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# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Vol. 15.

MONTREAL, FRIDAY, NOVEMBER 3, 1882.

No. 12.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

### GAULT BROS. & CO.,

Importers and Manufacturers.

Having made special arrangements with a number of the leading Mills in the country, we shall be prepared, during this season, to offer unusual advantages to intending purchasers in our "CANADIAN MANUFACTURES DEPARTMENTS." We will show a large and varied stock of the best value in the following lines:

Canadian Tweeds,  
Canadian Flannels,  
Canadian Shirts and Drawers,  
Canadian White and Grey Blankets,  
Canadian Wool Scarfs and Clouds,  
Canadian Hosiery,  
Hochelaga, Valleyfield and Stormont Cottons.

Orders through our Travellers, or otherwise, will receive our usual careful and prompt attention.

GAULT BROS. & CO.

### MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

### FELT HATS.

We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.

FOR THE

### Fall and Winter Trade

We offer a full assortment of

### FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS,  
GLOVES AND MITES

Of English and Domestic Manufacture.

MOCCASINS, SNOW SHOES, FANCY  
SLEIGH ROBES, BUFFALO, &c.

TO MANUFACTURERS—We have a large stock of  
Seal, Persian Lamb and other Skins,  
Trimmings, &c.

### JAMES CORISTINE & CO.

Warehouse: 471 to 477  
ST. PAUL STREET, MONTREAL.

Leading Wholesale Houses of Toronto

### JOHN MACDONALD & CO.

### CARPET DEPARTMENT.

Specialties in all classes of

House Furnishings  
& Upholsterers Goods,  
Mohair Plush,  
Silk Plush,  
Satin Sheetings,  
Piano Felts.

JOHN MACDONALD & CO.,

21, 23, 25 and 27 Wellington st. east, } TORONTO,  
32, 34 and 36 Front street east, }

AND

30 Faulkner St., Manchester, England.

### WYLD, BROCK & DARLING,

IMPORTERS OF

*British & Foreign*

### WOOLLENS,

AND GENERAL

### DRY GOODS

DEALERS IN

Domestic, Woollen & other Manufactures  
Warehouse,—Cor. of Bay and Wellington Streets,

### TORONTO.

REPRESENTED IN MONTREAL BY

Mr JAMES MCGILLIVRAY,  
210 St. James Street

Leading Wholesale Houses of Montreal

### HOLIDAY GOODS,

WHOLESALE

Woodenware,  
Matches,  
Fancy Goods,  
Vases, Clocks,  
Cabinets, Desks,  
Stationery, Cutlery,  
Smallwares,  
Dolls, Toys, &c.

The largest and most complete stock ever exhibited in the Dominion at

### H. A. NELSON & SONS,

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

Montreal.

56 & 58 FRONT STREET WEST

Toronto.

### SKELTON

### BROS.

& CO.,

MANUFACTURERS OF

### SHIRTS & COLLARS

Wholesale Importers

### MEN'S

### FURNISHING

### GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

The Chartered Banks.

**BANK OF MONTREAL**

NOTICE is hereby given that a Dividend of

**FIVE PER CENT.**

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

Friday, the First day of December next.

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

By order of the Board,

W. J. BUCHANAN,  
General Manager.

Montreal, 24th October, 1882.

**EXCHANGE BANK  
OF CANADA.**

CAPITAL PAID UP - \$500,000  
REST, - - - - - 300,000

HEAD OFFICE, - MONTREAL.

**DIRECTORS.**

M. H. GAULT, M.P., - - - - - President  
Hon. A. W. OGLIVIE, SENATOR, - Vice-President  
Alex. Buntin. E. K. Greens.  
THOMAS CRAIG, - Managing Director.

**BRANCHES.**

Hamilton, Ont. - - C. M. Counsell, Manager.  
Aylmer, " - - J. G. Bilet, do  
Bedford, P.Q. - - E. W. Morgan, do

**FOREIGN AGENTS.**

LONDON :- The Alliance Bank (Limited).  
New York :- The Howard National Bank.  
BOSTON :- Maverick National Bank.  
Sterling and American Exchange bought and sold.  
Interest allowed on Deposits.  
Collections made promptly and remitted for at current rates.

The Chartered Banks.

**THE BANK OF  
BRITISH NORTH AMERICA.**

*Incorporated by Royal Charter.*

**Paid-up Capital, £1,000,000 Sterling.**

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

**COURT OF DIRECTORS.**

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

Secretary—A. G. WALLIS.

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

**R. R. 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. McAvish and W. Lawson, Agents.

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

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

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

**The Molsons Bank.**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$425,000.

HEAD OFFICE, MONTREAL.

**Directors.**

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

**Branches of the Molsons Bank.**

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

**AGENTS IN THE DOMINION.**

Quebec—Merchants Bank and Eastern Townships Bank.

Ontario and Manitoba—Dominion Bank and Federal Bank and their Branches.

New Brunswick—Bank of N. Brunswick, St. John.  
Nova Scotia—Halifax Banking Company and its Branches.

Prince Edward Island—Union Bank of P. E. I., Charlottetown and Summerside.

Newfoundland—Commercial Bank of Newfoundland, and St. Johns.

**AGENTS IN UNITED STATES.**

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

**AGENTS IN EUROPE.**

London—Alliance Bank, "Limit'd." Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co. Liverpool—The National Bank of Liverpool.  
Antwerp, Belgium—La Banque d'Anvers.  
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 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

Friday, the 1st day of December next.

The Transfer Books will be closed from the

17th to the 30th November,

both days inclusive.

BY ORDER OF THE BOARD,

G. HAGUE,  
GENERAL MANAGER.

Montreal, Oct., 25th, 1882.

**La Banque du Peuple.**

Capital \$1,600,000.

HEAD OFFICE, . . . MONTREAL.

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

**FOREIGN AGENTS.**

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

**ONTARIO BANK.**

— 0 —  
**DIVIDEND NO. 50.**

— 0 —  
NOTICE is hereby given that a Dividend of three per cent. upon the 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

Friday, the first day of December next.

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

By order of the Board,

C. HOLLAND,  
General Manager.

Ontario Bank.  
Toronto, 27th October, 1882.

The Chartered Banks.

**THE CANADIAN  
Bank of Commerce.**

Head Office, - - - Toronto.  
Paid-up Capital - - - \$6,000,000  
Rest - - - 1,650,000

**DIRECTORS.**

Hon. WILLIAM McMASTER, *President.*  
WM. ELLIOT, Esq., *Vice-President.*  
Noah Barnhart, Esq. James Michie, Esq.  
George Taylor, Esq. T. Sutherland Stovner, Esq.  
Jno. J. Arnton, Esq. John Waldie, Esq.  
W. N. ANDERSON, General Manager.  
J. C. KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.

New York—J. H. Goadby and B. E. Walker, Agents,  
Chicago—A. L. Dewar, Agent.

**BRANCHES.**

Ayr	Guelpu	St. Catharines
Earle	Hamilton	Sarnia
Felleville	London	Seaforth
Herlia	Lucan	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Chillingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock.
Goderich		

Commercial credits issued for use in Europe, the East and West Indies, China, Japan, and South America.  
Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

**BANKERS.**

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

**IMPERIAL BANK  
OF CANADA.**

Capital Paid up - - - \$1,310,000  
Reserve Fund - - - 400,000

**DIRECTORS:**

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

**HEAD OFFICE—TORONTO.**

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

**EASTERN TOWNSHIPS BANK.**

AUTHORISED CAPITAL, - - - \$1,500,000  
CAPITAL PAID IN May 15, 1880 - - - 1,297,559  
RESERVE FUND, - - - 270,000

**Board of Directors.**

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

**Branches.**

Waterloo	Richmond
Coaticook	Stanstead.
Cowansville	Granby.
	Farnham.

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

The Chartered Banks.

**THE  
BANK OF TORONTO.**

DIVIDEND NO. 53.

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, upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank, and its branches, on and after

**Friday, the first day of December next.**

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

By order of the Board,

**D. COULSON, Cashier.**

Toronto, 25th October, 1882.

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP - - - 2,000,000

**DIRECTORS**

HON. ISIDORE THIBAUDEAU, *President.*  
JOSEPH HAMEL, Esq., *Vice-President.*  
Chevalier Ol. Robitaille, M.D. E. Bauder, Esq. M.P.P.  
T. LeDroit, Esq. J. B. Z. Dubeau, Esq.  
U. Tessier, jr., Esq. P. LAFRANCOE, *Cashier.*  
HONORARY DIRECTOR:—Hon. J. R. Thibaudau,  
Montreal.

BRANCHES:—Montreal—A. Vallée, Manager; Sherbrooke—John Campbell, Manager; Ottawa—C. H. Carrière, Manager.

AGENTS:—England—National Bank of Scotland, London; France—Messrs. Alf. Grunbaum & Co., La Banque de Paris et de Pays Bas; United States—National Bank of the Republic, New York; National Royal Bank, Boston; Newfoundland—The Commercial Bank of Newfoundland.

CANADA—Proc. Ontario—The Bank of Toronto. Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—The Merchants Bank of Canada.

A general Banking, Exchange and collection business transacted. Particular attention paid to collections and returns made with utmost promptness. Correspondence respectfully solicited.

**LA**

**BANQUE JACQUES-CARTIER,**

HEAD OFFICE, - MONTREAL.

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

**DIRECTORS:**

ALPH. DESJARDINS, Esq., M.P. *President.*  
S. St. Onge, Esq., *Vice-President.*  
J. L. Cassidy, Esq. P. S. Hamelin, Esq.  
Ls. S. Monat, Esq. I. O. Gravel, Esq.  
Lucien Huot, Esq.

A. L. DEMARTIGNY, *Cashier.*  
Branch at Beauharnois, A. Clément, Manager.  
Branch at St. Hyacinthe, S. A. Durocher, Manager.  
Branch at St. Remi, P. Q., C. Bedard, Agent.  
Branch at Valleyfield, C. F. Irish, Agent.  
Agents in New York: National Bank of the Republic.  
Agents in London, Eng.: Glynn, Mills, Currie & Co.

**THE MARITIME BANK**

—OF THE—

**DOMINION OF CANADA.**

Head Office, - - - ST. JOHN, N.B.

**Board of Directors.**

THOS. MACLELLAN, *President.*  
LEB. BOTSFOED, M.D., *Vice-President.*  
ROBT. CRUIKSHANK (of Jardine & Co., Grocers).  
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).  
JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).  
JOHN TAPLEY (of Tapley Bros., Indiantown).  
HOW. D. TROOP (of Troop & Son, Shipowners).

**CASHIER, - ALFRED RAY.**

AGENCY—FREDERICK: A. S. Murray, Agent.  
" - WOODSTOCK: G. W. Yanwart, "

The Chartered Banks.

**The Western Bank of Canada.**

HEAD OFFICE, OSHAWA, ONT.  
CAPITAL AUTHORIZED..... \$1,000,000  
CAPITAL SUBSCRIBED..... 500,000  
CAPITAL PAID-UP..... 150,000

**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. JI. McMILLAN, *Cashier.*

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.

**Loan Societies.**

**MONTREAL**

**LOAN & MORTGAGE CO.**

AND

**TRUST COMPANY.**

Incorporated 1858.

CAPITAL - - - \$1,000,000 00  
TOTAL ASSETS - - - \$1,288,143 07

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.  
Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.  
Trustees of Mortgages executed by Railroad and other Corporations.  
Every facility offered in matters of a fiduciary character.

**INTEREST ALLOWED ON DEPOSITS.**

Issue Sterling Debentures payable in London; also Currency Debentures, payable in Canada, bearing five per cent. interest.

**BOARD OF DIRECTORS.**

M. H. GAULT, Esq., M.P., *President, President Exchange Bank of Canada.*  
Hon. A. W. OGILVIE, *Vice-President, Senator.*  
ROBT. ESDALE, Esq., of Messrs. J. & R. Esdailie.  
G. W. CAMPBELL, Esq., M.D., *Vice-President Bank of Montreal.*  
THEODORE HART, Esq., *Director Liverpool & London & Globe Insurance Company.*  
A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.  
THOMAS CRAIG, Esq., *Managing Director Exchange Bank.*

**GEORGE W. CRAIG,**  
*Manager.*

OFFICE 181 ST. JAMES STREET, MONTREAL.  
July 20, 1882.

**THE HAMILTON**

**Provident and Loan Society.**

W. E. SANFORD, Esq.—*Vice-President*  
Subscribed Capital..... \$1,570,000.00  
Paid-up Capital..... 1,100,000.00  
Reserve and Surplus Profits..... 75,000.00  
Total Assets..... 2,500,000.00

MONEY ADVANCED on Real Estate on favorable terms of Repayment.

The Society is prepared to issue DEBENTURES drawn at THREE or FIVE YEARS with interest coupons attached, payable half-yearly.

**OFFICE.**

Corner of King and Hughson Streets,  
**HAMILTON, CANADA.**

Sept., 1882. **H. D. CAMERON,** *Treasurer*

**ARCH. CAMPBELL,**

**STOCK and SHARE BROKER,**  
(Member of the Stock Exchange)

**MERCHANTS EXCHANGE BUILDINGS,**  
Hospital and St. Sacramento Streets  
MONTREAL.

Oceanic Steamships.

Allan Line.



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

1882. Summer Arrangements. 1882.

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

Table with columns: Vessels, Tonnage, Commanders. Lists ships like Numidian, Hanoverian, Parisian, Sardinian, etc.

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

LIVERPOOL, LONDON DERRY AND QUEBEC MAIL SERVICE. Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

Table with columns: FROM QUEBEC, Vessels, Dates. Lists Sarmatian, Polynesian, Sardinian, etc.

THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE

Table with columns: FROM HALIFAX, Vessels, Dates. Lists Nova Scotian, Ibernian, Austrian, etc.

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

An experienced surgeon carried on each vessel. Berths not secured until paid for. Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Hesselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Adams, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN, 80 State St., Boston, and 25 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Table with columns: Ports, Tons. Lists Montreal, Dominion, Texas, Quebec, Mississippi, Brooklyn, Toronto, Ontario, Sarnia, Oregon, Vancouver.

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC. BROOKLYN, 2nd Sept. MISSISSIPPI, 4th Nov. TORONTO, 9th Sept. \*SARNIA, 11th Nov. DOMINION, 28th Oct. ONTARIO, 18th Nov.

RATES OF PASSAGE.

CABIN—Quebec to Liverpool, \$50 and \$60; Return, \$90 and \$110. Rates per steamer Sarnia to Liverpool, Cabin, \$65 and \$80, return, \$117 and \$144; Intermediate, \$40; Steerage, \$25. \*Sarnia carries neither cattle or sheep.

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

For Freight or Passage, apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, at all Grand Trunk Railway Offices or to

DAVID TORRANCE & CO.,

Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

JOSEPH ROGERS, Conveyancer, Insurance and General Agent, Auctioneer, &c Rents and Chattel Mortgages collected.

Brantford, Ont.

THOS. BOTHAM, Banker and Broker, Brantford, Ontario, Justice of the Peace, County of Brant. Issuer of Marriage Licenses. Post Office and Bill Stamp Distributor. Agent for Steamship, Insurance and Loan Companies.

Montreal.

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

Owen Sound, Ont.

GEORGE PRICK, Official Assignee for the County of Grey. Agent for the Dominion Telegraph Company, and Vickers' Express, Owen Sound, Ont.

Uxbridge, Ont.

WM. SMITH, Official Assignee for the County of Ontario, Agent for the Canada Permanent Loan and Savings Company, and Fire Insurance Agent.

Agents' Directory.

OWEN MURPHY, Insurance Agent, Official Assignee and Commission Merchant. No. 85 St. Peter Street, Quebec.

R. C. W. MacCUIG, General Insurance Broker, representing First-class Companies in Fire, Life and Accident, also agent for the White Star Steamship Co. Ottawa. Established 1870.

Legal.

Amherst, N. S. TOWNSHEND & DICKEY,

Barristers and Attorneys-at-Law, Solicitors and Notaries Public, Bank Building, Amherst, N. S.

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1863.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.

Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank New York.

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

MACDONELL & DOWDALL, BARRISTERS, ATTORNEYS, SOLICITORS in CHANCERY, &c. Solicitors Bank of Montreal, D. G. MacDonell, M. P. James Dowdall.

Brampton, Ont.

JAMES FLETCHER, Barrister, Attorney, Solicitor, Conveyancer, &c.

Carleton Place, Ont.

A. W. BELL, Official Assignee for the County of Lanark, Notary Public and Accountant, &c., &c. Carleton Place, Ont.

Guelpth, Ont.

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

Belleville, Ont.

PETERSON & PETERSON, BARRISTERS, &c., Offices: Corner Bridge & Front Sta.

DENMARK & NORTHROP, Barristers, &c., Belleville, Ont.

Brantford, Ont.

HARDY, WILKES & JONES, BARRISTERS & ATTORNEYS-AT-LAW, Solicitors in Chancery, Notaries, etc. ARTHUR S. HARDY, Q. C. ALFRED J. WILKES, LL.B. C. S. JONES.

Bradford, Ont.

J. W. H. WILSON, BARRISTER, ATTORNEY, SOLICITOR, &c.

Charlottetown, P. E. I.

MCLEAN & MARTIN, Barristers and Attorneys at Law, Conveyancers, Notaries Public, &c.

Chatham, N. B.

G. B. FRASER, Barrister and Attorney-at-Law, Conveyancer, Notary Public, &c. Vice-Consular Agent for Spain.

Clifton, Ont.

A. G. HILL, Barrister, Attorney, Solicitor in Chancery, &c. Police Magistrate Niagara Falls, Clifton, Ont.

Clinton, Ont.

W. W. FARRAR, Division Court Clerk and Conveyancer Insurance Agent. Money to lend and Invested

Cayuga, Ont.

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

Digby, N. S.

T. C. SHREVE, Q. C., (Late Savary & Shreve), BARRISTER & ATTORNEY-AT-LAW, Notary Public, Conveyancer, etc. Water Street.

Fredericton, N. B.

J. HENRY PHAIR, Barrister and Attorney, Office, Queen Street, Fredericton, N. B. Galt, Ont.

BALL & BALL, BARRISTERS AND ATTORNEYS-AT-LAW, Solicitors for Canadian Bank of Commerce.

**Leading Wholesale Trade of Montreal.**

**STANDLY PENTLAND,**  
MANUFACTURERS' AGENT,  
19 ST. PETER ST., MONTREAL,  
AGENT FOR  
THE THREE RIVERS PAPER COMPANY,  
Manufacturers of all kinds of  
**WRAPPING PAPER, ROOFING, &c.,**  
ALSO  
The Canada Extract of Dye Wood Works,  
Manufacturers of Sedimentless Extract of Hemlock  
Bark, Tamarack, &c.

**DOMINION PAPER CO'Y.**

100 Grey Nien street, Montreal,  
(MILLS AT KINGSEY FALLS, P.Q.)  
MANUFACTURERS OF  
The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned & White,  
" 3 News and Printing, " "  
White Tea and Bag,  
Bleached Manilla Envelope, Bag and Wrapping.  
White Manilla Tea and Wrapping.  
Unbleached Manilla Bag and Wrapping.

**Blotting Paper.**

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

**W. McLAREN & CO.,**  
WHOLESALE  
**BOOT & SHOE Manufacturers,**  
**VICTORIA SQUARE,**  
MONTREAL.

While maintaining a complete stock of staple goods of superior makes, special attention is devoted to filling orders for any class of goods required on the shortest notice.

**TEAS, SUGARS, COFFEES,**  
SPICES, FRUITS  
AND A FULL ASSORTMENT OF

**GENERAL GROCERIES,**  
Maintained from best Markets  
**J. A. MATHEWSON,**  
202 McGill Street.

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Goderich, Ont.  
**GARROW & PROUDFOOT,**  
BARRISTERS, SOLICITORS, &c.,

Hamilton, Ont.  
**FURLONG & STEELE,** Barristers and Attorneys at  
Law, Solicitors in Chancery, etc., 19 King St. W.  
EDWARD FURLONG, LL.B. D. STEELE, JR.

**J. G. CURELL,**  
ATTORNEY,  
Solicitor, Conveyancer, &c., 34 St. James St., N.

**Leading Wholesale Trade.**

**H. J. FISK & CO.**  
Offer to the Wholesale Trade  
their specialties,  
**SHEEPSKINS**  
AND  
**GOATSKINS.**

**ROBT. McCREADY,**  
WHOLESALE  
**BOOT & SHOE**  
MANUFACTURER  
21 AND 23 ST. PETER STREET,  
MONTREAL.

**J. RATTRAY & CO.,**  
Manufacturers, Importers and Wholesale Dealer.

IN  
**TOBACCO, SNUFF, CIGARS,**  
AND GENERAL  
**TOBACCONISTS' GOODS.**  
MANUFACTORY:  
No. 80 ST. CHARLES BOROUMEE STREET.  
WARHOUSES AND OFFICE:  
428 ST. PAUL cor. of St. FRANCOIS XAVIER ST  
MONTREAL.

**E. E. GILBERT & SONS,**  
MANUFACTURERS OF  
PORTABLE AND STATIONARY  
**ENGINES,**  
Steam Pumps, Shafting, Pulleys, &c.  
Office:  
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MONTREAL.

**W. & F. P. CURRIE & CO.**  
100 GREY NUN ST., Montreal,  
MANUFACTURERS OF  
**SOFA, CHAIR & BED SPRINGS,**  
A large Stock always on hand.

