax	100	1,000,000	1,000,000	200,000	3 1/2	103 1/2	108.25	
Molson Bank	50	2,000,000	2,000,000	600,000	4	111 1/4	55.50	
Montreal	200	12,000,000	12,000,000	6,000,000	5	196 1/2	197 ad	
New Brunswick	100	1,000,000	1,000,000	400,000	4			
Nova Scotia	100	1,250,000	1,114,300	470,000	3 1/2	135 1/2	135.25	
Ontario Bank	100	1,500,000	1,500,000	425,000	3	109 1/2	109.75	
Ottawa	100	1,000,000	999,520	160,000	3 1/2			
People's Bank of Halifax	20	800,000	600,000	70,000	2	99	19.80	
People's Bank of N. B.	50	150,000	150,000					
Pictou Bank	50	500,000	250,000		4	92 1/2	48.25	
Quebec Bank	100	2,500,000	2,500,000	825,000	3 1/2	97 1/2	97.50	
St. Stephen's Bank	100	200,000	200,000	50,000	3 1/2			
Standard Bank	50	1,000,000	808,700	185,000	3 1/2	112 1/2	6.12	
Toronto	100	2,000,000	2,000,000	1,100,000	6	177 1/2	177.50	
Union Bank, Halifax	50	1,000,000	500,000	80,000	3	102 1/2	51.87	
Union Bank, Lower Canada	100	2,000,000	2,000,000		3	60	60.00	
Ville Marie	100	500,000	464,300	20,000	3 1/2	81	81.00	
Western Bank	100	500,000	234,484	15,000				
Yarmouth	100	400,000	383,970	20,000	3	122 1/2	122.50	
LOAN COMPANIES.								
Agricultural Savings & Loan Co.	50	600,000	599,150	75,000	4			
British Can Loan & Invest Co.	100	1,350,000	268,066	27,000	3	104	104.00	
Building & Loan Association	25	450,000	228,770	30,000	3 1/2			
Canada Landed Credit Co.	50	1,500,000	663,990	135,000	4	107 1/2	26.93	
Canada Perm. Loan & Savings Co.	50	2,000,000	2,000,000	1,100,000	6 1/2	209 1/2	61.50	
Canada Perm. L. & S. Co.—New Stock	50	1,000,000	200,000					
Canadian Savings & Loan Co.	50	700,000	650,410	120,000	4			
Dominion Sav. & Inv. Society	50	1,000,000	666,000	157,000	4	114	57.00	
Farmer Loan & Savings Company	50	1,057,250	611,430	82,388	3 1/2	108 ad	51.00	
Freehold Loan & Savings Company	100	1,200,000	839,680	364,250	5	164	164.00	
Hamilton Provident & Loan Soc.	100	1,500,000	1,100,000	125,000	4	120	120.00	
Huron & Erie Loan & Savings Co.	50	1,500,000	1,100,000	391,000	5			
Imperial Loan & Sava. Co.	50	350,000	230,190	32,000	4			
Landed Banking & Investment Co.	100	829,250	621,704	90,000	3 1/2			
Land Security Co.	25	700,000	373,070	40,000	3			
London & Can Loan & Agency Co.	50	4,000,000	560,000	290,000	5	141	35.75	
London Loan Co.	50	659,700	464,620	45,565	4	139	69.50	
London & Ont. Inv. Co.	100	2,250,000	450,000	80,000	3 1/2			
Manitoba Investment Assoc.	100	400,000	100,000	3,000	4			
Manitoba Loan Company	100	1,250,000	312,031	94,000	4	110	110.00	
Montreal Building Association	50	1,000,000	471,718	45,000	4	50	25.00	
Montreal Loan & Mortgage Co.	100					100	100.00	
National Investment Co.	100	1,700,000	338,762	20,000	3 1/2	107	107.00	
Ontario Industrial Loan & Inv. Co.	50	306,900	235,135	27,000	4			
Ontario Investment Association	50	2,650,000	634,715	500,000	4			
Ontario Loan & Debenture Co.	50	2,000,000	1,200,000	285,000	4	124 1/2	62.25	
People's Loan and Savings Co. Ontario	50	300,000	300,000	50,000	4			
Real Estate Loan and Debenture Co.	50	500,000	492,661	64,000	3 1/2	105 1/2	52.62	
Royal Loan and Savings Co.	50	500,000	478,768	5,000	3			
Union Loan & Savings Co.	50	600,000	390,000	36,500	4	116 1/2	58.25	
Western Canada Loan & Savings Co.	50	2,000,000	1,200,000	600,000	5			
MISCELLANEOUS.								
Canada Cotton Company	100	2,000,000	2,000,000			35	35.00	
Montreal Telegraph Co.	40				4	119 1/2	47.80	
New City Gas Co., Montreal	40				6	179 1/2	71.80	
N. S. Sugar Refinery	100				3	30	30.00	
Starr Mfg. Co., Halifax	100				3	97	97.00	
Toronto Consumers' Gas Co. (old)	50	800,000	800,000		5	152	76.00	