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

**Leading Wholesale Trade of Montreal**

**COCHRANE, CASSILS & CO.**  
MANUFACTURERS OF  
**Boots and Shoes, Wholesale**  
CORNER OF  
Craig and St. Francois Xavier Streets,  
M. H. Cochrane, }  
Chas. Cassils, } **MONTREAL.**

**JAMES McCREADY & CO.**  
WHOLESALE  
**BOOT AND SHOE**  
MANUFACTURERS,  
35 & 37 WILLIAM STREET.  
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**J. & T. BELL,**  
MANUFACTURERS OF  
**Fine Boots and Shoes**  
WHOLESALE,  
273 NOTRE DAME STREET,  
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Fine made goods, latest styles, equal in finish the best American makes, and specially adapted town custom.

**SHAW BROS. & CASSILS,**  
**TANNERS,**  
And dealers in  
**HIDES AND LEATHER,**  
426 & 428 NOTRE DAME ST.  
MONTREAL.

**ALEXANDER SEATH,**  
IMPORTER OF  
*British & Foreign*  
**LEATHERS**  
AND  
Shoe Manufacturers' Goods,  
16 LEMOINE STREET,  
MONTREAL.

**Cassils, Stimson & Co.,**  
IMPORTERS OF  
**FOREIGN LEATHERS**  
**PRUNELLAS & SHOE FINDING**  
AND  
Leather Commission Merchants,  
13 & 15 ST. HELEN ST., MONTREAL

Legal.  
Hamilton, Ont.  
**OSLER, GYWN & TEETZEL,**  
BARRISTERS, &c., Hamilton, Ont.  
**OSLER & GWYN,** Barristers, &c., Dundas, Ont.  
B. B. OSLER, Q. C., (County Attorney.)  
H. C. GWYN, J. V. TEETZEL.

**A. D. CAMERON,**  
Barrister, Attorney-at-Law, Solicitor in Chancery and Insolvency, Notary Public, Conveyancer, &c. No. 10 Hughes St., south, Hamilton, Ont.

## Leading Wholesale Trade.

**D. Morrice & Co**

General Merchants, Manufacturers, Agents, &c.,  
MONTREAL and TORONTO.

**HOCHELACA COTTONS.**

Brown Cottons, & Sheetings, Yarns and Bags.

**STORMONT COTTON CO.**

Ducks, Tickings, Checks, &c. Colored Cotton Yarns.

**VALLEYFIELD COTTONS.**

Bleached Shirting, Wiggins, Silesias, Shoe Drills, Corset Jeans, &c.

**ST. CROIX COTTON MILL.**

Fancy Checks, Gingham, Yarns, B checked Shirtings, &c.

**WINDSOR COTTON MILL.**

Brown Cottons and Yarns.

Twecds, Etottes, Knitted Goods,  
Flannels, Shawls, Woollen  
Yarns, Blankets, &c.

The Wholesale Trade only supplied.

**DOMINION BOLT CO.,**

Front and Sherbourne Sts., Toronto.

FIRST PRIZE DOMINION EXHIBITION, 1880.

**CARRIAGE BOLTS:**

"**Best Best.**"—Made from square and round Norway Iron, the latter by patented machinery ensuring a like full square to that made from square iron.

"**Best.**"—Made from Best Staffordshire Iron, same finish as "Best Best," and annealed.

"**Common.**"—Made from Best Staffordshire Iron, with black heads, the burr only being edged.

**Railway Track Bolts.****Railway Track Spikes.**

Quality not excelled by any, native or foreign.

**Hot Pressed Nuts.** Machine Forged Nuts.—None better. In a few weeks there will be another machine in operation for small sizes of

**Cold Pressed Nuts.** Rivetting Burrs. and very soon there will be in operation an improved machine for

**Plough Bolts. Boiler Rivets.**

No better and no greater variety can now be had elsewhere if

**Fancy Head Bolts,**

for Carriage Builders and others, which always afford satisfaction to buyers.

**Machine Bolts. Coach Screws.**

**Bridge Bolts. Tire Bolts and Rivets.**  
**Sleigh Shoe Bolts. Elevator Bolts.**  
All of best quality and annealed, not second to any imported.

**Stove Bolts. Stove Rods. Rivets.****CANADA MARBLE**

AND

**International Granite Works,**

**R. FORSYTH, Proprietor,**  
Manufacturer of

**MARBLE & POLISHED GRANITE WORK.**

MILL, St. Gabriel Locks, 522 William St.

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**QUARRIES,**

NEAR GANANOQUE, ONT. AND CLAYTON, N.Y.

Importer of Italian and all Foreign Marbles, and dealer in Floor Tiles, &c.

## 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 & COLORED BLANKETS.

A. Lomas & Son (Sherbrooke),

PLAIN AND FANCY FLANNEL.

Almonte Knitting Co.,

SHIRTS AND DRAWERS.

Thorold Knitting Co.,

SHIRTS AND DRAWERS.

Canadian Tweed & Etottes,

Cotton and Wool Hosiery, &c., &c.

38 St. Joseph Street, Montreal.

13 Wellington Street, East, TORONTO.

**WM. PARKS & SON,****NEW BRUNSWICK COTTON MILLS**

ST. JOHN, N.B.

Awarded the only Medal given at the CENTENNIAL EXHIBITION of Cotton Yarns of Canadian Manufacture. Gold Medal at Montreal Exhibition. Two Silver and Two Bronze Medals at Toronto Industrial Exhibition. Diploma and Seven First-Class Prizes at Hamilton, London, and St. John Exhibitions for their

**COTTON YARNS,**  
**CARPET WARPS,**  
**BEAM WARPS,**  
**HOSIERY YARNS,**  
**BALL KNITTING COTTONS,**

Which, for Quality and Brilliancy of Color, cannot be excelled.

ALEX. SPENCE, W.M. HEWETT,  
21 Lemoine St., Montreal. 11 Colborne St., Toronto.

Agents in Canada for

**The CALLI-GRAPHIC PEN,**

No. 0 Stub or Legal Nibs.	No. 1. Coarse pointed Nibs.
No. 2 Medium pointed Nibs.	No. 3 Fine pointed Nibs.

AGENTS IN THE DOMINION FOR

The "Thin Buff" Copying Paper, and  
The "Stout Buff" Copying Paper  
In Sheets or Books of all Sizes.

Will Copy any kind of Ink, doing away with the  
Use of Copying Ink.

Price Lists on application.

Morton, Phillips & Bulmer,  
Stationers, Blank Book Makers and  
Printers,

375 Notre Dame St., Montreal.

**Hodgson, Sumner & Co.,**

IMPORTERS OF

**DRY GOODS,**

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

## Leading Manufacturing Firms.

**E. B. EDDY'S**

UNMATCHABLE

**MATCHES**

IN BOTH

**BRIMSTONE AND PARLORS.**

Brimstone Matches put up, viz :

{ Telegraph and Telephone.  
{ Rubys in 100s, 200s and 300s.

Parlor Matches without Sulphur.

Lion Parlor also in 200s and 300s, put up expressly for family consumption. Warranted the finest match in the known world.

**PATERSON BROS.,**

IMPORTERS.

**MILLINERY**

AND

**Fancy****DRY GOODS,**

58 & 60

Wellington Street West,

TORONTO.

**22 ST. HELEN ST.,**

MONTREAL.

**BOWN & WOODS,**

ST. JOHN'S,

NEWFOUNDLAND,

GENERAL

**COMMISSION MERCHANTS.**

Respectfully solicit consignments. Returns promptly made.

Good references on application.

**Robt. Miller, Son & Co.,**

156 and 158 MCGILL STREET.

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

Papers, Stationery,

Blank Books,

Miscellaneous Books,

Paper Hangings

and Window Shades.

Silk and Cotton Manufactories, &c.

**BELDING, PAUL & CO.**

MONTREAL,

—MANUFACTURERS OF—

**Silk Threads,  
RIBBONS, &c.**

OFFICES:

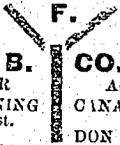
New York, Philadelphia, Cincinnati, Boston,  
St. Louis, Chicago, San Francisco,  
Montreal.

MILLS.

Rockville, Conn., Northampton, Mass.,  
Montreal, Que.

1882. SPRING, 1882.

**FOSTER, BAILLIE & CO.,**  
14 ST. HELEN ST., MONTREAL.



AGENTS FOR  
ULSTER SPINNING  
CO., Belfast.  
D. & R. DUKE,  
Brechin.  
MCGREGOR & CO.,  
Dundee.

AGENTS FOR  
CANADA SILK CO.,  
Montreal.  
DON & DUNCAN,  
Dundee.  
JAMES HAMILTON,  
Glasgow.

J. T. RAWORTH, Leicester.

SPECIALTIES:

LINEN GOODS of every description. Sewing Silks  
and Ribbons (home made).  
BLACK CASHMERE, COBBOURGS and ITA-  
LIANS. RAWORTH'S SEWING COTTONS, on  
account of Manufacturers.  
Prices cannot be equalled. Examine  
values and be convinced.

**DOMINION BANK.**

NOTICE is hereby given that a dividend of  
**FOUR PER CENT.**  
AND A

**BONUS OF ONE 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

Wednesday, First day of November next.

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

By order of the Board,

R. H. BETHUNE,  
Cashier.

Toronto, September 26th, 1882.

**"PRACTICAL SANITARIANS."**

**HUGHES & STEPHENSON,**

(LATE R. PATTON)

ESTABLISHED 1860.

Plumbers, Gas Fitters, Metal Workers,  
HOT WATER & STEAM HEATING.  
Drainage and Ventilating a Specialty.

745 CRAIG ST., MONTREAL.

Leading Wholesale Trade of Montreal.

**WM. BARBOUR & SONS,  
IRISH FLAX THREAD  
LISBURN.**

Received  
Gold Medal  
THE  
Grand Prix  
Paris Ex-  
hibition,  
1878.



Received  
Gold Medal  
THE  
Grand Prix  
Paris Ex-  
hibition,  
1878.

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

**WALTER WILSON & CO.,**

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

**JOHN CLARK, JR. & CO.'S**



**M. E. Q.**

ESTABLISHED 1850. THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD —AT THE— CENTENNIAL EXHIBITION —FOR— Excellence in Color, Quality & Finish

Wholesale Trade supplied by  
**WALTER WILSON & CO.,**  
1 & 3 St. Helen Street,  
MONTREAL.

AGENCY FOR THE



**GLOVES**

(PATENTED JUNE 13TH, 1876.)

THE BEST IMPORTED GLOVE  
in the market. A full assortment always in Stock.

**Walter Wilson & Co.,**

Sole Agents for the Dominion of Canada,  
1 & 3 ST. HELEN ST., - MONTREAL.

Leading Wholesale Trade of Montreal.



**NEW FRUIT.**

C. Morand's Valencias.  
"Extra Selected."  
Currants, barrels and half barrels.  
Choice Vostizza Currants in cases.  
Malaga Figs, mats and boxes.  
Fine Eleme Figs, 1, 12 & 20 lb. boxes.  
Boxes London & Black Basket Layers  
Boxes & quarter boxes Finest Dehesa  
Layers.  
Boxes Leghorn Peel, Lemon, Orange  
and Citron.

**TURNER, ROSE & CO.**

Cor. St. John & Hospital Sts.,  
MONTREAL.

Commercial Summary.

The new dry docks at Toronto are to be  
launched to-morrow (Saturday).

The plans for the extension of the Grand  
Trunk Railway to Sarnia, Ont., where it will  
connect with the Great Western system, have  
been filed in the office of the County Crown  
Attorney.

A DESCENDANT of Tubal Cain, one who smote  
at the fire for some years in Guelph; has re-  
cently opened a furniture store.—Mr. Edward  
O'Donnell, for the third or fourth time in Guelph,  
has commenced in the tea trade, with reason-  
ably fair prospects.

APPLICATION will be made at the next session  
of Parliament for the incorporation of the Cen-  
tral Bank of Canada with a capital of \$1,000,-  
000, and head office in Toronto; also of the  
Bank of London, Canada.

Mr. W. C. Wells, of this city, better known  
latterly as Canadian Receiver of the Globe  
Mutual Life Insurance Co., of New York, is  
engaged in the shipment of lumber from Geor-  
gian Bay ports to the North West.

THERE were 14 failures in Canada last week,  
a decrease of 13 as compared with the week  
previous. The Mercantile Agency report 137  
for the United States, an increase of 24 over  
the like period of last year, but a decrease as  
compared with the last previous week.

Mr. JOHN RISK did a considerable grocery  
business at Guelph for some years, but a few  
months since suddenly sold out and removed to  
Hespeler, a few miles distant. In a few weeks  
he returned to Guelph, and has just opened out  
in Cullen's new block, in the same trade.

The Ottawa City Council are persistent in  
their efforts to secure the establishment of more  
manufacturing industries at the Capital. The  
Manufacturers' Committee of the Council have  
written to the Minister of Railways and Canals,  
asking him to appoint a day when the Com-  
mittee may wait upon him with a view to ask-  
ing the Government to co-operate with the  
City Council in the matter.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA.

**Dyestuffs, Colors,  
Chemicals, &c.**

OF

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

A ST. CATHARINES, Ontario, dry goods subscriber writes:—I enclose two dollars as subscription to your paper. Your account got thrown aside in our hurry and neglected. I highly value your paper, and would not like to be without it for a good deal, as the information given in its columns is most beneficial to every business man.—Yours truly, R. S.

"THE Revue Consolidated Mining Company," composed of Messrs. Daniel W. Clark, Albert Betts, Henry Vaughan, Henry Duffell, and John Harding, chiefly of St. John, N.B., have been incorporated; capital stock, \$250,000 in shares of \$5 each. The object of the Company is prospecting for minerals, digging, mining, crushing, smelting, and raising ores and minerals, and carrying on general mining business.

MR. R. W. PÉTRIS has been in the drug business in Guelph for the past sixteen years, during which he has amassed considerable money. He owns one of the best residences in the city, and has just finished and opened his second drug store. The front of the building is of iron and glass, three storeys high, and is fitted up in a tasteful and expensive style.

A BETTER feeling pervades the farming class in the western counties of Ontario than has existed for some years past. The price of grain continues low but the crops have been bountiful, and live stock realizes good prices. The Manitoba mania has cooled down, farms at home are in greater requisition than formerly, and with increased immigration next year the price of land is likely to advance if not reach former values.

A NEW knife factory is being opened in Galt, Ont.—The foundry recently opened in that town is about to be enlarged, owing to the increase of business.—The "Dickson Mills," in Galt, are advertised for sale, the owner being

Leading Wholesale Trade of Montreal.

**GREENE & SONS COMPANY**

**MONTREAL,**

**WHOLESALE**



Largest assortment and greatest variety of **NEWEST STYLES** selected from the markets of London and Paris for Spring of 1882.

WAREHOUSE, { 517, 519, 521, 525, } MONTREAL.  
ST. PAUL STREET.

about to retire.—The old established iron foundry in that town is to be partially rebuilt next Spring on a large and more commodious plan.

A. BRUNELL, a small retail boot and shoe dealer in Kingston for upwards of twenty years, recently absconded, taking his effects, which could not have amounted to much, with him. Some time ago Brunell's wife was reported to have succeeded to a small property in the Province of Quebec, and she left to look after it, but never returned. It is supposed that he has gone to join her. He never possessed much business capacity.

R. WESTLAKE bought out the butcher business of Messrs. McLarty & Wright, in Stratford, Ont., about three months ago; but with the amount of his capital and amount of attention he gave to business was not expected to succeed, and now his place is in charge of the sheriff's officer. The assets consist of only a few book-debts, which Westlake has sold to Mr. McLarty, who holds a chattel mortgage upon all the effects. Several judgments have been obtained against Westlake, but there is a poor prospect for outside creditors.

DIVIDENDS for the current half-year have been declared by the Merchants' Bank of 3½ per cent.; by the Bank of Hamilton, 3½; Bank of Toronto, 4, an increase of ½ per cent.; La Banque Jacques Cartier, 3½, an increase of 1 per cent. on the last previous dividend; La Banque Ville Marie, 3; and Quebec Bank, 3½, an increase of ½ per cent. for the last two named, as compared with the previous dividend. The Ontario Bank also has declared 3 per cent. for the current half-year.

In Carleton Place, Ont., everything is prosperous, and all kinds of business are said to be flourishing. The Woolen factories are being ex-

tended, and a large number of men are employed in the workshops of the C. P. Railway Co.—Messrs. H. Vineberg & Bros., of Cornwall, have lately opened a general store in a good stand, and appear to be doing a good business.—W. Galbraith, late of Montreal, has opened a general store in the old stand of A. McArthur & Son, and Miss S. Hickson has opened a fancy store with good prospects of success. During the present year, some of the business men have doubled the volume of business done in former years.

EDWARD and Bernard Hinds commenced a general store business in Barrie, Ont., some twenty-five years ago, and amassed considerable money and real estate. After the lapse of a few years they dissolved partnership, and each commencing afresh on his own account, they built two of the best business establishments in Barrie. Bernard Hinds has succeeded and is comfortably circumstanced; Edward, his brother, had excellent opportunities, but trusted his business too much to others, and is now trying to effect a compromise at 50c on the dollar. He started with an estimated capital of \$8,000 to \$10,000, in goods and real estate, and now owes about \$4,000 exclusive of mortgages on real estate. The assets in store goods are valued at about \$2,500; his valuable real estate property is said to be mortgaged for \$11,000, or nearly its full value. He built a fine residence in Barrie, but it is understood to be held in his first wife's name and cannot be touched. A Toronto wholesale firm, who are heavy creditors, are said to have guaranteed the offer of compromise, which, under the circumstances, will probably be accepted by the creditors. It is thought that lack of business habits will prevent him commencing again.

Leading Wholesale Trade of Montreal

**JOHN TAYLOR & CO.**

WHOLESALE

**HAT AND FUR HOUSE,****PULLOVER & SILK HAT**

MANUFACTURERS,

**537 ST. PAUL STREET,  
MONTREAL.****McARTHUR, CORNEILLE & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

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

English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and stained Enamelled Sheet  
Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Storos, &amp;c., &amp;c., &amp;c.,

OFFICES AND WAREHOUSES:

**310, 312, 314 and 316 St. Paul Street  
AND****253, 255 and 257 Commissioners Street****MONTREAL.****KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUCCISTS,****HAVE REMOVED TO THEIR NEW  
AND COMMODIOUS PREMISES,****603 CRAIG STREET.**The Sheriff at Fredericton, N.B., has de-  
clared the Scott Act sustained in the election  
in that county last week by a majority of 41  
votes.The seat of the late Mr. D'Arcy Heath on  
the Montreal Stock Exchange was sold to Mr.  
H. S. McDougall last Saturday for \$3,250,—  
the highest price obtained for a seat in the his-  
tory of the Exchange.The Canada Atlantic Railway, in connection  
with the Grand Trunk, from this city to Ottawa  
was formally opened last Monday. The superior  
construction and smoothness, together with the  
comparatively few bridges on the road, cannot  
fail to make this a popular route to the Capital.Work has been resumed in the Dundas Cotton  
mills, recently damaged by fire. The repairs,  
etc., occupied only eighteen days, and the  
damage is considerably less than was at first  
reported, not exceeding \$5,500. The claims  
against insurance companies will thus be small.

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,****5 & 7 RECOLLET STREET**

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF EVERY DESCRIPTION OF

**WOOLLENS, ETC.****The Dominion Tweed & Wool Co.**

9 and 11 RECOLLET STREET, MONTREAL,

**MANUFACTURERS' AGENTS.***Cash Advances made on Consignments of every description of Canadian  
Woolleens.*

IMPORTERS AND DEALERS IN FOREIGN &amp; DOMESTIC

**Wools and Wool Extract****DOMINION GLUE DEPOT.**

Established 1872.

**EMIL POLIWKA & CO.,**Awarded First Prizes at Dominion Exhibitions, Ot-  
tawa, 1879; Montreal, 1880. Diploma Provincial  
Exhibition, Montreal, 1881.Largest Stock and best assortment of GLUES in  
the Dominion.**32, 34 & 36 St. Sacramento St.,  
MONTREAL.**

Correspondence solicited.

**S. H. MAY & CO.,****474 AND 476 ST. PAUL STREET,**

Importers and Dealers in

Paints, Balled and Raw Linseed Oil, Pale Seal and  
Refined and Cod Oil, Rangoon Oil, the very best Oil in  
the market for Machinery, with a full supply of Car-  
riage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.;  
Smethwick, German Star, Diamond Star and Double,  
Enamelled and Colored, Rough, Rolled and Fluted  
Glass, Varnish, Japans, Spirits Turpentine, Shellac  
Varnish, Mirror Glass, 3 and 2, White."The Canadian Securities Company" is the  
name of a new organization composed of  
Toronto, Hamilton and Montreal capitalists,  
who are about to apply for incorporation; the  
object is to lend money at interest on the  
security of stocks, bonds and debentures. The  
capital is to be \$500,000, and chief place of  
business Toronto.Boston is said to be the largest market for  
boots and shoes in the world. There were  
shipped during 1880 over 2,250,000 cases of  
boots, shoes and rubbers to interior and coast-  
wise ports, the cases holding from twelve to  
seventy-five pairs per case, but containing at a  
low estimate over 50,000,000 pairs.Mr. WM. MACLACHLAN of Belair Villa, partner  
in the wholesale firm of MacLachlan Bros. &  
Co., this city, who has been suffering from  
partial paralysis for several months past and  
given up by the local medical men, has been  
improving of late, and it is hoped may yet  
prove that he is not far beyond that meridian  
of life indicated by his years.Mr. S. CANSLEY, dry goods merchant, is re-  
moving his wholesale business to the commo-  
dious premises on St. Peter street, formerly  
occupied by Messrs. Thomas May & Co.; this, he  
says, being rendered necessary by the increas-

Batty's Nabob Pickles.

**C. H. BINKS & CO.,  
MONTREAL.***Forbes, Roberts & Co.,*

WHOLESALE

**GENTS' FURNISHINGS**

AND

**TAILORS' TRIMMINGS,****53 Yonge Street, TORONTO.**ing wants of his wholesale as well as retail  
trade. He is also reported to be preparing to  
open up a retail grocery business, with the view  
of proving that he can undersell the Co-opera-  
tive store in that department also.COUNTERFEIT Prince Edward Island notes,  
well executed, but on bad paper, are in circula-  
tion in Halifax. Pewter fifty cent pieces are  
also being passed. The notes can be detected  
by the softness of the paper, and the fifty cent  
pieces are lighter in weight than the genuine  
coin, and without the clear ring of silver when  
struck. Look out for them; bad coin circulates  
rapidly.R. McLEOD, the Carleton Place grocer referred  
to in our last issue, has removed to Almonte,  
Ont., where he was formerly employed with his  
brothers as cabinetmakers. He sold his stock  
for some \$250 to Mr. Eli Hutchings of Carleton  
Place, and it is thought that a few open  
accounts are in the books. The business was  
small, and the liabilities, although not known,  
would not likely exceed \$400.Mrs. M. E. CORNWALL, dealer in groceries,  
boots and shoes, etc., Thamesville, Ont.; "skip-  
ped out," on a recent Sunday evening, taking  
goods to the estimated value of \$6,000 to \$8,000,  
with her. The remaining assets are valued at  
about \$300, so that creditors are likely to fair  
badly; amount of liabilities not ascertained,  
but cannot be very large. Mrs. Cornwall's

J. W. MACKEDIE & CO.,

WHOLESALE

CLOTHIERS

MONTREAL,

NEW PREMISES, 7 & 9 VICTORIA SQ.

JOHNSON'S GENUINE WHITE LEAD

This Brand of  
WHITE  
LEAD  
is guaranteed  
to be the  
BEST  
in the Market,



and for  
FINENESS,  
BODY &  
DURABILITY  
Cannot be sur-  
passed.

MANUFACTURED BY

WILLIAM JOHNSON,

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

CANADA TOBACCO WORKS.

Try the following fine brands of SMOKING AND CHEWING TOBACCOES, they are the best made in Canada:

Porcheron's Rough and Ready	13s.
" " " "	7s
Gladstone " " "	5s
Sponge " " "	6s
Royal George " " "	13s

CHEWING

The Pacific Twist	
" Louisa double thick Solace	7s
" Rough & Ready Navy	12s

A. D. PORCHERON, . . . . . Proprietor,  
MONTREAL.

Manitoba and the North West Territory

FARMING AND STOCK-RAISING LANDS

FOR SALE BY THE

HUDSON'S BAY COMPANY.

Under agreement with the Crown, the Hudson's Bay Company are entitled to one-twentieth of the Lands in the fertile belt, estimated at about seven millions of acres, and they are prepared to offer for sale land in the Townships already surveyed by the Government of Canada.

Pamphlets and full information in regard to these Lands will be given by the undersigned at the offices of the Company in Montreal and Winnipeg.

C. J. BRYDGES,

Land Commissioner.

husband is supposed to have been the moving spirit in the affair; the business has been carried on in her name for some years, and her reputation is said to have been the best.

The business failures in the United Kingdom from January 1st to October 14th, as compared with the corresponding period last year, were:—Bills of sale registered in England, 37,117 against 39,754; failures gazetted ditto, 8,337 against 9,116; judgments extracted in Ireland, 6,937 against 5,433; bills of sale registered ditto, 1,080 against 1,376; failures gazetted ditto, 138 against 108; recorded protests extracted in Scotland 1,399 against 1,650; failures published ditto, 1,119 against 886.

The "NATIONAL" of Ireland is about to enter the Canadian field of underwriting. Although there is no lack of insurance companies now in this country, there seems to be little danger that the newcomer will have any ill effect upon rates, if the reported disposition in favor of salaried remuneration have any significance. Mr. Engelbach cannot have failed to perceive that there is also no lack of willing hearts attached to the profession in Canada.

The reaction in the price of rubber in this country is already imminent. The Boston Advertiser of 30th October says: "Private cablegrams from Para, received to-day, report a decline of 100 reis per kilo in fine rubber, which would make the cost to land \$1.12, against \$1.20 a week ago, or a decline of 8c per lb. Speculators are pressing rubber for sale quite freely, and are asking for offers for rubber for forward delivery. They would probably accept \$1.13 to \$1.15. Some of the rubber companies are still working upon orders, one or two companies are closing down, and others have either

withdrawn prices or advanced them 10 per cent."

The petition of Fredk De St. Croix Brecken (Conservative) against the return of Dr. Jenkins (Conservative) for Queen's County District, P. E. I., came up for argument on Monday, the 9th Oct., before Mr. Justice Peters. The principal questions in the case are, 1st. Should uninitiated votes be counted? 2nd. Should Dr. Jenkins be permitted without pleading, within ten days after the filing of the petition, to object that the election of Mr. Brecken was undue? The argument depended on the construction of the 11th and 60th sections of the Act. Judge Peters will deliver judgment on these two points in Michaelmas term, and will hear evidence on the undue return part of respondent's case in December next.

The Royal Canadian Insurance Company has taken another step in its latter-day policy of economical organization and retrenchment. When, a few years ago, the business of the company was re-adjusted the directorate and management found themselves with double the office room required and a still greater proportion of office hands. These were reduced by degrees, but it was difficult to make all the necessary changes without having regard to the influence which promoted certain appointments. All these have gradually found other places, and the staff has been reduced to a minimum, all trained men. But the President is an able economist, in its restricted as well as in its wider sense, and some warranted changes in the marine business have suggested further curtnilment of expenses the coming year through the combination of certain duties under one or more heads. These will enable the company to effect an annual saving of some \$6,000.

Security against Errors.

The Rate-Inlaid Interest Tables

AND

Account Averager.

4 to 10 PER CENT.

\$100 to \$10,000.

One DAY to One YEAR.

Free by Mail. \$5 Each.

WILLING & WILLIAMSON,

TORONTO,

AND ALL BOOKSELLERS.

The Exchange Bank of Canada has sold its Parkhill business and banking premises to the Parkhill Banking Company, represented by Mr. T. L. Rogers, who has been Manager of the Branch of the Bank at Parkhill for some years past. Mr. Rogers will continue the Banking business in the same premises, but on his own account, from the 1st inst.

CUTTING RATES.—A city agent sends us the following:—"Another illustration of the insane practices of the foreign offices is the offer in writing by two of them to take the Jesuit College at 40c for 3 years, a risk which is now paying 75c, and formerly, I understand paid 14c per cent. per annum! Surely the age of common sense has fled, and we are rapidly drifting into the gift of our policies with a chromo attached for the honor of insuring ecclesiastical property! or, as our conscientious agent said, for the sake of the hereafter! Rob our shareholders for the glory of the future Kingdom! I fail to see such a law in holy writ,

Leading Wholesale Trade of Montreal.

**PILLOW, HERSEY & CO.,**  
Montreal,  
MANUFACTURERS OF

**RHODE ISLAND HORSE SHOES,**  
AND EVERY DESCRIPTION OF  
**CUT NAILS.**

**Railway and Ship Spikes,**  
*Iron, Steel, Zinc & Copper Shoe Nails,*  
And **SHOE TACKS,**

Extra Swades Iron Tacks, Upholstervers' Tacks, B.B.H. Iron Tacks, Largo Head and Leathered Carpet Tacks, Gimpy, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Gigar Box, Hame, Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.  
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

C. S. WATSON, President.  
Wm. McMASTER, Jun., Secretary.

SIR HUGH ALGAN, Vice-President.

**Montreal Rolling Mills**  
COMPANY,  
MANUFACTURERS

**CUT NAILS,**  
**HORSE NAILS,**  
**WROUGHT IRON PIPE,**  
**TACKS, BRADS, ETC.**  
**HORSE SHOES, ETC., ETC.**

**Porter & Savage**  
**TANNERS,**  
AND MANUFACTURERS OF

**LEATHER BELTING,**  
FIRE ENGINE HOSE, HARNESS, MOCCASINS  
LACE, RUSSET and  
**OAK SOLE LEATHERS,**  
OFFICE AND MANUFACTORY:  
436 VISITATION STREET, MONTREAL.

and would prefer at any rate to see a little more common honesty displayed towards those whose trusts we are here to represent on this earth."

The signs of the times are, as already foreshadowed, a slow and gradual tightening of money, which is, however, but little felt as yet. The position taken by the farmers with regard to the marketing of their produce cannot fail to have injurious effects upon trade. The country merchant is unwilling to press hard for what is due him, and he knows that importations have been large; indeed he would rather ask for a renewal than risk losing his customer by hinting at any compulsion, and debts are not being paid as generally as expected about

Leading Wholesale Trade of Montreal.

Lyman's Standard

Blue Black  
Writing Fluid

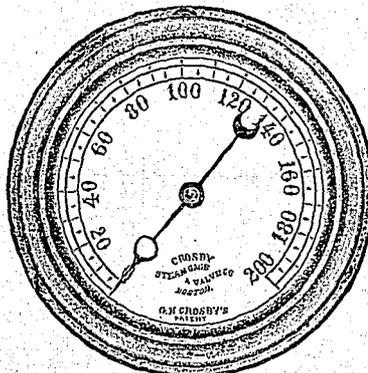


—AND—  
**COPYING INK.**

Are warranted to retain their fluidity, and do not corrode the pen.  
Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.  
Prepared only by

**LYMAN, SONS & CO.,**  
MONTREAL.

**CROSBY**  
**STEAM GAUGE & VALVE CO.,**  
**SAFETY VALVES,**  
**STEAM & HYDRAULIC GAUGES, &c.**



We have received a large assortment of the instruments made by the above celebrated firm, which we offer at moderate prices.

Catalogues supplied on application.  
**AGENCY, 16 ST. JOHN STREET,**  
**MONTREAL,**  
**JOHN TAYLOR & BRO.**

**JOHN S. SHEARER & CO.,**  
533 St. Paul Street,  
**MONTREAL.**

**CANADIAN AND EUROPEAN**  
**MANUFACTURES.**  
**THE WHOLESALE TRADE ONLY SUPPLIED.**  
*Agents in Canada for*

**Messrs. Wm. Lindsay & Co.,**  
Ship-brokers, Insurance and Forwarding Agts.,  
Liverpool, London and Glasgow.

this time. Wheat, barley and hogs are as high as they are likely to be later on. Hogs especially fetch a good price; Hamilton curers are offering \$8.50 per 100 lbs. for dressed hogs, and find them scarce at that. As the Grand Trunk Railway has advanced its rates, it is not now probable that many of the farmers will

Leading Wholesale Trade of Montreal

**JAMES GUEST,**  
**COMMISSION MERCHANT**

—AND—  
**GENERAL AGENT,**  
**No. 21 ST. JOHN ST., MONTREAL**

AGENT FOR

- Jules Duret & Co., Cognac. [Vine Growers Co.]
- Jules Belleric. [Cognac.]
- W. & J. Graham & Co., Oporto Ports.
- R. G. Ivison, Jerez de la Frontera Sherries.
- Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.
- Jules Regnier, Dijon, Burgundies and Chablis.
- L. M. Canneaux et Fils, Chateau de Dizey, pres Epernay, Champagnes.
- Ronaudin, Bollinger & Co., Ay, Champagnes.
- Seigert & Sons, Trinidad, Genuine Angostura Bitters
- Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
- Guinness' Stout, Bass' and Allsopp's Ale, &c.
- Rolig Ponsset & Co., Barcelona and Tarragona Spanish Ports.
- J. H. Henkes Doltshaven, Holland, Superior Geneva
- George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
- Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.
- C. & D. Gray's Far-famed Looh Katrina, Scotch Whiskies.
- James Watson & Co., Dundee, Fine Old Scotch Whiskies.

ESTABLISHED OVER A CENTURY.

**DAY & MARTIN'S**  
**BLACKING.**

AGENTS,

**JOHNSON, RUSSEL & CO.,**  
**77 ST. JAMES STREET,**  
**MONTREAL,**

sell their grain till spring, and as indebtedness must increase rather than diminish, there is some little apprehension felt in certain quarters as to the future. If the retailer be pressed, the farmer must sell, but such proceedings are always productive of much dissatisfaction, and are consequently postponed till necessity compels somebody to begin.

C. B. Mahan & Co., agricultural Empire Works, this city, are reported as endeavoring to effect a compromise at 25 per cent. There have been frequent complaints for some time from farmers and agents in the Townships alleging irregularities in connection with certain dealings of the firm.

**WILLIAM DARLING & CO**

IMPORTERS OF

*Metals, Hardware, Glass, Mirror Plates,  
Hair Seating, Carriage  
Makers' Trimmings and Curled Hair.*  
Agents for Messrs. Chas. Ebbinghaus & Sons, Man-  
ufacturers of Window Cornices  
No. 30 St. Sulpice & No. 379 St. Paul Street,  
**MONTREAL.**

**A. & T. J. DARLING & CO.**  
**BAR IRON, TIN, &c.,**  
**AND SHELF HARDWARE.**  
CUTLERY A SPECIALTY  
FRONT ST., East.] **TORONTO.**

**BUY THE**  
**GLOBE**  
**WASHBOARD**

PATENTED 1876.

Kept by all Wholesale Grocers

MANUFACTURED BY

**WALTER WOODS, Hamilton.**

SOLD BY

**H. W. WADSWORTH,**  
**56 COLLEGE STREET, MONTREAL.**

**J. J. Duffy & Co.**  
CANADA

**COFFEE & SPICE**  
STEAM MILLS,

**73 ST. JAMES ST., MONTREAL.**

Diploma awarded for Duffy's Mustard  
at Exhibition, 1881.

Leading Wholesale Grocery Trade.

**Edward Adams & Co.,**  
**WHOLESALE GROCERS**  
AND IMPORTERS OF

Teas, Sugars,

Tobaccos,

Wines & Spirits,  
**DUNDAS STREET,**  
**LONDON, Ont.**

**Brown, Balfour & Co.,**

IMPORTERS OF

**TEAS**

AND

**WHOLESALE GROCERS,**  
**HAMILTON.**

ADAM BROWN.

ST. CLAIR BALFOUR.

**Tees, Costigan & Wilson,**

(Successors to James Jack &amp; Co.,)

IMPORTERS OF TEAS

AND GENERAL GROCERIES  
**ST. PETER STREET, MONTREAL**

**H. R. BEVERIDGE & CO.**

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French  
**WOOLLENS**

AND

**FINE TAILORS' TRIMMINGS.****THE BEST POINTS**

TO LOOK FOR IN A

**SEWING MACHINE.****SIMPLICITY.**

The WILLIAMS SINGER is simplicity simplified.

**EASE OF OPERATION.**

A mere child can operate the WILLIAMS SINGER.

**BEAUTY OF FINISH.**

The WILLIAMS SINGER is the best finished Sewing Machine in the market.

**PERFECTION OF STITCH.**

The Stitch of the WILLIAMS SINGER has gained for it First Prizes at every competition.

**RANGE OF WORK.**

The WILLIAMS SINGER will do any class of work, from the finest Muslin to the heaviest Cloth or Leather.

**DURABILITY.**

The WILLIAMS SINGER will last an ordinary lifetime, if kept clean and properly oiled.

**RELIABILITY.**

The Company's written guarantee is furnished with every Machine.

*These Machines can be had in any part of the civilized world.*

Be Cautious and Careful in making a selection, and buy no other Machine  
till you have examined the

**WILLIAMS SINGER.****HEAD OFFICE:****347 NOTRE-DAME STREET, MONTREAL.****The Journal of Commerce**

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 3, 1882.

**POSITION OF THE CANADIAN  
BANKS.**

Some uneasiness is said to have been created in the public mind by recent attempts to convey an impression that the Canadian banks, while largely increasing their loans to the public, have materially reduced their available cash

assets. The Ottawa correspondent of a leading New York daily has published a sensational letter, dated 7th ult., headed, "Decline in financial resources, and increased liabilities, which the official monthly statement shews." In support of this statement it is asserted that the united banks of Ontario and Quebec had in August, 1880, in available cash resources \$45,000,000, and in August, 1882, \$31,000,000, a decline of \$14,000,000, which in the face of greatly increased liabilities, "is regarded with a degree of alarm in financial circles." The liabilities, it is said, had increased from \$98,000,000 to \$131

000,000, so that with an increased liability of \$33,000,000 "the banks find themselves with \$14,000,000 less to meet them." Of course the critic means with \$14,000,000 less of "available cash resources," as is evident from his previous observation.

An examination of the foregoing statement will, we feel assured, remove all ground for alarm, if indeed any should have been created in the public mind. We find that the statement of the writer is nearly correct, if in the available cash resources the following items are included: Specie and Dominion notes, balances due by banks or agents in foreign countries, or it may be as well at once said in the United States and in the United Kingdom. In August, 1880, the specie and Dominion notes held amounted to \$16,475,011, and the balances in the United States were \$26,249,831 and in the United Kingdom—\$2,612,166, in all \$45,337,008, or a trifle over the amount stated. In August, 1882, the specie and the Dominion notes held amounted to \$17,239,692, the amount loaned in the United States to \$13,788,049, and in the United Kingdom to \$1,426,615—in all \$32,454,356 instead of \$31,000,000, or a difference of nearly \$1,500,000. The balances in London are never very large as the banks cannot loan with advantage there as they do in New York and Chicago. The falling off, it will be observed, has been caused by the withdrawal of loans from New York. These loans are generally understood to be what are known as "call loans," and have therefore been treated as "available cash resources," as the Ottawa letter writer treats them. It must, however, be observed that call loans in Montreal or Toronto are just as available as those in New York. What we specially wish to call attention to is, that of the \$26,249,831 of "available cash resources" of Canadian banks in August, 1880, no less than \$24,277,975 consisted of amounts due by their United States agents to four of our principal banks, viz., Banks of Montreal, British North America, Merchants and Canadian Bank of Commerce. In August, 1882, the same four banks had reduced their loans in the United States by more than \$12,000,000, so that the absurd cry which is said to have alarmed financial circles has arisen from the fact that four of our leading banks have found that they could employ their money more advantageously in Canada than in New York or Chicago. One of those banks has actually closed its agency at Chicago. There are in all twenty-four banks in Ontario and Quebec. In the case of fifteen of these there is not one with a balance in the United States of \$100,000, while, with the exception of the four specially

mentioned, there is only one exceeding \$300,000. We hold that the state of the New York balances is no guide whatever as to the ability of our banks to meet their engagements to the public, and more especially when the reduction in the foreign assets has taken place in the case of the very banks of whose ability to meet their engagements there is not the slightest doubt. We may remark here that in 1880 the surplus of assets over liabilities was \$71,892,465, while in 1882 it was \$80,113,786, so that in two years the banks held over \$8,000,000 more in undivided profits. The increased capital was something like \$500,000.

That there has been a considerable expansion of discounts in the last two years is a fact about which there is no doubt. It has been caused by the large increase in the deposits and circulation, which together have amounted to more than \$40,000,000. We fail to comprehend the course that would be deemed proper by those who have assumed the task of criticizing the Bank managers. Would they have deemed it consistent with common sense for the banks to have kept all their deposits idle in their vaults, or to have used them in foreign loans, so that they might have described them as "available cash resources"? We confess that we hold the opinion that the Banks themselves are the best judges as to the most advantageous mode of employing the money entrusted to them, and we can discover no ground whatever in the criticisms to which we have called attention to impute to them any disregard of prudence.

We can hardly avoid referring in this connection to the "Banking Review" of the September bank statements by our Toronto contemporary, the *Monetary Times*. That journal seems to question the character of the legal tender notes issued by the Dominion. We quote its own language: "We have said that the 'gold and silver of the banks form the 'only solid, tangible foundation for their 'operations,' and it then proceeds to give the particulars of the gold and silver held, as if the legal tenders were really unavailable. Now, whatever may be said against the Dominion note issue, it must be borne in mind that the banks are compelled by law to hold a proportion of their reserves in Dominion notes, and that these are a legal tender. So far, therefore, as the banks and the public are concerned, the legal tenders are of precisely the same value as gold. It is therefore in our judgment most unfair, when criticising the resources of the banks, to state the amount of gold held and to omit Dominion notes from the calculation. It is precisely as if

a bank in Liverpool, Manchester, Birmingham or Leeds were to be criticised for holding inadequate reserves, because, although they had an ample supply of Bank of England legal tender notes, they had only a small supply of gold. As regards the Dominion notes, we believe that there is not in any country in the world a sounder currency. Every note in circulation is represented either by gold, Canadian debentures guaranteed by the Imperial Government, or Canadian debentures which are worth par in the London money market. That their issue has effected an economy in the use of gold is beyond doubt, and with perfect security to the note holders. We are far from desiring to encourage any thing like inflation, and we are moreover willing to admit that the large increase as well in Government as in public deposits may have virtually forced the banks to increase their line of discounts to a greater extent than is desirable. They have had ample warning that the present period of prosperity cannot be permanent, and that a reaction may take place at any time. It is to be hoped that when the reverse does come it will be gradual, and that an opportunity of curtailing credits will be afforded. Meantime we must deprecate the efforts which are made to excite distrust of the banks, and especially in view of the facts to which we have called attention, and which we hold entirely disprove the attacks which have been made.