INSURANCE COMPANIES.
ENGLISH—(Quotations on London Market.)

No. Shares.	Last Divid.	NAME OF COMPANY	Share par val.	Amount Paid.	Last Sale.
20,000	5	Briton M. & G. Life	£10	£1	
50,000	15	C. Union F. L. & M.	50	5	14 15
5,000		Edinburgh Life	100	15	
100,000		Fire Ins Asan	10	2	1 1/2
20,000	5	Guardian	100	50	57 59
12,000	32	Imperial Fire	100	25	148 152
150,000	10	Lancashire F. & L.	2 1/2	2	4 1/2
35,832	20	London Ass. Corp.	25	12 1/2	43 54
10,000	10	Lon. & Lancash. F.	10	14	
74,080	8	Lon. & Lancash. F.	25	24	44 54
2,000,000	57 1/2	Liv Lon. & G.F. & L.	50	2	23 24
30,000	2 1/2	Northern F. & L.	100	10	40 42
120,000	24	North Brit. & Mer.	25	64	25 1/2 26 1/2
6,722	5 1/2	Phoenix	50	50	203 214
200,000	10	Queen Fire & Life	10	1	2 24
100,000	41 1/2	Royal Insurance	20	3	27 1/2 28 1/2
50,000		Scottish Imp. F. & L.	10	1	
20,000		Scot. Prov. F. & L.	50	3	
10,000		Standard Life	50	12	
CANADIAN.					
10,000	5-6mo	Brit. Amer. F. & M.	\$50	\$50	83
2,500	7 1/2	Canada Life	400	50	
5,000	5	Confederation Life	100	100	
5,000	10-12mo	Sun Life Ass. Co.	100	12 1/2	\$24 1/2
4,000	12	Montreal Assur'ce.	£50	£5	
5,000	10	Bo. al Canadian	100	15	52
1,065	15	Quebec Fire	100	65	
3,000	10	Queen Marine	100	40	
20,000	11 12mo	Queen City Fire	50	10	
		Western Assur'ce	40	30	90 92 1/2

RAILWAYS.

Parvl Share	London April 30.
Atlantic and St. Lawrence	£100
Canada Southern 5 p.c. 1st Mortgage	127 1/2
Grand Trunk ordinary stock	101
5 p.c. perpetual debenture stock	8
Do. Eq. F. M. Bds 1 ch. 6 1/2 p.c.	105
Do. Eq. Bonds, 2nd charge	115
Do. First Preference	49
Do. Second Pref. Stock	34 1/2
Do. Third Pref. Stock	17 1/2
Great Western ordinary stock	£20 10
Do. 5 p.c. Debenture Stock	103
Do. 6 p.c. Bonds, 1900	104
International Bridge 6 p.c. Mort. Bds	
Do. 6 p.c. Mort. Bds. 2nd series	89
Midland Stg. 1st Mtg. Bonds 1908	100
Northern of Can. 5 p.c. First Mtg.	100
Do. do. 6 p.c. Second do.	108
Toronto, Grey & Bruce 6 p.c. Bonds	70 1/2
Wellington, Grey & Bruce 7 p.c. 1st M.	88 1/2

SECURITIES.