#### A NEW METALLIC GAS.

At a time when there is a very general public opinion that the cost of light is a very serious burden on the community it may not be uninteresting to call attention to a new lighting agent, which is described as metallic gas, which has been recently patented by Mr. John Dixon; who is described in a late number of the *Liverpool Post* as possessing pre-eminent ability as a thoughtful and practical gas engineer and a scientist and chemist of high rank. Mr. Dixon has spent the best years of his life in perfecting his invention and has secured letters patent for it in Great Britain and Ireland, France, Germany, Austria, Belgium, Italy, the United States, Canada, the Australian and South African Colonies, the West Indies, and many other countries. He claims that this new illuminating gas can be made at one-tenth of the cost of coal gas, whilst it possesses vastly superior illuminating powers. A limited liability company has been already formed to work the patent, and with adequate capital to do it successfully. Mr. Dixon claims for his invention the pro-

duction of improved gas for illuminating purposes by the decomposition or dissolution of the component parts or constituents of metals, earths, acids, carbon and hydro-carbon substances, the salts of alkalis, the dissolution of the substance being caused by heat. It is stated as a known fact that certain chemical substances when strongly heated produce flames of peculiar colors, which, when blended, produce a white light, and acting on this knowledge the inventor has realized what he says has been the dream of his life, and produced an apparatus capable of manufacturing and storing a gas, the result of the decomposition of the aforementioned chemicals, so that now he is prepared to supply a gas which he says is not only superior to but vastly cheaper than any supplied by other persons or companies in any part of the globe. The model works which have been erected in the Commercial Road, Liverpool, are the first in complete working order and are capable of supplying gas for upwards of 1,000 ordinary burners. The estimate of the inventor is that whereas 1,000 men will produce a given quantity of coal gas three men, under his system, will obtain a like quantity of metallic gas, and give a superior light of at least six times the luminosity. The metallic gas is said to have been tested in every conceivable way, and the tests were in some instances so crucial that the gas has been stored for upwards of twelve months and its virtues were found to be unimpaired. It is not affected by time or weather, and has been found to travel any distance through the ordinary mains and pipes, and with the special advantage that neither condensation nor water is perceptible. The following experiment is reported: Two jets were lit in a dark room, one being the gas supplied by the Liverpool Gas Company and the other the inventor's new gas. The Gas Company's burner was a No. 2, whilst Mr. Dixon's was a No. 0, and yet, when tested by a Wright's photometer or pressure gauge, the luminosity of the latter was as 6 to 1, affording a clear, brilliant, white light, and not at all fatiguing to the eyes. When the burners were reversed the light given by the No. 2. burner was intense, putting the Gas Company's light altogether in the shade. It is said to be an important feature in the consumption of the new metallic gas that it is pure and free from any obnoxious or sulphurous smell, vapor or smoke. The price of gas in Montreal is \$2 net or 8s 4d sterling. In Paris it is 6s, in Berlin 5s, London (Metropolitan) 3s 6d, Manchester 4s, and Liverpool at present 2s 10d. Mr. Dixon's royalty is said to be 1d per 1,000 cubic

feet, and he estimates that the gain to gas consumers would amount to several millions of pounds per annum, whilst the sanitary advantages would be so apparent as to lead to the entire abolishment of gas manufactured from coal. An important advantage of the new gas is that Mr. Dixon is able to obtain or recover the vehicle such as kerosene used in the generation of his gas, and afterwards distilling it, he re-uses it to generate more of the gas for consumption. The residue when practically discarded for gas purposes can be turned into good account, and aniline colors, benzol, ammonia, carbon, and other valuable products, obtained by further manufacture. After making the gas Mr. Dixon drives his machinery with it, and at less cost than if he used coal in the raising of steam in his boilers. The vested interests in the established gas companies operate against the speedy introduction of Mr. Dixon's gas into general use. The inventor, however, says that he will allow and instruct any company desiring to manufacture his gas, and supply it through existing mains and conduits on terms beneficial alike to himself, the company and the consumer. The *Liverpool Daily Post*, which is a journal of reputation, is our authority for the foregoing account of what must be admitted to be a most important discovery. It is well worthy of the consideration of those who are inclined to adopt measures of some kind to secure cheap light for the community. If the prices in the United States are correctly given in the table furnished by the *Post* they are fully as high in the Atlantic cities as in Montreal.

#### THE NEW DOMINION NOTE.

It has been announced on authority that a new issue of a Dominion \$4 note is about to take place, and that special pains have been taken to procure a superior quality of paper. There can be no doubt whatever that the engraver is to be congratulated on the occasion, although it may be hoped that he will not be authorized to supply any very large number of impressions. It may be deemed presumptuous on our part to venture to make a forecast as to the success of this issue, and yet we shall not be deterred from doing so, by any apprehensions that such a charge will be made. Our conviction is that the attempt to obtain a circulation for Dominion \$4 notes will be a complete failure. The reason we presume for issuing such a denomination is that during the period when the banks were prohibited from issuing one and two dollar bills, they circulated a large amount of \$4.

There was an obvious reason for this. All banks desire to keep as large an amount as possible of their notes in circulation. Their interest was to enable the public, so far as in their power, to dispense with the use of ones and twos. By circulating \$5 and \$4 in something like equal proportions this was rendered feasible. Those accustomed to pay money must recollect how generally, when in payment of the fractional part of a dollar, a \$5 bill was offered, the change was given in a \$4 and the rest in small change. A single dollar could be paid by giving a \$5 and getting back a \$4, and so on. Since the abolition of the \$4 bills the circulation of the \$1 and \$2 has largely increased, which was what was fully expected. But how, we would ask, are \$4 notes to obtain circulation? Will the banks pay out \$4 as they do \$1 and \$2 when required to do so. In other words, will the banks try to substitute government \$4 bills for their own fives? It is contrary to common sense to suppose that the banks will encourage the Government in competing with them for the issue of bank notes. They have never done so, and don't pretend to do so now. If a cheque on a bank is presented it is paid in the notes of the bank, unless the holder desires to obtain the whole or part in legal tenders. The \$4 bill is not a convenient nor desirable issue. The best proof of this is that in the United States a \$4 is we believe never to be seen. In Canada the banks forced \$4 into circulation simply to check the small note circulation as far as they could. Assuming that the Government take measures to force the new notes into circulation, we venture to predict that they will be absorbed by the banks, which will not pay them out as they do \$2 and \$1. They may possibly take the place of \$50, and if, as is said, they are to be redeemable at all the Dominion offices they may be found convenient. It is well known that banks are often put to inconvenience by getting ones and twos payable in Toronto or Halifax, which they cannot exchange at the Receiver General's office. The trouble that the Government will experience in endeavoring to get their \$4 notes into circulation is that they have not any opportunity of issuing them. It is almost incredible how rapidly notes are returned to an issuing bank. Those of the Government must share the fate of ordinary bank notes in this respect, but whereas a bank note that is returned to a bank one day may be re-issued the next, the Government note will be retained to constitute part of the reserve; and if the reserve in Dominion notes should become excessive a portion will be sent in for redemption. The opinion that we have

formed on the subject of this new issue is founded on the conviction, 1st, that the banks are not likely to increase their reserves of Dominion notes, and if they, for any cause whatever, were to do so, they would hold large notes and not fours; 2nd, that the banks will discourage to the utmost of their power the circulation of small notes, and that they will not be likely to issue \$4 when it is notorious that they only issue ones and twos to as small an amount as the public necessities require. We shall watch the result of the issue with interest, and shall readily acknowledge our error should it turn out that we have fallen into one. We have at all events given the reasons on which our opinion is based.

#### SPECIFIC DUTIES.

Such is the heading of the *Hamilton Spectator's* criticism on our late article on the tariff. Our contemporary admits that the importing interest is in favor of *ad valorem* duties, while he adduces reasons, which are doubtless quite satisfactory to himself, for preferring specific duties, admitting at the same time that their practical effect is to favor the United States exporter at the expense of his British competitor. We are not able to concur in that view. If the British manufacturer can supply any given article cheaper than an American he is entitled to the preference. The question of protection to Canadian manufactures is not in point. We have not contended for any special amount of protection; but, whether it be 25, 30 or 40 per cent. we contend that it should be same rate on all imported goods, and that no preference should be given to a foreign over a British manufacturer. This the *Spectator* admits in theory, and even complains that we have misrepresented him, and yet he argues that if a British manufacturer can produce goods at 7 cents a yard "which it costs the Lowell man 8 cents to produce," there is no reason why they should not pay the same duty per yard. We confess that we fail to see the point of the illustration that on assessing houses in a city for total taxation they are rated according to their value. We however give the *Spectator* the benefit of that illustration with those who think it in point.

#### THE BANK RETURNS.

In an article in a recent number of a Toronto journal on the Bank returns, there is reference to "an irregularity" said to have been committed by a Bank whose head quarters are in Ontario, and

which is so described as to leave no doubt that it is intended to apply to the Dominion Bank. The irregularity is the large amount of directors liabilities, which were in August over the amount of the paid-up capital, and though reduced in September, still in excess of the amount permitted to be loaned to directors by the Bank Act. We learn from a Toronto contemporary that Mr. R. H. Bethune, the manager of the Dominion Bank, was interviewed with reference to the article, and that he stated that all the liabilities of the directors were indirect, and that the security was abundant. It is highly improbable that the directors of the Dominion would be large borrowers on their own account.

A rumour having got abroad that the Federal Bank was making loans on the collateral security of bank stocks, Mr. Strathy was interviewed on the subject, and gave a positive denial, stating, however, that the Commercial Loan and Stock Company, of which he himself is Managing Director, made such loans and kept their account with the Federal Bank. The Company mentioned has a separate charter and a subscribed capital of \$500,000, but it is entirely distinct from the Federal Bank. It does not appear how much of the \$500,000 is paid up, but it is clear that the practical operation of the system is, that the Bank furnishes money to loan on bank stocks. It would seem that the Dominion Bank accomplishes the same object in another way, the President or directors making the loans on collaterals and the bank supplying the funds. We imagine that there are few of the banks which do not find some mode of evading the recent restrictive legislation.

#### A WHOLESALE BOOT AND SHOE FAILURE.

There is at present going on in this city a case worthy of some attention from the mercantile community, as bearing in its course a strong argument in favor of some substitution for an insolvent law for the Dominion, and the necessity that there exists for our legislators turning their attention to the framing of an Act for the protection of creditors and debtors. The evil effects of the late Act were many, and solvent retailers had begun to look upon it as the greatest enemy to honest dealing, a one-sided law, the mischief of which in promoting fraudulent trading more than neutralized any service it performed for unfortunate and honest men, whether creditors or debtors. It is useless crying out that creditors should not give credit, and that if they do so it must

be at their own risk. So long as men continue to trade, credit must be a component part of their transactions; the business of the world cannot be carried on without it, and the laws ought to be framed to suit the necessities of the case. Good government requires that the debtor should be protected from oppressive creditors, while creditors should be protected from dishonest debtors, seeing that debtor and creditor will continue while the world moves.

Towards the end of last June, the firm of W. McLaren & Co., of this city, wholesale boot and shoe manufacturers, finding that they should have difficulty in meeting their engagements, determined to dissolve, and each pursue his course lonely and alone. A balance was made, and the results, according to themselves, shewing a surplus of a considerable amount, the firm resolved to go into liquidation in place of assigning their estate to their creditors. It will be remembered that the firm became insolvent and compounded under the Insolvent Act at 40 cents in the dollar, and later, in January last, made a private settlement at we think 70c in the dollar. Their credit consequently was very low, their facilities for business were limited, and there was not a shadow of success to warrant their continuance in business, especially in view of the margins to which profits have descended. It was also generally understood that the senior partner, Mr. Wm. McLaren, should retire in January last, but while some men in trying circumstances fail to put in an appearance, this gentleman reversed the natural order of things and failed to put in a disappearance. He held on to the ship, owing to disagreement about a retiring allowance, and the dissatisfaction of the partners with each other in this respect, coupled with their deficient resources, crippled their energies as well as their efforts, and culminated in the present state of affairs. They at length agreed to separate and retire altogether from business; the dissolution of the firm was announced by circular to their creditors, and their affairs were put into liquidation under the auspices of Mr. Wm. McLaren.

The firm of course ceased to meet its obligations in full, and tendered only part payment of the previous "promises to pay" as they matured, desiring to renew the balance, and it was just as much a matter of course that the creditors were dissatisfied, and that they pressed for payment in full and at once. The creditors, so often disappointed, were a little doubtful of affairs, notwithstanding the

repeated assurances of the liquidator as to their receiving payment in full; he still affirmed that there was a fair surplus according to the balance sheet of June, 1882, and desired to secure for himself and his brother a portion of said surplus. He also reasonably insisted that he could work out matters to this end better than any other person. The balance sheet, however, he could not submit at the moment to the creditors as they were not interested in it, but no doubt if things did not turn out as he expected, and he be obliged to consult them, a statement would be forthcoming when he took them into his confidence. The creditors were entirely paralyzed in the presence of this invisible balance sheet. It hung like an impenetrable mist between debtor and creditor, and while it transcended their experience and thwarted their proceedings, it baffled even anything they could conjure. They could do nothing but wait till time cleared the atmosphere, and they did wait as time passed on into the hazy days of autumn, and found themselves getting more befogged than before. True it was they had in the meantime received a dividend of 20 cents in the dollar and a promise of more shortly. But the paid and promised dividends could not mollify the eagerness of the creditors. They hungered and thirsted after a statement. They exhausted themselves in demands for the appointment of a receiver or trustee—for an assignment—with threats of a *capias* and what not, without in the least disturbing the equanimity of the liquidator, who to all appearance stood as firmly and proudly on his ability and integrity as a rock in the midst of a tempestuous sea, looking on with a pleasant smile as the creditors gambolled around, or angrily lashed the base of the rock!

To save expense the liquidator proposed to the creditors to cancel the lease, which the landlord agreed to do without exacting damages for the remainder thereof, but the creditors growled "no." To help towards pay them another dividend of 10c. in the dollar the liquidator proposed to sell the machinery at a price considered fair even by themselves, but they growled doubly "no," and the refrain of their song was ever, "a statement," "a statement!" As all things, however, come to an end, so did this. The liquidator took stock, balanced the books and met the creditors with a surplus. True it was that the guardian surplus of June had diminished in bulk in October, but although somewhat attenuated it could still put in an appearance. The statement of June 30 showed it to be \$11,000,

while on October 30th it was found to be reduced in weight to about \$3,500. The wonder is not that the surplus was reduced, but that there was any at all, considering the laudable training and economical efforts of the liquidator to realize and pay off the creditors. It was not difficult to see that the liquidator, if he wished to pay his creditors, must do so out of the proceeds of sales and collections, and yet these sales were strongly opposed.

At a meeting of the creditors held last Tuesday, an assignment embodying a discharge was made to Messrs. John Cassils of Shaw Bros. & Cassils; H. J. Fisk of H. J. Fisk & Co., and A. Gougeon of Gougeon & Robin. The total liabilities are estimated at \$60,000. Although the firm began business nearly twenty years ago, the brothers are yet but little past the meridian of life, but while he whose name appears on the firm's title appears much oppressed by the reverses that have overtaken the efforts of their best years, his younger brother, who is of a more sanguine temperament, "still bids the lovely scenes at distance hail."

#### THE COST OF LIVING.

The disposition on the part of the great masses of the people to live as well and appear as well dressed as their more fortunate neighbors appears to be gaining strength with the improvement of the times. For a long time this fluttering imitation of their superiors in the gifts of fortune was confined to the middle classes, but it has at length seized upon all, and visitors to remote sections of Canada now-a-days can perceive that the farmer's wife and daughters keep themselves fairly on a level with the city dames and lasses in the matter of dress. The country store is a great civilizer, and the proprietor and his family, if people of taste, seldom fail to educate the daughters of the surrounding districts in that respect. Were the sons of the farmer to make still fewer visits to the tavern, the improvement in the tastes and habits of the country population would be complete. There is, however, a very perceptible difference in this respect also, and it is doubtless largely to this fact that the diminution in the liabilities to the loan societies is due. The number of vacant tavern sites and the lessened patronage to the great majority of those that remain are evidences of this fact. The education acquired through the excellent schools of Ontario is thus evidencing its value as an improver of morals; hundreds of young men stay at home to read the newspapers or otherwise

employ their minds, in pleasing contrast to what in former years was the custom of their fathers, many of whom flocked to the village inn every holiday and often in the evenings, as to a club, for a hazy interchange of ideas under the influence of the spirit that kills. All this reform has enabled many a farmer not only to loosen the grip of the lender, but to yield his family comforts and luxuries which few farmers' families even dreamt of half a generation ago, besides lessening his own labors by the employment of modern appliances on the farm. The cost of living is of course considerably increased, but it is chiefly, if not entirely, owing to the enlarged number of wants supplied; were people content to live as they did a quarter of a century ago, living would be even cheaper than it was; but all are slaves to fashion, though many would not admit the fact as applied individually to themselves. In cities the change in the cost of living is no less apparent. The factory there enables the daughters of the so-called "working classes" to dress more elegantly than during the recent depression, while the domestic servant frequently arranges herself if not with the same taste, quite as expensively as her mistress. To every one who employs these, it also implies increased cost of living, but the business man derives an indirect benefit through the very improvidence which he feels disposed to censure, for high wages simply mean to the masses the means of supplying new wants and indulging in extravagances that would have astonished an economist of the early half of the century.

#### INSURANCE RATES.

The fire insurance companies have at length all signed the agreement as to Quebec city rates, but not till after considerable modifications had been made in the original schedule. A small fire which occurred on Monday night proved a timely argument in one case of hesitation. The fire caught from a house adjoining that reported a loss by the agent, and might have been easily subdued in time to prevent damage had water been on hand; but it took fully three-quarters of an hour before water was obtained.

The following classification has been adopted: 1st. Class.—Stone or brick buildings, roofed with metal, gravel, slate or shingles laid in mortar. 2nd. Class.—Stone or brick buildings roofed with shingles; brick-encased covered with metal or other first-class roofing, and wood wholly sheathed with metal. 3rd. Class.—Brick encased covered with wood, rough

cast, and wooden buildings. Note.—When any building is occupied by more than one tenant the highest rate applicable to the greatest fire hazard shall be applicable to all. Buildings in course of construction to be rated in the meantime at the minimum of their class. The minimum rates per \$100 on both buildings and contents are as follow :

DESCRIP-TION.	Champlain, St. Lewis, St. Paul, St. Peter's, Wards, and Alley in Montcalm Ward.			St. Rochs, Jacques Cartier, St. John and Moncalm (exclusive of Grand Alley, Wards.			St. Saureur
	1st.	2nd.	3rd.	1st.	2nd.	3rd.	
Dwellings ...	.50	.62½	1.50	.62½	.75	2.00	.75
Wholesale Stores and Storage Warehouses	.75	1.00	1.50	1.00	1.25	2.00	1.50
Retail Stores..	1.00	1.25	2.00	1.25	1.50	2.50	2.00

In the originally-prepared agreement, asylums, banks, churches, colleges, convents, hospitals, court houses, city, fire and market halls, jails and schoolhouses were included in the rate for dwellings, but it was found impossible to agree as to these, and the document was amended as it now stands, the above class of buildings being left open for competition. The following stipulations have been embodied in the agreement: 1.—That the taking of three year risks for two year premiums be discontinued in the district now specially rated. 2.—That further insurances without notice be also discontinued, except for exclusively wholesale establishments. 3.—That trades, factories or establishments (exclusive of workers in wood) worked by hand be charged an additional rate of ¼ (one-quarter) per cent. to the ordinary retail rate, and that those worked by steam power be charged an additional ½ (one-half) per cent. to the same. The new rates will probably go into effect next week.

THE NOBILITY OF TRADE.

The perplexities that come within the range of honorable traffic are many and continual. But the greatest of these, perhaps, is the difficulty which arises from the prevalence of surrounding fraud in every branch of trade. The honest and upright man of business often finds himself placed in temporary disadvantage, by the greater immediate facilities for success which others derive from a fraudulent pursuit of the same course of occupation. Destitute of conscience and honor, and indifferent to right principles and the claims of truth, they can make false representations without hesitation, and take advantage of ignorance without compunction. The habits of deception often produce wonderful adroitness and skill in the management of the deceit. The alacrity of the pickpocket in the use of the nicely-concocted knife in his finger-ring, often renders him more than a match for any vigilance. The skill of the counterfeiter sometimes almost defies the most practised power of detection. And the unprincipled and violent portion of

men seem for a season, in politics, in society, in trade, to triumph easily over honest and upright men in their pursuit of place or gain. The likelihood of success appears thus to place a premium upon fraud. The contest between honesty and knavery amidst the varied apparent disadvantages which attend upon the former is often for a time extremely unequal. The honest dealer who struggles forward in the faithful and assiduous employment of his lawful and honorable opportunities for gain, resolving to maintain integrity in all his transactions, appears to have but little chance of success, in competition with a fraudulent neighbor, who buys without concern whether he shall ever pay, and borrows, in enormous disproportion to his own ability, of the funds of others, reckless whether they shall ever be restored. To the one a failure, without the means to redeem the sacred pledges of his honest debts is not only a dishonor in trade, but is also a violation of his own conscience of right, a result which inflicts far more pain upon a sensitive and upright mind than the mere pressure of outward disgrace. To the other failure of payment is but a source of gain. He readily secretes from his creditors the stolen property in his possession, and settles his conscience and his debts at the lowest possible percentage of payment, and then chooses to represent himself as honorably discharged from obligation, and authorized to commence a new career with an entire oblivion of the past. The difficulties of active business, in such circumstances of competition, become very great. The man of conscience, honesty and truth, must often be content with the smallest gains during the period of such a contest, in the constant assurance of the compensating fact that the ultimate result of his operations will show him to have been no loser by his fidelity to truth and integrity.

There is a principle of honor involved in the discharge of human business which beams with keen defiance on the most accumulated power of fraud, and shines with undimmed lustre in the most secret darkness of concealment. There are merchants who shrink with a noble abhorrence from the contact of deceit, and turn their backs with instant loathing from all the delusive promises of ill-gotten gain. They neither look upon the tempting cheat, nor hearken to its most honeyed solicitations. The interests and property of others are as safe in their hands as in the hands of the owners thereof. Their promise is a sure security, and those who rely upon them never find themselves deceived. Their friendship is the very soul of fidelity, equally an honor and a pleasure to those to whom it is extended. Such men are the nobility of trade. The community rejoice in their success, and multitudes partake of the benefits which flow from it. In influence, and in example, their intercourse with others is like the genial dew of heaven, everywhere descending, and descending only to fertilize and prosper. To our young and rising men of business these men should be examples and serve as stimulants in building up an honorable career.—N. Y. Dry Goods Reporter.

FINANCIAL CONDITION OF THE POPULATION OF ENGLAND.

At a recent meeting of the British Association, a statistical report, carefully prepared after months of investigation into the earnings, cost of living, and savings of the population of England, was made. The committee having the matter in charge divide the population into two classes—one of operatives or laborers, and another including the wealthy and middle classes. They also attempt to designate the amount spent by each for necessities and for luxuries, and the amount of annual savings. The committee announced that there was a difference of opinion as to what constituted luxuries and necessities, but they had concluded to include in the former fruit, beer, spirits, wine, silk, silver plate, jewelry, tobacco, theatres, and amusements. The working classes or operatives were found to have an income of

£436,000,000. Of this £338,000,000 was expended for necessities, £75,600,000 for luxuries, and about £13,000,000 was saved. The middle and wealthy classes aggregated £564,000,000 income, of which £390,000,000 was expended for necessities, and £64,000,000 for luxuries, the surplus for saving being £110,000,000. Assuming the population of that country to be 30,000,000, and changing the amounts from pounds sterling to dollars, it will be seen that the average income of each person annually is about \$166, or a fraction less than 46 cents for each day in the year, and that the average amount expended for all purposes, less savings, is \$144 annually, or 40 cents per day for each man, woman and child on the British Islands, exclusive of Ireland.

The report would have been more interesting as showing the actual condition of the population, and especially of the working people, if the number of persons included in each of the above classifications were given. Of course the mass is included in the former class, and as the expenditures of the middle and wealthy are very far above the average as given, that of the laboring class must be correspondingly lower, and illustrates in a general way the limited subsistence they must receive. But small as the amount expended for subsistence of operatives is, they manage to withhold from it a very creditable sum for savings, which further illustrates a degree of thrift under discouraging circumstances. From it it will be observed that although the poor, as they are termed, are not growing poorer, the rich are growing richer in a much larger ratio.—N. Y. Dry Goods Reporter.

MERCANTILE INTEGRITY.

The relation of a man of business to the party who gives him credit, or advances him pecuniary means, or is upon his notes, is of the most honorable character. It belongs to a common morality, as well as mercantile reputation, that a man should not allow such party to suffer in the least degree, or be placed in danger by any of his acts. Reckless speculation not only is prohibited, but a nice sense of honor would say, all unnecessary outlay, and everything which may impair the ability squarely and full to meet all claims. In the conduct of business much is necessarily afloat, and the results are much affected by contingencies which cannot be foreseen. Hence, it is a difficult point to decide what a man can withdraw and put by in a form which will yield nothing in the great matter of pecuniary obligation. The dictate of wisdom is, to be sure to be on the safe side, which is the side of honor and integrity. The neglect of this has done much to bring reproach on business men, and to make mercantile morality a burlesque. There is often cruelty, as well as disingenuousness in the manner, in which men waste in luxurious expenditures what belongs to other men's wives and children, and by their consequent insolvency bring loss, and often misery, on those whom every dictate of common honesty should bind them to sustain, by securing to them their dues. Men might almost as well rob on the highway, as defraud such by a great crash, brought on by extravagance and folly. In this day of costly edifices and rich furniture, and a style of living to correspond, it takes no insignificant amount to make up the proper style of a merchant prince; and if the man has not reached a point beyond uncertainty, he may leave other people to pay for his ambitious notions.

This is quite frequently the case, and leads to great deceptions in the formation of a basis on which settlements with creditors are to be made. He compounds with a trusting creditor for ten per cent., perhaps, or fifty per cent. of his debt, and thus holds himself honorably released. He subsequently engages in successful trade, or is employed at a large salary, or gains liberal remuneration for some employment of talent, and considers himself free and prosperous. He builds him new houses; sets out with a richly-furnished home and display; and often meets the men whose hopes he has

broken and whose families he has ruined, with an unblushing front, while he honestly owes them it may be fifty or ninety per cent. of all their claim, with interest accruing. Is such a man honest? The Romans called debt *as alienum*, which may be translated, "another man's money," or "stolen copper." Their rigid sense of justice would not allow that anything which the debtor held was his own. It was all "stolen copper." It must always be so. And no honorable or conscientious man can be satisfied, until he has paid the uttermost farthing of his just obligations; and no position ought to give a man respectability among men, or restore the confidence of a community in his integrity, while he withholds from others the property or money which are so entirely and justly their own.—*N. Y. Dry Goods Reporter.*

ONE of the most useful of modern time-saving appliances for banks and large mercantile houses is the volume of "Rate Inland Interest Tables and Account Averages," compiled by Mr. C. C. Cook, late of the Imperial Bank, Toronto. There is nothing more trying to the sight than the frequent endeavors to trace a line of figures in a mass across a page; in the present work all Rates and Amounts are on the same page, the Principal at each side and in the middle, with the number of days at the top and bottom of each page. These with the tinted rate figures (various shades) down each column, and the superior system of ruling, render all calculations exceedingly simple and easy. It computes interest at 4 to 10 per cent. at a glance. Fractional rates from  $\frac{1}{4}$  to 20 per cent. are included. It averages accounts by a facile method. Its popularity and usefulness are attested by its employment in nearly every bank in Canada. Price \$5, indexed \$6. Published by Willing & Williamson, Toronto.

For the twelve months ended June 30th, there was imported into America cotton goods to the value of \$34,351,292, against \$31,219,329 the year previous. The exports of cotton goods from this country were valued at \$13,222,979 last year, against \$12,904,387 in 1881. Our woolen importations were valued at \$37,003,134, an increase of \$6,000,000 over the year previous. The importations of silks for 1881-82 were valued at \$38,985,567, against \$32,056,701 in 1880-81. The importations of linens for the last fiscal year were valued at \$19,243,193, an increase of \$2,000,000 over the preceding year.

#### FIRE RECORD.

##### ONTARIO.

Woodstock, Oct. 27.—J. Hay & Co.'s store-house slightly damaged, loss not known. St. Thomas, 26.—Bond's bakery totally destroyed. Loss, \$4,000; partially insured. Goderich, 29.—A portion of the property owned by the North American Chemical Co. burnt. Loss covered by insurance in the North British. Alliston, 30.—Capt. McLaren's carriage factory totally destroyed. Insured for small amounts in the Royal. Also Dominion Hotel slightly damaged; insurance not known. Woodstock, 30.—Messrs. Haynes & Co.'s furniture factory burnt. Loss, \$10,000; insured for \$4,000. Ottawa, Nov. 1.—A house owned by M. Doyle, and outbuildings owned by J. Henry, burnt. Loss, \$1,000.

##### QUEBEC.

Montreal, Oct. 27.—Mr. Martin's plumbing establishment burnt. Loss not known. Quebec, 26.—John Burns' residence slightly damaged. Cap Blanc, 28.—Two houses belonging to Mr. Lampron burnt. Loss will not exceed \$3,000; covered by insurance.

##### NOVA SCOTIA.

Halifax, Nov. 1.—Three barns owned by J. F. Spencer, also one hundred tons of hay, burnt. Loss not known.

##### NEW BRUNSWICK.

St. John, Oct. 26.—Allan Bros.' blacksmith shop burnt. Loss \$1,000; insured for \$500. Tracadie, Nov. 1.—J. Young's barn with contents totally destroyed. Loss, \$1,000; no insurance.

## Financial and Commercial

### MONTREAL WHOLESALE MARKETS.

THURSDAY, 2nd Nov., 1882.

In addition to the usual falling off in the volume of general business, incident to the season, trade is in some few departments, especially dry goods, measurably suspended this year by the uncommonly mild, open weather. Although navigation may be possible to a later date than usual, should the present weather continue, the regular line steamships do not seem disposed to risk the chance of a recurrence of last Fall's experience, as there is few in port now, and few yet to arrive. In those branches where shipments of orders are desirable before the establishment of winter rates of freight, there is increased animation, and the salient features for the week are principally the advance in values for iron and nails, butter and eggs, and the continued "boom" in hops. The tendency to a monetary stringency, now apparent, is referred to elsewhere in this issue. The bulk of commercial paper is still discounted at 7 per cent., which is also the rate current for stock loans on call; very choice paper, or loans for large amounts could doubtless be negotiated at 6½ per cent. Sterling Exchange quiet and steady at 108½ for round amounts between banks, 108½ cash over the counter, and 109½ for demand bills. Currency on New York, about ½ pr. In the early part of the week, stocks were strong with an upward tendency, but since Monday the market has ruled generally quiet and weak. To-day a firmer tone was indicated, and considerable sales of Bank of Montreal, ex-div., were recorded at 204½ up to 205½, buyers closing at the last named figure. For Montreal regular 208½ is bid and 209 asked, an advance of about 2 per cent. for the week. Merchants' also has advanced 2 per cent. since last Thursday, Commerce and Ontario 1½ each, Richelieu and City Passenger 2 each, and City Gas, 1½ per cent., St. Paul M. & M. railway has declined 6 per cent. Telegraph steady at 129 asked, 128½ bid. See table of quotations on another page.

ASHES.—Receipts of Pots light; of Pearls hardly any. Pots have declined rapidly, and are now worth \$5.30 to \$5.45. Seconds \$4.90 to \$5. Thirds, none. Pearls, \$8 to \$8.10 for First sort. The market for Pots is quoted dull in England, the high prices recently asked having curtailed consumption. Receipts, 6697 brls Pots, 481 brls Pearls. Deliveries: 7681 brls Pots, 762 brls Pearls. Stock in store at six o'clock on Wednesday evening, 351 brls Pots, 30 brls Pearls.

BOOTS AND SHOES.—All the large factories are fully employed on sorting-up orders and Spring samples. The travellers out are still

doing well in sorting-up sales, and some are commencing to "cry out" for Spring samples already. A leading manufacturing firm state that they were never so busy at this season of the year, and do not remember payments to have ever been better. The majority of houses would prefer the four months' notes to allowing discounts on many of the cash payments coming to hand just now.

CATTLE, ETC.—Latest cable advices from Great Britain report the market firm for good to choice cattle; best Canadian steers being quoted at from 8d to 8½d; and seconds at 7½d. The scarcity of choice shipping cattle in this city, has caused firm prices for that class, from 5c to 5½c being the latest quotations, and extra choice at a higher figure. Shipping sheep are steady at from 5c to 5½c per lb., extra quality bringing higher figures. Hogs are plentiful, with sales at from \$6.75 to \$7.25 per 100 lbs. as to quality. The offerings of butchers' cattle comprised about 450 head, the majority of which were of rather coarse quality. Some of the best beasts brought from 4½c to 5c, medium grades from 4c to 4½c, and common from 2½c to 3½c. Sheep sold at from \$4.50 to \$8 each, and lambs from \$2.50 to \$4.50 as to size. A few calves were offered and sold at from \$5 to \$14 as to size and quality. Shipments of live stock from Canada to Great Britain for week ending November 4th, 1882, as reported by Mr. O. H. Chandler, insurance and shipping agent, are as follows:—SS. "Mississippi" to Liverpool, 111 cattle, 465 sheep. Total this week, 111 cattle, 465 sheep. Total previous week, 943 cattle, 946 sheep. Total to date, 41,011 cattle, 70,753 sheep. Same date last year, 41,662 cattle, 59,713 sheep.

DRUGS AND CHEMICALS.—Business is fairly active, but so far there has not been the Fall rush of previous years, country buyers have been cautious in their purchases, and there has been little of a speculative feeling exhibited. Quinine since our last issue has been considerably excited in New York, and large sales have been made there, principally of German make, at gradually declining prices, until \$1.50 was reached for bulk in 100 oz. tins. A lull has taken place since it touched that figure, and although there are plenty of buyers there are no sellers for the present. During the excitement about 90,000 ounces changed hands. American makers reduced their quotations to \$1.80 for ounces but without engagement, and only limited orders would be booked. In other goods there is no change to note.

DRY GOODS.—No new feature has been developed in this branch during the week. The leading houses report business remarkably quiet; orders coming forward are generally very light, and some of the travellers are returning home disgusted. Country merchants are as a rule naturally postponing purchases for the Winter, and complaining of the mild Indian-summer weather, which keeps buyers out of the stores, and of the slow marketing of the crops by the farmers, which, as stated last week, retards remittances. Payments are gradually improving, however, and stocks in this market are not considered heavy, having been tolerably well reduced. On the whole the outlook is still regarded bright for a good winter's trade, provided always that we have seasonable weather.

DAIRY PRODUCE.—The American demand for choice grades of dairy and creamery butter, referred to last week, has had the effect of strengthening the market for these lines, and values have advanced 1c to 2c per lb. Buyers of late made creameries a short time ago at 24c to 25c have now realized on this market 26c to 28c, and holders of fancy lots are said to be asking much higher figures. Boston buyers were in the market yesterday for the creamery and dairy butter, and sales were reported of two lots of choice creamery at 28c to 29c, and a nice straight lot of Eastern Townships at 22c,

Nearly all choice fall dairies coming to this market are absorbed by the local demand on arrival at advanced prices; a lot of 150 pkgs. choice Townships was reported sold for the city trade on Tuesday at 25c. As high as 22c has been bid for choice Fall makes in the Morrisburg district, and Kamouraska is held firmly in Quebec at 17½c. The American markets, east and west, appear to be pretty bare of fine goods, and every thing tends in the direction of high prices for choice butter. Of the New York market the *Bulletin* of yesterday says: Strictly choice butter is difficult to find, and holders are enabled to sustain values without much trouble; but on the general run of stock the tone is still quite unsettled, with an occasional opportunity afforded buyers for picking up something cheap. In *Cheese* there is little change to note in this market, which continues firm for all choice late makes. Heavy sales are reported to have been made in the Ingersoll district during the week, some 20,000 boxes having changed hands at 11½c to 12c. Liverpool market advance 6d per cwt yesterday to 59s. 6d., and in New York a further advance of ½c per lb. in the cost of shipping lots is advised—13c being now quoted. The *Bulletin* says: "Cheese does not sell to any great extent on foreign orders, as there is little stock here, and the continued hardening tendency in the country keeps receivers and shippers in the old unpleasant position. The home trade, however, is still good, and bids fair to afford an outlet for anything desirable not sent abroad." At Woodstock yesterday 3,400 boxes choice late make sold at 12c, and in this market holders of choice October factories ask 12c.

**FURS.**—Business brisk; a continued good exports demand for apples has been experienced, and sound winter fruit sells as rapidly as it arrives at from \$3.65 to \$4.50, as to kind and quality. Fall apples dull, and latest sales were made at from \$1 to \$2.50; supply is light. A car load of mixed winter assortments was sold yesterday at \$3.65, and straight lots of choice red stock are held at \$4. Shipments of apples from this port for last week comprised 6,722 brls, and the total of shipments thus far this season is 29,895 brls. Canadian pears are worth \$1.50 per basket, and California do \$5 per box. Quinces are selling at \$ per brl. and \$1.25 per basket; the supply is good but demand only fair. Oranges—New arrivals of Florida Oranges in the market this week, and all are wanted at \$9 to \$11 per brl. Lemons in light request, as usual at this period of the year; Malaga fruits selling at \$4 to \$4.50 per chest, and Messina at \$3 per box. New honey in the comb selling in boxes of ½ lbs each at 35c per box.

**FISH.**—Trade quiet. Labrador Herring still selling at \$6.25 to \$6.50, as to quantity; stocks are not heavy, and all will likely be required for the local trade, though the demand at present is not reported active. Sales of about 700 brls. were advised yesterday. Dry Cod fish in small supply, and held at \$6. to \$6.25 per quintal of 112 lbs. Green Cod selling in barrels at \$5.75 for No. 1, and large draft fish at about \$6 to \$6.25. North Shore Salmon steady at \$20, \$19, and \$18 respectively for Nos. 1, 2 and 3, but not much movement to note. British Columbia Salmon at \$16.50 for No 2 is considered better value than North Shore at \$20, but there is not much of the former in the market.

**FLOUR AND GRAIN.**—The tone of the English wheat markets is evidently weakening; there is scarcely any enquiry for cargoes off coast, which are quoted 6d lower since Tuesday. Liverpool has been inactive for spot offerings, and to-day is cabled easier, but not lower. Imports in the United Kingdom for the week show an increase of 65,000 qrs. wheat, and 240,000 qrs. corn, and a decrease of 50,000 brls. flour, as compared with previous week. Chicago wheat market has been declining, but to-day is wired 1c better; it is stated that the market is being manipulated by the "bulls." New York is firmer and higher for wheat.

The local wheat market is characterized by the trade as being "dull as dishwater." The demand from England for wheat this year is comparatively light, owing to the European crops having turned out better than was anticipated. A tolerably good business, however, has been done in peas, heavy sales of cargo lots having been made at 90c to 91c for export. Small sales of car lots of Canada Wheat at quotations reported; oats easy at 34c to 35c; corn in bond worth 87c to 90c, and rye nominal, at 65c to 66c. **Flour.**—The demand for Lower ports and Newfoundland has been good during week, but the supplies have continued adequate, yet stocks in store show a falling-off of about 28,000 brls. as compared with like date last year. It is understood that the Grand Trunk rolling stock is being monopolized by the large grain movements usual at this period; in consequence of which all the stations west of this city are loaded with flour, and as soon as the clearances commence very heavy receipts are expected here, and a consequent further depression in values. As compared with a week ago, there is no quotable change to note in prices, but the market is comparatively bare of Extra and Spring Extra grades; some reported sales of Spring Extras at \$5 were in reality medium bakers flour.

**GROCERIES.**—**Sugars.**—Hard White Refined unchanged with fair demand. Low quality Yellows scarce with some enquiry. In West India Grocery Sugars there is not much doing at about previous values. **Teas.**—Japanese cable figures show firmness for good Teas orders for such not being readily repeated at former cost. With us steadiness prevails for the finer qualities and moderate demand for medium kinds. In China Green and Black Teas there is no practical alteration to note. **Molasses.**—Market quiet but as before noted for Barbados in price. Other kinds dull. Syrups are reduced ¼ cent the pound. **Coffee.**—No change and moderate business. **Rice.**—Fairly steady. **Spices.**—Pepper still at full prices. White Pepper small stock. Nutmegs, Cloves quiet. Common Ginger rather higher, as also Cassia. **Fruits.**—Valentias of prime quality held 7½c to 9c as to quantity, some off grade on heavy lots offered a shade below. Malaga Raisins not active. Currants without change here but firm in Greece owing chiefly to French demand. Sultanias 1½c to 12½c. Figs—Malaga Mats, 5½c to 6½. Blème, 15c to 17c. Taragon Almonds and Filberts rather lower. Walnuts scarce.

**HARDWARE AND IRON.**—The volume of business is well maintained; a good steady trade is being done by the travellers in all lines, and, as usual towards the close of navigation, the leading houses are getting busier. Remittances generally satisfactory, though there have been rather more requests for renewals from some country sections. The anticipated advance for iron, foreshadowed in our last report, has been established it is owing, as stated by leading firms in their circulars, to the decided advance in English markets, together with the rise in freight rates, which promise to advance further after the close of navigation. **Bar Iron** has advanced 25c per 100 lbs., \$2.25 now being firmly asked; prices for **Hoop** and **Sheet** iron are proportionately higher. The nail manufacturers also, at their monthly meeting last Tuesday, advanced prices 10c per keg all round, except for *clinch, heavy clinch, flat and sharp pressed nails*, which are quoted on the list as before. This action is ascribed to the stiffening of prices in England and advance of about 25 per cent. in ocean freights, as well as by an increased demand. **Ingot Tin** has declined about 1c per lb. in New York, but this market has not been affected thereby. No change to note either in **Copper, Tin Plates or Canada Plates**; the movement in these metals is rather light, as usual at this period. The **Pig Iron** market also remains unchanged; numerous enquiries have been received, but for want of supplies dealers are generally unable to fill orders, and the high prices in Great Britain, together with the cost

of freight, prohibits importations. Sales of fair sized lots of *Calder* iron are reported by the local agents to have been made at equal to \$25 on spot for No. 1, and equal to \$23.50 for No. 3.

**HIDES AND SKINS.**—Market for native hides is reported easy, at last week's prices. The demand from tanners is less active if anything, but dealers still command \$10, \$9 and \$8 per 100 lbs. respectively for Nos. 1, 2, and 3, inspected. The demand for Western States hides continues firm, with sales of car lots regularly at 10½c to 10½c for No. 1 and 8½c for No. 2, Buff. Offerings of *Sherpskins* fairly large, and prices steady and firm at 85c to 90c each. An advance is expected next week.