London April 30.	
Canadian Govt. Deb. 6 p.c. et. 1892-4	101 1/2
Do. do. 5 p.c. et. Inscr'd 8 1/2	10 1/2
Do. do. 5 p.c. et. 1885	10 1/2
Dominion 5 p.c. et. stock 1903 of Ry. loan	110
Do. 4 do. do. 1904 5, 6, 8.	104
Dominion Bonds, 4 p.c. 1904, 5, 6, 8.	102
Montreal Harbour bonds 5 p.c.	106
Do. Corporation 5 p.c. et. 1874	106
Do. 5 p.c. et. 1909	106

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- DIXON, B. HOMER, Consul-General for the Netherlands.
- DOWNEY, JOHN, Barrister, Toronto.
- ELLIOT, W. M., President People's Loan & Deposit Company.
- FISHER, D., Esq.
- GZOWSKI, COL. C. S., A.D.C. to Her Majesty.
- HOWLAND, SIR W. P., President London & Canadian Loan & Agency Company, etc.
- HOWLAND, W. H., Merchant, Toronto.
- MACPHERSON, SIR D. L., Senator, Chestnut Park.
- MACLENNAN, JAMES, Q.C., (Messrs. Mowat, MacLennan & Downey).
- McMASTER, HON. WM., President Bank of Commerce.
- SMITH, PROFESSOR GOLDWIN, the Grange.
- SMITH, L. W., D.C.L., President Building & Loan Association.
- SMITH, H. A., Merchant, London.
- SCOTT, JAMES, Merchant, Toronto.
- SMITH, HON. D. A., Director Bank of Montreal, Hudson's Bay House.
- THOMSON, WM., Merchant, Toronto.

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TORONTO PRICES CURRENT.—May 7, 1885.

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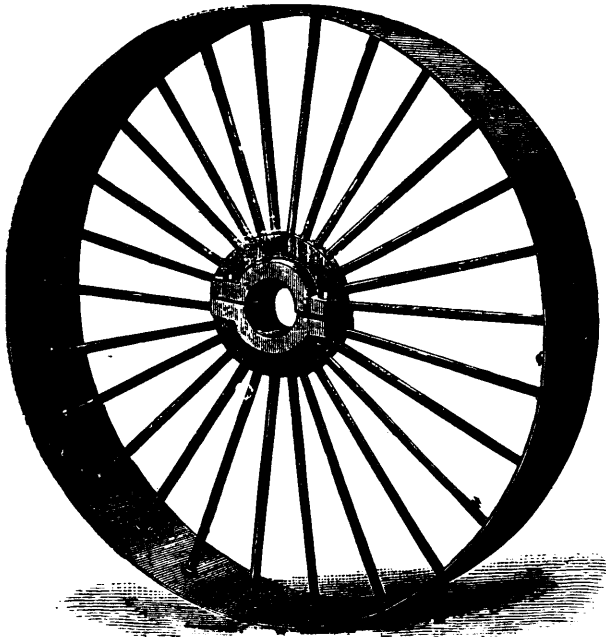
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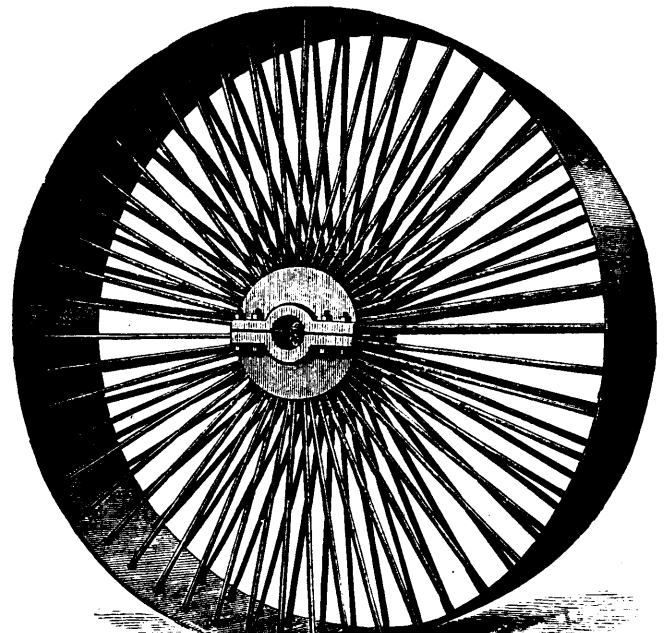
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