**HOPS.**—As previously reported in these columns, the demand from England this season for American and Canadian hops is unprecedented, and prices have advanced to figures never before witnessed on this continent. The New York market has been decidedly excited all this week, and yesterday a further advance of 5c per lb. to \$1.05 for state hops was established; and within the past fortnight prices have advanced in that market fully 20c per lb. The local market is also more or less excited in sympathy; city brewers have not generally laid in their winter supplies, and are for the present restricting purchases to immediate requirements. Holders are very firm, asking 90c per lb. for choice grades, with every probability of an early advance to \$1. Latest English advices state: "The Hop crop has been all gathered in, and the result has proved most disappointing even to the most favored planters, coming short by one-third of what they were set at at the end of August by most judges, and by half of what very many who ought to be judges called the crop. The final return may now be given as 30,000 acres producing *nil*; 10,000 acres, half cwt. to the acre; 15,000, one cwt.; 5,000, two cwt.; 3,000, three cwt., and 2,000, five cwt., or a total of 49,000 cwt., or £24,500 old duty. This is hardly one-twelfth of our consumption. The latest advices from the Continent and America all agree that they do not grow enough this year for their own consumption, and the markets are steadily advancing."

**LUMBER.**—Large quantities of lumber now arriving, to be stored up for winter and spring. There will be a full stock of lumber for all purposes, and prices are likely to be as low if not lower next Spring, so that this is a favorable time to prepare for building. Owing to the continued increase in the cost of producing lumber, much cheaper than present rates cannot be expected, especially as the demand and consumption are continually increasing.

**PETROLEUM.**—Market firm at 17c f.o.b. London, equal to 20½c here in store for car lots, and the market seems likely to advance. It appears that some producers held a meeting at Petrolia on Monday last, to consider their prospects, and that a committee was appointed to consider and report as to further action; a "combination," however, in this business is now practically impossible, there being too much competition. Prices here, cars 20½c in store. Small lots 22c to 24c, according to quantity.

**WINES AND LIQUORS.**—Importers state that a good steady business continues to be done with the jobbing and country trade in all leading brands of liquors at firm but unchanged quotations. As previously stated stocks are extremely light, and values will likely be fully maintained during the winter. Payments generally reported good.

**LEATHER.**—This is the usually dull period in this branch, and little of interest that is new can be written. Manufacturers are not requiring much leather, consequently their purchases for the week have been small and comparatively few. A good steady demand, however, for the best lines of *Sole* continues to be experienced,

and as the supply remains quite limited full figures are easily realized. *Black* leathers as a rule continue plentiful enough, with demand light and values easy. Large shipments of *Splits* to the English market continue to be made, the account sales from previous lots having been quite satisfactory.

**Oils.**—No activity in the market. Stocks here of *Steam refined seal oil*, with the exception of a few small lots, are in the hands of one firm; prices are quoted firm at 77½c to 80c. Round lots of 100 brls each and upwards could be had at 77½c, but small lots command the outside figure. Newfoundland *Cod* remains steady and firm at 67½c, and Halifax at 64c to 65c. The sale of 100 brls. *Gaspe A Cod* was reported yesterday at 65c. *Cod liver oil* is selling slowly at \$1.70 to \$1.75, as to size of lot.

**Provisions.**—The Liverpool market was cabled 3d lower for lard yesterday; other kinds unchanged. In Chicago pork was a shade higher, while lard advanced 7½c per 100 lbs for Jan. and Feb. options. Owing to the absence of stocks of hog products, especially of mess pork, the local market has been unusually quiet during the week. The Western markets continue to decline, prices for pork having sustained a severe "break". Within the last ten days Oct. delivery has declined in value about \$4 per brl., and for Nov. and the year there is a drop of about \$1 per brl. Stocks in Chicago of the cash article are mainly in the hands of one operator, who refuses to sell at the lately reduced figures. In this market prices for pork are nominal, in the absence of supplies; shipments, however, are expected to arrive today, and dealers are asking \$26 to \$27 for Western *Mess*. Lard quiet, selling slowly at 15½c to 16c for Fairbanks, and 15c for Canadian, but little of the latter held here. *Eggs* scarce, a few American buyers having been in the market, and consequently prices are strong at 22c to 23c, with an upward tendency if anything.

#### AMERICAN MARKETS.

**Boston, Nov. 2.**—*Flour*, unchanged. Sales of Superfine at from \$3.50 to \$4; Extras at \$4 to \$4.50; choice Bakers' at from \$5.50 to \$6.25. Winter *Wheats* from \$5 to \$5.50. Patent Spring from \$7.25 to \$8. *Cornmeal* at from \$3.65 to \$3.75. *Oatmeal* at from \$6.25 to \$6.25 for common and \$6.50 to \$7.50 for fancy. *Hay*, at from \$18 to \$20 for choice, medium at from \$15 to \$17. *Butter*, firm, sales at from 34c to 35c for choice, and 25c to 31c for fair to good. *Cheese* firm, and in demand, at from 12c to 13c for choice, and 10½c to 11½c fair to good. *Eggs* in demand at from 27c to 28c for Canada and Eastern. *Canada Peas* in steady demand at from \$1.20 to \$1.25 for choice. *Potatoes* arriving in poor condition; Eastern selling at from 50c to 65c per bush.

**Chicago, 1.00 p.m.**—Wheat, Nov., 93½c; Dec., 95½c; Jan., 96½c. Corn, Nov., 67½c; year 63c; Jan., 55½c. Oats, Nov., 34½c; year, 34c; Jan., 33½c. Pork, Nov., \$19.40; Jan., \$18.72½. Lard, Nov., \$11.43; Jan., \$11.15.

**New York, 3.00 p.m.**—Wheat, Nov., \$1.08½; Dec., \$1.10½; year, \$1.08½; Jan., \$1.13; Feb., \$1.14½. Corn, Nov., 84½c; cash, 83½c; Dec., 85½c; year, 85½c; Jan., 86½c; Feb., 84½c.

**Milwaukee, 1.04 p.m.**—Wheat, Nov., 94½c; cash, 94½c; Dec., 95½c; Jan., 96½c.

#### ENGLISH MARKETS.

LONDON, Nov. 2nd, 1882.

(Beerholm's Advices.)—*Cargoes of Wheat*—slow. *Corn*—nothing offering. *Wheat* on passage, slow. *Corn* do, steady. Red Winter—off Coast 42s 9d to 43s. California do, 43s 6d to 44s. Liverpool *Wheat* on spot, heavy. Do *Corn*, firmer. *Wheat* on passage to United Kingdom, 1,900,000 qrs. *Corn*, 10,000 qrs.

#### TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Nov. 2, 1882.

Business is rather quiet and disappointing. The crops are not moving, indebtedness continues, and renewals are becoming common. Money is now reported scarce here, but it is not expected to continue so. At no time recently have rates been embarrassing to the mercantile community. Bank stocks have been variable, but prices have been generally lower. Loan stocks steady but inactive. The brokers attribute the decline in stocks to the scarcity of money, and the high rates of discount which make carrying stocks an expensive affair.

The following table shows the closing bids to-day compared with last Thursday's:—

Banks.	Bid		Loan Cos.	Bid	
	Oct. 26.	Nov. 2.		Oct. 26.	Nov. 2.
Montreal.	204	209½	Can. Permanent	226	226
Toronto.	189½	189½	Freehold.	192	192
Ontario.	126½	129	Western Can.	192	190
Merchants	126	126	Bldg. & Loan.	103½	103
Commerce	137½	137½	Imp. Savings.	110	109
Dominion	202½	202½	Farmers' Loan.	126	126
Hamilton	116	116	Land. & Can'dn	131	131
Standard.	113	112½	Huron & Erie.	127	127
Federal.	157	157	Dom. Savings.	127	127
Imperial.	141	142	Ontario Loan.	127	127
Molson's	.....	.....	Hamilton Prov.	127	127

**FUEL.**—There are pretty large supplies of both coal and wood. Prices have been steady at previous named rates. It is now attempted by some of the dealers to advance the price of coal, but there has been no fixed rate made. Prices are \$6 for coal, and \$5 for best hard wood.

**PETROLEUM.**—Prices have been maintained. Business is increasing, and the demand for refined is brisk. The prices of American refined are: for prime 26c; water white 30c; Canadian 20½c for 5 or 10 barrel lots, and 21c for single barrels.

**FREIGHTS.**—There has been almost a stagnation of produce during the past four days owing to the announcement that Grand Trunk freight rates east of Toronto would be advanced 5 cents on the barrel of flour, and correspondingly on grain. The rate from here to Montreal by propeller is 5c a bushel; from here to Ogdensburg 3c; to Oswego 2½c; to Lake Erie ports 4c.

**STORAGE.**—The old rate is maintained, and warehousemen are almost remonstrating against the lowness of the remuneration. Warehouse business has not been profitable this season owing to the small quantity of grain coming in.

**FLOUR AND MEAL.**—For the greater part of the past week the market for flour has been quiet, declining into downright inactivity during the past three days. There have been small lots changing hands at \$4.70 for Superior Extra. Yesterday two cars of Extra sold at \$4.60. Bags have been offered at \$2.20, but sales have been limited. With mills running pretty steadily everywhere flour is going to be difficult to handle. The stock here is only 1,200 barrels. Bran is quoted at \$11.50, with reported sales of small lots at \$11.75. *Oatmeal* is not in much demand, having been offered at \$5.05, to arrive, without sales. *Cornmeal* is quoted at \$4.

**WHEAT.**—"The market is sick" was the announcement made by a member on the Corn Exchange to-day. There is no demand, and

scarcely enough of movement to keep the prices quotable. The most recent sales up to this day were at 95c for No. 2 Fall, and 93c was asked for No. 3. Spring Wheat has declined; No. 2 offered at \$1 without a bid. There is no demand for Spring Wheat. At present Liverpool prices there would be nothing in Fall Wheat after paying 95c a bushel. Wild Goose is bought at 77c and 80c. The stock of wheat is slowly increasing, the stocks on Monday reaching to 94,216 bushels, against 81,748 on the Monday previous.

**COARSE GRAINS.**—*Barley* is quiet, and prices weak. The market is dull every way. Prices are: for No. 1, 78c to 79c; for No. 2, 73c; for No. 3, 60c; for 3 extra, 67c. The stock is decreasing; on Monday there were 188,000 bushels against 213,000 on the Monday previous. It is thought prices will decline. *Oats* are arriving more freely, and are sold at 38c for Eastern and 39c for Western on the track. *Peas* are unchanged at 73c and 75c. *Rye* is quoted at 62c, which is the price paid on the street. White beans sell at \$1.50 to \$1.75.

**PROVISIONS.**—There is only a limited business being done. Stocks are almost nil, and prices in consequence have been advanced till it is almost impossible to trade at all. The decline in Chicago pork, it is thought, will regulate this market with some benefit. *Butter* is coming in more freely, of a better sort, and prices of medium dairy are easier. Inferior is still cheap, 12c to 14c or 15c; ordinary shipping 16c; medium dairy 19c to 20c, and choice 21c to 22c. *Mess Pork* is now worth about \$28.00. *Bacon* is still dear, the 2 cents duty keeping American meats out of this market. Cumberland cut 13½c; long clear 14½c; rolls 15c; shoulders 13½c; racks and bellies 15c. *Lard*, 16c for Canadian, 16½ for American. *Hams*, pickled 14½c, smoked 16c. *Eggs*, case lots 21c. *Cheese* sell at 9c to 9½c for skimmed; 12c to 12½c for best. *Dried apples*—Last year's fruit are slow of sale at 8c. A sale of *Mess pork* was made this morning at \$26.

**OTHER PRODUCTS.**—*Apples* sell on the market at \$1.50 to \$1.75 for common; \$2 for good cooking. *Potatoes* are 60c a bag in car lots, and 75c to 80c on the street. *Poultry* finds a slow market; fowls 40c a pair; geese 6c per lb; ducks 50c a brace; turkeys 9c to 10c per lb. *Hogs* sell at \$7.60 for light weights, and \$8.50 for heavy weights. *Hay* sells \$12 to \$16; straw \$8 for loose; \$13 for bundled out and rye. *Onions* sell at \$1.00 to \$1.20 a bag. *Salt*, \$1.36 a barrel. *Pot Barley*, \$5 a barrel. *Mangolds*, \$7 to \$8 a ton.

**WOOL.**—The market has been very dull for domestic fleece. It is sold to dealers at 18c and 20c. Some sales have been made again to American parties at 21c. Supers find fair sale to factories, as well as imported fine wools. Supers sell 27c to 28c; Extra Supers sold at 32c to 34c; and fine imported Southdown sold at 33c. *Sheepskins* now bring \$1.10.

**HIDES.**—Green, cows 8½c, steers 9½c; cured, cows 9½c, steers 10½c.

**LIVE STOCK TRADE.**—The cattle market here is becoming dull. The feeding byres at the Don outside of the city are now full, and the ordinary beast is not desired any longer. The number of cattle arriving here at the two last market days was small compared with what was the custom for some weeks previous. Prices have ruled low. Common feeding cattle sold at 3c to 3½c per lb., live weight. Farmers have bought some, and Buffalo buyers have been attracted by the cheap cattle, and have been buying on Tuesday. A lot of good sheep were at Tuesday's market, and taken for shipping at 5c per lb. Lambs were in moderate supply and easier, selling at \$3.50 to \$4. Fat hogs are



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THOMAS CRAMP, Esq., Dep.-Chairman.  
THEODORE HART, Esq. ANGUS C. HOOPER, Esq.  
EDWARD J. BARBEAU, Esq.

G. F. C. SMITH, Resident Secretary  
Medical Referee—D. C. MACOALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLEY.  
Agencies Established Throughout Canada.  
HEAD OFFICE, CANADA BRANCH,  
MONTREAL.

THE NORTH AMERICAN  
LIFE INS. CO.,

(Incorporated by Dominion Parliament.)  
Guarantee Fund.....\$100,000.  
Deposited with Government...\$50,000.  
Head Office—23 Toronto St., Toronto.

Hon. ALEX. MACKENZIE, M.P., President.  
Hon. ALEX. MORRIS, M.P.P., Vice-President.  
WM. McCABE, F.I.A., Managing Director.  
In Mutual Branch all Profits Accrue to the Assured,  
to whom they Legitimately belong, being the  
only plan which gives insurance at net cost.

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to  
the Man of 60.  
DAVID SMITH, Box 875, Residence, 76 Joachim  
Street, Agent, Quebec.

THOMAS SIMPSON, Manager Prov. Que.,  
Montreal Office, 185 St. James St.,  
[Next door to St. James Street Methodist Church]

Insurance.

LION  
Life Insurance Co.'y  
Of London, England.

Subscribed Capital, . . . \$4,600,000  
Paid up " . . . 920,000  
Government Deposits, . . . 150,000

Claims paid immediately on proof of death.  
All earnings of this branch invested in Canada.

FREE POLICIES,  
FAIR RATES,  
LIBERAL CONDITIONS.

Intending assurers are requested to examine the favorable terms offered by this Company, and to note the absolute security offered to its Policy Holders.

General Agents and Agents wanted in unoccupied districts.

HEAD OFFICE,  
MONTREAL,

F. STANCLIFFE, General Manager.

WESTERN

ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,680,785 96

Income for Year ending 31st Dec., 1880..... \$1,680,785 96

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Pres. J. J. KENNY, Man'g. Dir.  
JAS. BOOMER, Secretary.

J. H. ROUTH & CO., Managers, Montreal Branch,  
190 ST. JAMES STREET.

Extract from Government Superintendent's Report for year ending 31st December, 1881.  
Canadian Life Companies—Assets and Liabilities.

COMPANY.	Assets.		Liabilities including Reserve but not Capital Stock.		Surplus of Assets over Liabilities and Capital Stock.		Percentage of Surplus of Assets over Liabilities and Capital Stock.
	\$	cts.	\$	cts.	\$	cts.	
Canada Life.....	4,588,055	05	4,137,203	56	326,752	09	8
Citizens (Life Dept).	156,684	03	136,070	60	*		
<b>Confederation.....</b>	<b>879,054</b>	<b>47</b>	<b>643,138</b>	<b>81</b>	<b>185,915</b>	<b>66</b>	<b>28½</b>
Mutual Life.....	184,334	17	142,227	60			
North American....	88,763	47	28,332	83	2,430	64	8½
Ontario Mutual.....	337,101	65	309,006	50	27,195	15	9
Sun.....	538,523	75	1411,199	68	64,824	07	15½
Toronto.....	67,431	50	29,921	79	7,647	36	25½

\* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.

† Including liability, Accident Department, \$3,387.35.

Manager for the Province of Quebec,  
H. J. JOHNSTON, Montreal.

Manager for New Brunswick,  
Major J. MACGREGOR GRANT,  
St. John.

J. K. MACDONALD,  
Managing Director.

Manager for Nova Scotia,  
AUGUSTUS ALLISON  
Halifax.

LIFE INSURANCE  
EXCLUSIVELY.

CANADIAN INVESTMENTS  
EXCEED

\$250,000,

AND  
Increasing Yearly.

LOW RATES

OF  
PREMIUM.

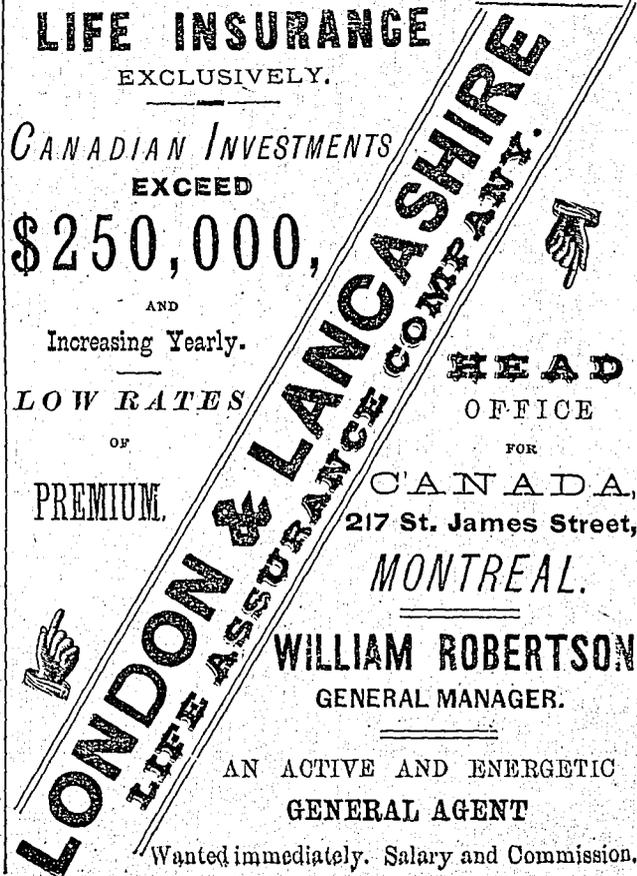
HEAD  
OFFICE

FOR  
CANADA,  
217 St. James Street,  
MONTREAL.

WILLIAM ROBERTSON  
GENERAL MANAGER.

AN ACTIVE AND ENERGETIC  
GENERAL AGENT

Wanted immediately. Salary and Commission.



**S. R. PARSONS,**  
**FURNITURE ROOMS,**  
 437 & 439 NOTRE DAME ST.

The Latest Styles of PARLOR, DINING ROOM and BEDROOM FURNITURE, of best quality.  
 Inspection invited.

**PAINTING.**

**HOUSE, SIGN & FRESCO WORK**

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

**FIRST PRIZES AND DIPLOMAS**

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

**JOHN MURPHY,**

15 BLEURY STREET, MONTREAL.

ESTABLISHED 1843.

**OWEN MCGARVEY & SON,**

7, 9 and 11 St. Joseph Street, (cor. McGill Street)  
 MONTREAL.

The oldest FURNITURE HOUSE in the city;  
 Wholesale and Retail.

Parlor Suits, 7 pieces, from \$ 45 to \$500  
 Chamber Suits, from " 22 to 750  
 Full Dining Room Suits, 9 pcs., from 50 to 675  
 Library Suits, from " 100 to 500

All other portions of stock equally varied in prices and styles of design of finish. Our recent Exhibits were taken from stock.

Constantly on hand the largest, best assorted, and acknowledged by all the Cheapest Stock of general HOUSEHOLD FURNITURE in the Dominion.

**WANTED,**

A live man to represent a first-class journal in city and country, travelling occasionally. Salary, \$1,000 to \$2,000 a year, according to ability, to be determined after one month's trial. Guarantee bonds required. Address, giving particulars,  
**Manager,**  
 P. O. Box 52, MONTREAL.

**KNABE**

**Grand, Square and Upright PIANOFORTES.**

These Instruments have been before the public for nearly fifty years, and upon their excellence alone have attained

**AN UNPURCHASED PRE-EMINENCE** which establishes them as UNEQUALLED in

Tone, Touch, Workmanship & Durability  
 Every Piano fully Warranted for Five Years.

Agents in Montreal:

**LAURENT, LAFORCE & CO.,**  
 237 Notre Dame Street.

**CIRICE TETU & CO.**

26 Lemoine St., Montreal,  
 Manufacturers' Agents and Commission Merchants,

SOLE AGENTS FOR THE DOMINION FOR Messrs. PERRIN FRERES, Grenoble, France,

Manufacturers of KID GLOVES,

Always on hand a considerable stock; also, orders taken for direct importation.

**S. CARSLY,**

**DRY GOODS WAREHOUSE,**  
 113 St. Peter Street,

MONTREAL,

AND

18 Bartholomew Close,

London.

**STOCKS COMPLETE**

Very large range of

**NEW DRESS STUFFS.**

ESTAMENES, CASHMERES,  
 FRENCH TWILLS,

CAMELS' HAIRS,

NUNS' CLOTHS,

TWEEDS, &C., &C.

**BLACK SILKS,**

COLOURED SILKS.

All Colours of  
**SATINS,** Plain and Brocaded.

All Colours of  
**SILK VELVETS,** Plain and Embossed.

All Colours of  
**VELVETEENS,** Plain and Embossed.

Beaver Ulsterings,  
 Melton Ulsterings,  
 Tweed Ulsterings,  
 Black Beaver Cloths,  
 Black Presidents,  
 Black Diagonals,  
 Black Worsted, &c., &c.

**THE LATEST NOVELTIES**

In Fancy Dry Goods,  
 Plush Clouds,  
 Plush Cascades,  
 Plush Fichus,  
 Plush Scarfs,  
 Plush Pelerines, etc., etc.  
 Fancy Wool Dresses.  
 Wool Muffs, Wool Hats, etc.

**KID GLOVES A SPECIALTY.**

**S. CARSLY,**

113 ST. PETER STREET,  
 MONTREAL.

Montreal, 16th Sept., 1882.

*Laboratory 38 Beaver Hall, Lunas,*  
*Montreal*

*To Messrs W. F. Lewis & Co*  
*Montreal*

*August 12 1878*

*Gentlemen*

*I have carefully examined the sample of your hand made sour mash Whiskey "Crop 1874" sent me by you, I now report it to be free from fusel oil, and all others, which are compounds injurious to health; and that it is in every respect a sample of a choice spirit, and of such a nature as I can recommend for use medicinally when an alcoholic stimulant is indicated.*

*As I give you permission to publish this certificate, I reserve to myself the right to analyze and report upon samples from time to time purchased by myself for comparison with standard samples which I return.*

*Yours truly,*

*J. P. Goodwood, M.D., M.R.C.S.*

*Prof. of Practical Chemistry McGill College*

*Montreal*

Just received, an importation of the above Whiskey, Spring of 1878, and shall be glad to receive orders for it in either Cases or Wood.

**W. F. LEWIS & CO.**

27 St. Sacramento Street, Montreal.

SURETYSHIP.

THE GUARANTEE CO.

Of North America.

Capital Subscribed, . . . \$1,000,000  
 Paid up in Cash (no notes), . . . 300,000  
 Assets over . . . 375,000  
 \* Deposit with Dominion Gov't. 57,000

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

Over \$160,000 have been paid in Claims to Employers.

President—SIR ALEXANDER T. GALT, G.C.M.G. (Formerly Finance Minister of Canada.)

Vice-President.....JOHN RANKIN (Merchant.)

Managing Director.....EDWARD RAWLINGS.

Secretary—JAMES GRANT.

Legal Adviser—J. C. HATTON, Q. C.

Bankers.....THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

EDWARD RAWLINGS,

Managing Director.

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

STOCKS AND BONDS.

NAME.	Par Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices Nov. 2.
British North America	150	\$ 4,860,666	\$ 1,868,666	\$ 1,215,000	3	108 1/2
Canadian Bank of Commerce	50	6,000,000	6,000,000	1,400,000	4	137 1/2
Dominion Bank	50	1,000,000	1,000,000	451,000	4	201 1/2
Du Peuple	50	1,800,000	1,800,000	230,000	1/2	86 88
Eastern Townships	50	1,500,000	1,281,668	242,000	5 1/2	120 1/2
Exchange Bank	50	500,000	500,000	200,000	4	176 1/2
Federal Bank	100	1,500,000	1,500,000	300,000	3 1/2	165 1/2
Hamilton	100	1,000,000	751,555	100,000	4	118
Rocheleau	100	697,200	681,060	68,000	2 1/2	95 96 1/2
Imperial Bank	100	1,000,000	936,000	175,000	3	144 1/2
Jaques Cartier	25	500,000	500,000	500,000	3	121 1/2
Maritime	100	693,000	697,800	0	0	111
Merchants' Bank of Canada	100	5,788,267	5,616,673	70,000	3	159 130
Molson's Bank	50	2,000,000	2,000,000	253,000	3	125 130
Montreal	200	12,000,000	11,999,200	5,500,000	6	208 1/2
Nationale	50	2,000,000	2,000,000	150,000	3 1/2	70 1/2
Ontario Bank	100	1,500,000	1,500,000	0	8	127 128
Quebec Bank	100	2,500,000	2,500,000	335,000	3 1/2	117 118 1/2
Standard	50	761,600	731,375	80,000	8	130 132
Toronto	100	2,000,000	2,000,000	1,000,000	3 1/2	142 144
Union Bank	100	2,000,000	2,000,000	15,000	2	102 110
Ville Marie	100	500,000	461,983	0	2 1/2	140 104
Building and Loan Association	25	750,000	743,255	0	3 1/2	100
Canada Cotton Co.	100	1,000,000	1,000,000	0	4 1/2	124
Canada Landed Credit Co.	50	1,500,000	683,950	120,000	4 1/2	226
Canada Perm. Loan and Savings Co.	50	2,000,000	2,000,000	950,000	6	122
Dominion Savings & Inv. Co.	50	800,000	800,000	80,000	4	95
Dominion Telegraph Co.	50	711,709	1,000,000	0	2 1/2	114 120
Dundas Cotton Co.	100	1,000,000	1,000,000	0	5	127 128
English Loan Co.	100	2,000,000	2,000,000	8,503	4	128
Farmers' Loan and Savings Co.	50	1,057,250	611,430	53,000	4	176
Freelord Loan & Savings Co.	100	1,050,000	690,080	234,024	5	127 1/2
Hamilton Provident & Loan Society	100	1,500,000	1,100,000	74,000	4	161 1/2
Hudson Cotton Co.	100	1,000,000	993,750	245,000	4	109 110
Huron & Erie Sav. & Loan Soc.	50	600,000	568,950	69,000	4	135
Imperial Savings and Investment Soc.	50	4,000,000	560,000	143,000	3 1/2	114
London & Can. Loan & Agency Co.	50	434,700	300,950	17,432	4	120
London Loan Co. of Canada	100	518,900	518,900	0	5	128 129
Manitoba Loan	100	2,000,000	2,000,000	0	5	1-8 153 1/2
Montreal Telegraph Co.	40	2,000,000	1,300,000	0	3	128 129
Montreal City Gas Co.	40	2,000,000	1,300,000	0	3	100
Montreal City Passenger Ry Co.	50	600,000	600,000	0	10	66 69
Montreal Cotton Co.	100	500,000	401,027	64,000	3 1/2	100 1/2
Montreal Investment and Building Co.	50	1,000,000	612,532	11,500	3 1/2	107 1/2
Montreal Loan & Mortgage S'y.	100	1,480,000	230,000	159,000	4	130
National Investment Co.	100	1,000,000	969,000	159,000	2 1/2	75 76
Ontario Saving and Investment S'oy.	100	1,565,000	1,565,000	0	2 1/2	132 134
Richelieu & Ontario Nav. Co.	50	800,000	800,000	150,000	4	131 132
Toronto City Gas Co.	50	630,000	575,000	390,000	6	104
Union Loan and Savings Co.	50	1,000,000	1,000,000	0	0	0
Western Canada Loan & Savings Co.	50	1,000,000	1,000,000	0	0	0

WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 2<sup>nd</sup> 1892

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes.		Soda Ash	1 65 1 75	Japan, fine to choice lb.	0 85 0 55	Spices: Cassia..... per lb.	0 12 0 20
Men's Thick Boots Wax . . .	2 25 3 25	Soda Bicarb.....	2 90 3 05	Japan Nagasaki, . . .	0 19 0 28	Mace..... per lb.	0 80 0 95
" Split . . . . .	1 50 2 25	Salt Soda . . . . .	1 10 1 20	Y. Hlyson common to gd	0 20 0 35	Cloves..... per lb.	0 27 0 40
" Kip Boots . . . . .	2 50 3 25	Tartaric Acid.....	0 58 0 60	Y. Hlyson fine to finest, lb	0 38 0 60	Nutmegs.....	0 60 0 90
" Cal Boots, pegged..	3 00 3 75	Bleaching Powder . . .	1 70 1 80	unp'd, fair to med.	0 30 0 36	Jamaica Ginger, Bl. . .	0 22 0 23
" Kip Brogans . . . . .	1 35 1 40	Citric Acid . . . . .	0 75 0 80	" Good to fine . . . . .	0 45 0 57	Jamaica Unbl. . . . .	0 17 0 20
" Split do . . . . .	0 90 1 10	Camphor Eng. Ref. . . .	0 46 0 48	Gunp'd. Finest . . . . .	0 60 0 65	African . . . . .	0 10 0 12
" Buff Congress . . . . .	1 50 2 00	" Am. Ref. . . . .	0 39 0 40	Imper'l, med. to gd	0 27 0 35	Pimento . . . . .	0 12 0 14
" Buff & Pubbed Bals.	1 75 2 00	Gum Arabic, per lb. . . .	0 20 0 35	" Fine to finest. . . . .	0 40 0 60	Pepper . . . . .	0 15 1/2 0 17
" Split do . . . . .	1 00 1 75	" Traj. . . . .	0 35 0 90	Twanky, com. to gd. . . .	0 15 0 20	Mustard, 4 lb. Jars. . .	0 19 0 20
Shoe Lacked & Buff Bals	1 00 1 50	Copperas per 100 lbs. . .	0 95 1 00	Oolong . . . . .	0 30 0 55	" 1 lb. . . . .	0 24 0 25
" Split Bals . . . . .	0 90 1 00	Blue Vitrol. . . . .	0 54 0 70	Congou common. . . . .	0 18 0 21	Rice: Arracan, & c. p. 100 lb.	3 40 3 90
" Prunella do. . . . .	0 50 1 50			" med. to good. . . . .	0 20 0 36	Sago..... per lb.	0 05 0 06
" Inferior do. . . . .	0 45 0 50			" fine to finest. . . . .	0 88 0 82	Tapioca, Pearl. . . . .	0 5 1/2 0 18
" Cong. do. . . . .	0 60 1 25			Souchong common. . . . .	0 18 0 25	Flake. . . . .	0 05 1/2 0 07 1/2
" Buskina. do. . . . .	0 60 0 75			" med. to good . . . . .	0 27 0 35		
Mixes: Pubbed & Buff Bals	0 85 1 15			Fine to choice . . . . .	0 58 0 68	Glass.	
" Split Bals . . . . .	0 75 0 90			Coffee, green Mocha per lb.	0 29 0 34	7 1/2 x 8 1/2 x 9 1/2 x 10 . . .	1 90 2 00
" Prunell do. . . . .	0 60 1 00			Java . . . . .	0 18 0 25	10 x 12 1/2 x 14 . . . . .	2 00 2 10
" Cong. do. . . . .	0 60 0 70			Marañibito. . . . .	0 12 0 18	12 x 16 1/4 x 20 . . . . .	2 30 2 40
Children's pubbed Buff B's	0 60 0 90			Cape. . . . .	0 12 0 14	18 x 24 . . . . .	0 20 0 25
" Split Bals . . . . .	0 50 0 60			Jamaica . . . . .	0 12 0 15		
" Prunella do. . . . .	0 60 0 75			Rio. . . . .	0 10 0 14	Hardware.	
Infants' Cacks, doz. . . .	3 75 6 50			Singapore & Ceylon . . . .	0 23 0 25	Tin: Block, per lb. . . . .	0 26 1/2 0 27
Dairy Produce.				Chicory . . . . .	0 12 0 12 1/2	Grain.	
Creamery, choice select'ns.	0 27 0 28			Sugars, (Cks. & Brs.) . . . .	0 71 0 84	Porto Rico . . . . . per lb	0 20 0 20 1/2
Townships, new, selected.	0 22 0 23			Cuba . . . . .	0 71 0 74	Sheet. . . . .	0 23 0 24
" choice lines dairies	0 22 0 23			Barbadoes . . . . . per lb.	0 71 0 74	Cut Nails: 3 in. to 6 in.	
Brockville, new . . . . .	0 20 0 21			Yellow Refined. . . . .	0 71 0 83	Nett, 30 days, or 7 p.c. added	
" choice lines dairies	0 20 0 22			Cubes . . . . .	0 10 1/2 0 10 1/2	Hot Cut Am. or Can. Pat'n	
Morrisburg, new . . . . .	0 20 0 22			Granulated . . . . .	0 09 1/2 0 09 1/2	2 1/2 x 2 1/2 ins. . . . .	2 90 0 00
" choice lines dairies	0 20 0 22			Syrups.—Extra. imp. gal.	0 64 0 80	2 1/2 x 2 1/2 ins. . . . .	3 40 0 00
Western Dairy new . . . .	0 15 0 16			Good. . . . .	0 60 0 62	1 1/2 ins. . . . .	3 05 0 00
" 1 w grades per lb	0 17 1/2 0 18			Fair. . . . .	0 65 0 60	1 1/2 x 1 1/2 Cold Cut, Can. . .	3 40 0 00
Cheese, fair to choice, . . .	0 10 1/2 0 12 1/2			Molasses (Barbadoes), . . .	0 64 0 67	1 1/2 ins. . . . .	3 90 0 00
Drugs & Chemicals.				Trinidad . . . . .	0 48 0 53		
Aloes Cape. . . . .	0 17 0 19			Fruit: Loose Muscatel, . . . .	2 45 2 70	Casing, Box, Shook:	
Alum. . . . .	1 85 1 90			Layers in boxes. . . . .	2 40 2 70	1 1/2 in. to 1 1/2 lb. keg.	4 00 0 00
Borax Xils . . . . .	0 15 0 17			Sultanas . . . . .	0 11 0 13	3 1/2 in. to 3 1/2 lb. " "	4 15 0 00
Castor Oil . . . . .	0 10 0 10 1/2			Seedless. . . . .	0 19 1/2 0 12	2 1/2 in. to 2 1/2 " "	3 90 0 00
Caustic Soda. . . . .	2 30 2 50			Valencia . . . . . per lb.	0 07 1/2 0 09 1/2	2 1/2 in. to 3 1/2 " "	4 40 0 00
Cream Tartar. . . . .	0 34 0 35			Currants. . . . .	0 06 1/2 0 07	3 in. to 4 1/2 " "	3 40 0 00
Epsom Salts . . . . .	1 25 1 40			Prunes . . . . .	0 07 0 08	Cut Spikes, all sizes. . . . .	3 15 0 00
Extract Logwood . . . . .	0 09 0 10			Figs. . . . .	0 06 0 17	Finishing Nails:	
Indigo Madras. . . . .	0 85 1 00			S. S. Almonds. . . . .	0 06 0 00	1 in. to 1 1/2 in. p. 100 lb. kg	5 55 4 90
Opium. . . . .	0 12 1/2 0 13 1/2			S. S. Turragona. . . . .	0 13 1/2 0 16	1 1/2 in. to 1 1/2 in. " "	4 55 4 30
Oxalic Acid . . . . .	0 15 0 17			Walnuts . . . . .	0 09 0 11	2 in. and up . . . . .	3 80 0 00
Potass Iodide . . . . .	2 25 2 30			Fiberts . . . . .	0 08 0 10	Tobacco Box Nails:	
Quinine. . . . .	2 50 2 63			Brazils, new . . . . .	0 07 1/2 0 08 1/2	1 1/2 in. & 1 1/2 in. p. 100 lb kg	4 90 4 00
				Batty's Nabob Pickles, doz	2 90 0 09	1 1/2 " 2 " " "	8 85 8 65
				" Mixed do . . . . .	2 80 0 00	2 1/2 " 2 " " "	8 5 8 15
				" Nabob Sauce, pts	8 60	Nett 30 days or 7 p. c. mos.	

**Plate Glass Fronts Insured  
AGAINST BREAKAGE,  
AND  
Immediate Replacement**

**Furnished when Broken.**

DOMINION PLATE GLASS INS. CO'Y,  
**A. RAMSAY & SON,**  
10 INSPECTOR ST.

**R. & W. WARMINTON,**  
MANUFACTURERS OF  
PLAIN, STAMPED AND JAPANNED  
**TINWARE**

House Furnishings, Plumbers,  
Steam and Gas Fitters.  
188 and 190 MCGILL STREET,  
MONTREAL.

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

**Kingston, Ont.**  
EDWARD H. SMYTHE, Barrister and Attorney,  
192 Ontario Street, Kingston, Ont.  
E. H. SMYTHE, M.A., LL.B.  
Special attention to collections.

**Kincardine, Ont.**  
J. A. MACPHERSON,  
Attorney, Solicitor Notary-Public.

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GIBBONS & McNAB,  
BARRISTERS AND SOLICITORS,  
Office Cor. Richmond and Carling Streets  
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**W. H. BARTRAM,**  
BARRISTER, SOLICITOR,  
Notary Public, Conveyancer  
Office—No 99 Dundas Street.

**STREET & BECHER,**  
Solicitors to the Bank of Montreal.

**GLASS, GLASS & BARRETT,**  
BARRISTERS, ATTORNEYS-AT-LAW,  
NOTARIES, &c.,  
Solicitors for the English Loan Co.,  
LONDON, CANADA.

DAVID GLASS, Q.C. CHESTER GLASS.  
FREDERIC BARRETT, M.A.

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G. CAMPAIGNE,  
Attorney-at-Law, Solicitor in Chancery, &c.

**Lindsay, Ont.**  
W.M. McDONNELL Jr.,  
Barrister, Attorney, Solicitor in Chancery and  
insolvency, Notary Public. Office: Kent Street.

**Liverpool, N.S.**  
MOORE & PYKE, ATTORNEYS-AT-LAW,  
Notaries, Conveyancers, &c.  
G. Thomas Moore, Commissioner for Massachusetts  
and other States of the Union, Master in the Sup-  
reme Court, Surrogate of the Vice-Admiralty Court.

**Moncton, N.B.**  
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WHOLESALE PRICES CURRENT, THURSDAY NOVEMBER 2, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<i>Clinch and Heavy Clinch:</i>	\$ c. \$ c.	<i>Tin Plate: IC Coke</i> .....	\$ c. \$ c.	No. 1 Ordinary Sole.....	\$ c. \$ c.	Antonini's qts., case 1 doz..	\$ c. \$ c.
1 and 1 1/2 in. per lb.....	0 08 1 08	IC Charcoal.....	4 25 4 50	No. 2 " ".....	0 25 0 28	" pts., " 2 " "	7 25 0 00
1 1/2 " 1 1/2 " ".....	0 07 1 07	IX " ".....	7 50 7 75	Buffalo Sole, No. 1.....	0 20 0 23	" "pts., " 2 " "	9 25 0 00
2 " 2 " ".....	0 07 0 06	1XX " ".....	9 25 9 50	" " No. 2.....	0 20 0 21	" "pts., " 2 " "	6 88 0 00
2 1/2, 3 in. and up.....	0 06 1 00	DC " ".....	6 25 5 50	China " No. 1.....	0 23 0 24	Spirits Turpentine, brls.	0 60 0 00
<i>Flat &amp; Sharp pressed N's:</i>		DX " ".....	7 00 7 25	" " No. 2.....	0 22 0 23	Wheat Refined.....	0 70 0 75
1 and 1 1/2 in. per lb.....	0 10 1 09	DX " ".....	7 00 7 25	Zanzibar, No. 1.....	0 23 0 00	<i>Cont Oil:</i>	
1 1/2 " 1 1/2 " ".....	0 09 1 08	RSS. Sheet Iron.....	0 10 1 11	" " No. 2.....	0 21 0 00	Imp. Gals. f.o.b. (London)	0 15 1 00
2 " 2 " ".....	0 08 1 07	Anchors, per lb.....	4 75 5 75	Slaughter, No. 1.....	0 26 0 28	Car Loads in Store.....	0 00 0 00
2 1/2 " 2 1/2 " ".....	0 07 1 07	Lion & Crown, 1 in'd Sheets	0 10 0 19	Heavy.....	0 26 0 28	Broken Lots.....	0 01 0 20
3 in. and up.....	0 06 1 00	Lead: Barber 100 lbs.....	5 25 5 59	Upper Heavy.....	0 32 0 36	Small Lots (single brls.)	0 19 1 00
Disc. on application.		Pig " ".....	5 00 5 25	" Light.....	0 36 0 38	<i>Ostrich Plumes (wild.)</i>	
<i>Horse Nails:</i>		Sheet " ".....	5 50 6 00	Grained Upper.....	0 35 0 38	Caçe, Nos. 1 to 3.....	10 00 1 50
" 8 lb. ".....	0 22 0 00	Shot " ".....	6 00 6 25	Scotch Grain.....	0 38 0 44	Mongador, Nos. 1 to 3.....	9 00 1 50
" 9 lb. ".....	0 20 0 00	Zinc: Sheet, lb.....	5 50 6 00	Rip Skins, French.....	0 75 0 95	Egypt, Nos. 1 to 3.....	7 00 0 75
" " P. & F. Bright.	0 22 0 24	<i>Powder: Canada Blasting.</i>	3 50 0 00	English.....	0 65 0 75	<i>Domestic Plumes \$1 lower</i>	
50 to 55 p.c. dis.	3 80 4 00	" F. F. to F. F. F.....	4 75 5 00	Canada, Rip.....	0 45 0 55	for higher Nos., and 25c. to	
Horse Shoes.....	0 06 0 05	<i>Emil Poliwka's Specialties:</i>		Hemlock Calf.....	0 70 0 85	50c. cheaper for lower Nos.	
<i>Galvanized Iron:</i>		Glues—No. 1 Cabinet, lb.....	0 13 0 15	" Light.....	0 60 0 70	Bunches, 3 tips.....	0 75 5 00
No. 24.....	0 06 0 07	T. F. French Medial.....	0 13 0 15	Spits, Light & Medium.....	0 55 1 30	" Vult. tips.....	0 45 0 75
" No. 26.....	0 06 0 07	Imperial White.....	0 13 0 35	" Heavy.....	0 22 0 26	Natural Gey Hoos, doz.....	2 00 0 00
" No. 28.....	0 07 0 07	Bornax, case.....	6 50 0 00	" Small.....	0 19 0 23	Disc. 5 p.c. 30 days.	
<i>Pig Iron:</i>		Axle Grease, (Beaver Br'd)		Leather Board, Canada.....	0 12 0 14	<i>Meats, Eggs, &amp;c.</i>	
Siemens No. 1.....	21 50 22 50	No. 1 and 2.....	10 00 8 00	Emamelled Cow, per ft.....	0 15 0 17	Pork, Mess, Can. short cut.....	00 00 0 00
Coltess.....	25 50 26 50	Favorite Gelatine, box.....	3 00 0 00	Patent.....	0 23 0 28	" Western, now.....	21 00 27 00
Caldor.....	25 00 25 50	<i>Hides and Skins.</i>		Pebble Grain.....	0 12 0 14	Hams, City Cured.....	0 15 0 16
Langlois.....	25 00 25 50	Green Hides, No. 1, p. 100 lbs.	9 00 19 00	B. Calf.....	0 14 0 15	Lard, Pails and Tubs.....	0 16 0 16
Summerlee.....	24 50 25 00	" No. 2.....	8 00 9 00	Brush Kid.....	0 14 0 15	Bacon, per lb.....	0 14 0 15
Guthrie.....	00 00 00 00	" No. 3.....	7 00 8 00	Ruff.....	0 15 0 17	Eggs, Fresh.....	2 22 0 23
Glenbrook.....	23 50 24 01	Lambskins, each.....	0 85 0 90	Russets, Light.....	0 45 0 50	" Lined and Packed.....	0 00 0 00
Carnbro.....	22 50 23 00	Calfskins, per lb.....	0 14 0 15	" Heavy.....	0 35 0 40	Tallow, Rendered.....	0 11 0 11
Eglinton.....	26 00 00 00	<i>Wool.</i>		" ".....	0 35 0 40	" Rough.....	0 08 0 00
Hematite.....	2 25 0 00	Fleece, new.....	0 22 0 30	Cod Oil, Newfoundland.....	0 97 6 00	Mess Beef, per brl.....	18 00 19 00
Bar Iron—per 100 lbs.....	2 25 2 30	Pulled, unsorted.....	0 23 0 25	Straits Oil, American.....	0 56 0 57	Maple Syrup, new, per gal.	0 00 0 00
Host Refined.....	2 25 0 00	" Extra Super.....	0 20 0 32	Straw Seal.....	0 67 0 68	" Sugar, per lb.....	0 00 0 00
Siemens.....	2 25 0 00	" B Super.....	0 26 0 27	S. R. Pale Seal.....	0 77 0 80	<i>Manufs of Cotton.</i>	
Sweden.....	4 25 4 50	" C.....	0 21 0 22	Lard Oil, Extra.....	1 00 0 00	Valleyfield, (blech) 1/2 B 23 in.	0 07 1 00
Sheet Iron to No. 20.....	2 75 0 00	Australian.....	0 23 0 31	" No. 1.....	0 90 0 95	" X 30 in.....	0 08 0 00
Boiler Plates.....	2 75 3 25	Cape.....	0 17 0 21	Linseed Raw.....	0 68 0 70	" XX 33 in.....	0 09 0 00
Hoops and Bands.....	2 60 2 75	<i>Leather (at 6 months).</i>		" Boiled.....	0 70 0 75	" XXX 33 in.....	0 09 0 00
Canada Plates: Hatton	3 15 0 00	No. 1, B. A. Sole.....	0 26 0 27	Olive Machinery.....	1 14 1 20	" O 36 in.....	0 09 0 00
Jenn, and W. P. & Co.....	3 25 0 00	No. 2, B. A. Sole.....	0 23 0 24	" Eating.....	1 30 2 10	" E 36 in. Soft Finish	0 09 0 00
Iron Wire: No. 6, p. bdle.	1 75 1 85	<i>Discounts on Nails apply only for immediate delivery, and for quantities named</i>		" qt., per case.....	2 80 2 75	" O 36 in. Soft Finish	0 11 0 00
" No. 9, ".....	2 10 2 30	<i>Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 7 to 15 per cent.</i>		" pts., ".....	3 25 3 30	" E 36 Soft Finish	0 13 0 00
" No. 12, ".....	2 50 2 60			" lbs., ".....	4 00 4 20	" B 36 in. (Heavy)	0 14 0 15
" No. 16, ".....	3 25 3 5			" Lucca, Flasks.....	5 00 0 00	" L 36 in. (Fine)	0 14 0 00
Wright Iron pipe 60 p.c. dis.	0 06 0 41						
Steel, cast per lb.....	0 10 0 12						
" Spring 100 ".....	3 25 3 50						
" Tire.....	3 25 3 50						
" Sleigh Shoe.....	2 40 2 50						
" Blister.....	0 08 0 10						

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for cut, casing, box and shoo, finishing and Tobacco Box; also for Clinch and Pressed, and Barrel Nails, Net cash within 30 days; or 4 months Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 7 to 15 per cent.

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 " Coil Spring..... 3 "  
 " Boiler Plate Cuttings & Punchings 6 "  
 " Leaf Spring..... 10 "  
 " " Chippings..... 12 "  
 " Tools..... 1 "  
 " Files..... 1 "  
 " Turnings and Borings..... 5 "  
 Cast Iron Bc'ings..... 4 "  
 Brass Tubes..... 2 1/2 "  
 Rabbit Metal with Brass Backs..... 1500 "  
 Locomotive Fire Boes..... Ten  
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 Parties tending to give price per ton of 2240 lbs.  
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SECURITIES.		Montreal
		Nov. 2
Can. Government Debentures, 6 p. ct...	1882-84.....	102 1/2
Do. do. 1885 op. of Gov.	.....	163
Do. do. Inscribed stock.....	.....	103
Dominion 5 per ct. Stock.....	.....	111
Montreal 5 per ct. Stock.....	.....	108
Montreal Harbor Bonds 6 p. c.....	.....	105
Do. Corporation 6 per ct. Bonds...	.....	
Do. 7 per ct. Stock.....	.....	
Toronto City 6 per ct.....	1904.....	115 1/2
Co. Debentures, (Ont.) 20 years 6 per ct.	.....	110
Township Debentures, (Ont.) 6 per ct...	.....	108

Shrs.	Railway and other Stocks.	Pd.	Nov. 2
100	Atlantic & St. Lawrence Shs 6 p. c.....	all	132
10	Do. 6 p. c. Stor. Mt. Bonds.....	100	
100	Do. do. 2nd Mort. 1881.....	100	
10	Buffalo and Lake Huron.....		114
100	Do. do. 2 1/2 p. c. 1st Mort.....	100	121
10	Do. do. 2nd Mort.....	0	121
	Can. Central 5 p. c. 1st M Bds int. guar. by Gov.....		
100	Canada Southern 1st Mort. 3 p. c.....	all	97
100	Chic. & G.T.R. 6 p. c. 1st M Coup. 1900.....		114
100	Grand Trunk of Canada Consol.....	100	38 1/2
100	Do Eq Mort Bds, 1st charge 6 p. c.....	all	122
100	Do do 2nd do do.....	all	124
100	Do do 1st Pref Stock.....	all	108 1/2
100	Do do 2nd Pref Stock.....	all	99 1/2
100	Do do 3rd Pref Stock.....	all	90
100	Do 5 p. c. Perp. Deb Stock.....	100	116 1/2
100	Do 6 do do 1880.....	all	113
100	Do 5 p. c. pref conv.....	all	110 1/2
100	Do Perpetual 6 p. c. Debenture Stock.....	all	112
100	Hamilton and N. W. 4 p. c. Mort.....	all	131
100	Mt of Canada 2 1/2 p. c. Sig. 1st Mort.....	all	98
10	N of Canada 4 p. c. 1st Pref Bonds.....	100	106
100	Do do 2nd do.....	100	103
100	Do do 3rd do.....	100	108
100	Northern Extension, 6 p. c. Mort.....	all	110
100	Do do 6 p. c. Imp. Mort.....	all	110
100	Wall, Grey & Bruce, 7 p. c. Bds, 1st Mort T. G. & H. 6 p. c. bonds 1st mort.....	all	95
100	St. Lawrence & O. 6 p. c. Bds.....	all	72
100	British Columbia, July, 1907 6 p. c.....	all	94
100	Can Gov 1878-81.....	all	103 1/2
100	Can Gov 6 p. c. 1882-84.....	all	104 1/2
100	Do 5 p. c. 1881-4, Jan and July.....	all	104 1/2
100	Do 5 p. c. 1885, Jan and July.....	all	104 1/2
100	Do 5 p. c. Ins Stock.....	all	108
100	Do Dom Stock of 1903, April and Oct.....	all	102 1/2
100	Do Dominion Stock of 1901, 4 p. c.....	all	107 1/2
100	Do Do 1904 Ins Stock 4 p. c.....	all	105
100	New Brunswick 6 p. c. Jan and July.....	all	118
100	Nova Scotia 6 p. c. 1886.....	all	105
100	Quebec Prov. 5 p. c.....	all	110
100	Do Inc. in Paris 4 p. c.....	all	103

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THE

**BELL TELEPHONE CO.**

OF CANADA

Incorporated by Act of Parliament, 1880.

President: - - - ANDREW ROBERTSON.  
Vice-President and Managing Director: C. F. SIBB.  
Secretary-Treasurer: - - - C. P. SCLATER.

This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephonic communication; also to build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address,

**THE BELL TELEPHONE COMPANY**  
OF CANADA.—MONTREAL.

Legal.

St. Stephen, N. B.

L. LEWIS A. MILLS, Attorney & Barrister-at-Law,  
Solicitor, Notary Public, &c.

Summerside, P. E. I.

HENRY E. WRIGHT,  
BARRISTER & ATTORNEY.

Toronto.

B. BLAKE, KERR, BOYD & CASSELS,

BARRISTERS, &c.,  
Edward Blake, Q.C. J. K. Kerr, Q.C. J. A. Boyd, Q.C.  
Walter Cassels, W. B. Muloch, C. J. Holman, H. Cassels

THOMAS HODGINS, Q.C.

Barrister, Solicitor, Notary, &c.,  
3 Masonic Hall, Toronto Street

JONES BROS. & MACKENZIE,

BARRISTERS, ATTORNEYS & SOLICITORS  
Solicitors Canada Perm. Loan and Savings Co.  
18 Toronto Street, Toronto.

CLARKE JONES. BEVERLEY JONES.  
GEO. A. MACKENZIE.

English Agent,  
JONAS AP JONES, 99 Cannon Street, London.  
\*A Comm'r for N. Y., Illinois and other States.

Walkerton, Ont.

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

Waterloo, P. Q.

JOHN P. NOYES, Q. C.  
ADVOCATE, WATERLOO, P. Q.

Winnipeg, Man.

R. ROSS, KILLAM & HAGGART,  
BARRISTERS,  
REAL ESTATE BOUGHT AND SOLD.

WHOLESALE PRICES CURRENT.—THURSDAY, NOVEMBER 2, 1882

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G80 in	\$ 0.07 0.00	AA 33 in.....	\$ 0.23 0.00	Basswood, 1	00 00 00 00	Brandy: Hennessy's.....gal	4 50 5 00
" A 27 in.....	0 06 0 00	36 in.....	0 24 0 00	Basswood.....	18 00 20 00	" case	11 00 15 00
" B 27 in.....	0 06 0 00	Check, 33 in.....	0 22 0 00	Black Walnut, culis.....	60 00 65 00	Bisquit, Dubouché & Co.gal	3 50 3 60
" H89 in.....	0 08 0 00	Denims Bluejor Brown AA	0 21 0 00	Do do 1st & 2nd.....	100 00 110 00	" case	8 00 0 00
" DD.....	0 09 0 00	" A.....	0 19 0 00	Cedar, round, lineal foot.....	110 00 120 00	Jules Duret & Co..... } gal	4 00 4 50
" HH1136 in.....	0 09 0 00	" B.....	0 14 0 00	Cedar, flat, lineal foot.....	00 06 09 10	" case	9 00 9 50
" XXX36 full.....	0 10 0 00	" C.....	0 14 0 00	Cedar, square, lineal foot.....	00 07 09 08	Pinet, Castillon & Co.....gal	3 50 3 60
" M drilling.....	0 11 0 00	" D.....	0 12 0 00	Elm, soft, 1st.....	18 00 18 00	" case	8 00 8 50
R.R. Sheeting, 8-4 plain	0 27 0 00	Shirtings:		Elm, rock.....	25 00 30 00	Cheaper shippers..... case	2 50 2 75
X " 8-4 twil'd	0 30 0 32	Oxford striped BX.....	0 11 0 00	Hemlock, 1 to 3 in., M.....	9 00 10 00	Irish Whiskey—Roe's case	6 00 6 50
Stormont (Brown) A 30 in.	0 07 0 07 1/2	" " C X.....	0 10 0 00	Hemlock, timber, M.....	14 00 15 00	Dunville..... case	6 50 7 00
" A A33 in.....	0 07 0 07 1/2	" " C.....	0 10 0 00	Maple, hard, M.....	20 00 22 00	Mitchells..... imp gal.	2 40 2 50
" B B36 in.....	0 08 0 08 1/2	Galatea Stripes.....	0 16 0 00	Soft, do.....	16 00 00 00	" " cases	6 00 6 50
" C C36 in.....	0 09 0 09 1/2	Regattas, Check A.....	0 16 0 00	Oak, M.....	40 00 45 00	Scotch Whiskey..... case-qtz	5 50 7 50
Canada (Grey) A W 30 in.	0 07 0 00	Check Solids A.....	0 15 0 00	Pine, clear, M.....	35 00 40 00	Encore..... case	5 00 6 00
" A D 32 in.....	0 07 0 00	Bays: 3-ply 16 oz. B, per ble	20 50 0 00	2nd quality, do.....	22 00 25 00	Hay, Fairman & Co.'s case	6 00 0 00
" A H 35 in.....	0 08 0 00	Park's Yarn, White.....	0 28 0 00	Shipping Culls.....	14 00 15 00	" " gal.	2 00 2 75
" A C 36 in.....	0 09 0 1 00	" Colored.....	0 38 0 00	Mill do.....	7 00 10 00	Sheriff's Islay..... imp. gal.	2 00 3 00
" A B 35 in.....	0 09 0 00	" " Colored.....	0 28 0 00	Lath, M.....	1 40 0 00	" " cases	0 00 0 00
" A E 35 in.....	0 10 0 00	Do. Knitting Cotton Balls:		Spruce, 1 to 2 in., M.....	11 00 12 00	Jamaica Rum per imp. gal.	3 20 3 40
" A A 36 in.....	0 10 0 00	No. 8 Unbleached.....	0 49 0 00	Tobacco.		Geneva Spirits..... imp. gal	2 10 2 15
Yarns—White per lb.....	0 28 0 00	" Bleached.....	0 51 0 00	Tobacco in Bond.—Duty 20c p. lb.		" " Green o'sos	4 15 4 50
Tickings—B2 304 in.....	0 12 0 00	" Colored.....	0 50 0 71	Black, Cheuing in boxes ..	0 14 0 17	" " Red cases.....	8 00 8 10
" BB 30 in.....	0 15 0 00	Paints, &c.		" " in caddies	0 14 0 18	Champagne	
" BA 30 in.....	0 18 0 00	White Lead, gen, 100lb kys	7 00 0 00	" " " "	0 19 0 25	G. H. Minum, Dry Verzen'y	26 50 28 00
" AA 32 in.....	0 20 0 00	No. 1.....	6 00 6 50	Mahoganies, Smoking bxs.....	0 21 0 27	Pommery.....	28 00 32 00
Raney Shirtings.—		White Lead No. 2.....	5 00 5 50	" " " "	0 25 0 30	J. Minum Extra Dry.....	21 50 23 00
" Clyde Checks.....	0 15 0 00	in Oil, per 25 lbs.....	1 90 2 30	Brights,	0 35 0 45	Bollinger..... qts.	28 25 27 50
" Canada.....	0 14 0 00	Do., No. 1.....	1 60 1 80	" " " "	0 38 0 38	Piper Heidsieck.....	25 00 26 00
Lybator No. 3, 30 in.....	0 08 0 00	" 2.....	1 40 1 50	Prince of Wales, brand.....	0 38 0 40	Sherries—Penmartin's.....	1 60 5 00
" No. 2, 32 in.....	0 07 0 00	" 3.....	1 50 0 00	Nelson's Navy 3's 8's & 1's.....	0 39 0 42	Ports—Cockburn, Smithes	
" No. 2, 35 in.....	0 08 0 00	White Lead, dry.....	0 06 0 08 1/2	Black, Twist 12's.....	0 43 0 50	& Co.'s.....	1 30 5 00
Colored Goods:—		Red Lead.....	0 05 0 05 1/2	Mahogany Chewing.....	0 40 0 44	G. B. Sandeman, Sons & Co	1 50 5 00
Denims, blue & brown.....	0 18 0 00	Venolian Red, Eng'h.....	1 75 2 00	Solace, Common.....	0 45 0 47	Graham's..... imp. gal	2 10 4 50
Checks, blue, brown, foy.....	0 15 0 00	Vel. Coehre, French.....	1 75 2 00	Solace Fair.....	0 45 0 47	Claret, (cases).....	3 50 5 00
Checks, Prince Victor.....	0 15 0 00	Whiting.....	0 55 0 60	" Good.....	0 50 0 55	Tarragona Ports. imp.gal.	1 10 1 30
Ticking, 23in. No. IX.....	0 14 0 00	Salt.		Rough and Ready, in 1/2 bxs.....	0 55 0 60	Native Wines..... "	0 80 1 50
" 30in. No. CI.....	0 16 0 00	Liverpool Coarse, per bag	0 62 0 67 1/2	Navy, 6's & 3's & 10's.....	0 47 0 50	Can. Spirits, Imp. gallon.	
" 30in. No. BI.....	0 17 0 00	Canadain per brl do	0 00 0 00	Gold Bars, 6 and 12 inch.....	0 55 0 55	Alcohol— 65 O. P.	Duty in Bond
Dundas (Grey) D 30 in.....	0 07 0 00	Factory filled, do	1 25 1 45	Mahogany Navy, 3s.....	0 45 0 50	" " Pure Spirits .. "	2 71 1 01
" C 33 in.....	0 07 0 00	Eureka factory filled, do	2 40 0 00	Bright Navy, 3s.....	0 55 0 62	" " 50 " "	2 72 1 05
" B 36 in.....	0 09 0 00	Timber, Lumber, &c.		Wines, Liquors etc.		" " 25 U. P	1 29 0 53
" A 36 in.....	0 10 0 00	Ash, 1 to 4 in., M.....	18 00 19 00	Ale English..... qts	2 40 2 60	Whiskeys:—Family Proof.	1 50 5 00
" AX 36in full.....	0 10 0 00	Ash, timber, M.....	25 00 00 00	Domestic..... qts	0 80 1 15	Old Bourbon.....	1 39 0 58
" E 36 in.....	0 08 0 00	Birch, 1 to 4 in., M.....	20 00 00 00	" " pts	0 60 0 75	Rye, Toddy, Malt.....	1 81 0 55
Tickings—C 30 in.....	0 15 0 00			Stout: Guinness..... qts	2 50 2 45	Rye, 4 years old.....	1 60 0 78
D 30 in.....	0 13 0 00			" " pts	1 60 1 55	" " " "	1 70 0 88
B 33 in.....	0 18 0 00			Domestic..... qts	1 48 1 60	" " " "	1 80 1 98
A 33 in.....	0 20 0 00			" " pts	0 70 0 00	" " " "	1 80 1 98

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

**DIXON BROTHERS,**  
IMPORTERS OF  
**OYSTERS, FISH,**  
**FRUITS, NUTS, &c.**  
33 KING STREET EAST,  
**HAMILTON, ONT.**

Established 1845.

**D. Rees & Co.,**  
CURERS OF PROVISIONS  
AND  
PACKERS OF BEEF & PORK,  
46, 48 & 50 GREY NUN STREET,  
The only exclusively Meat Packing  
Establishment in Montreal.

**PORK, BEEF and LARD**  
Of the finest quality constantly on hand.

**W. CLARK,**  
MONTREAL.  
MANUFACTURER OF  
**Prepared Meats,**  
CANNED MEATS, BOLOGNA  
SAUSAGES, SAUSAGES  
of all kinds smoked and unsmoked,

**J. S. MAYO,**  
Importer and Manufacturer of  
**OILS**  
OF EVERY DESCRIPTION,  
9 COMMON STREET,  
**MONTREAL.**

**DELAWARE OYSTER CO.,**  
169 WASHINGTON ST.,  
NEW YORK.  
Shippers of  
**BULK & SHELL OYSTERS,**  
**Clams, &c.**

Correspondence Solicited.

ESTABLISHED 1874.

**FINNAN HADDIES,**  
ALL KINDS OF  
Smoked, Pickled, Boneless, Green  
and Shell Fish.  
CANNED GOODS,  
MALPEQUE SHELL OYSTERS, &c.,  
**D. HATTON & CO.,**  
IMPORTERS  
Fish, Canned Goods, Fruits, &c.,  
137 MCGILL & 18 BONSECOURS STS.,  
MONTREAL.

**L. A. GORDON & CO.,**  
GENERAL MERCHANTS,  
FISH, OILS, PRODUCE, &c.,  
Consignments receive prompt attention.  
31 & 33 ST. NICHOLAS STREET,  
**MONTREAL.**

**G. I. RICHARDSON**  
MANUFACTURER OF  
SUPERIOR SAUCES,  
PICKLES, CATSUPS, &c. &c.  
14 ST. JAMES STREET,  
P.O. Box No. 1567. MONTREAL.  
N. B.—First-class and Extra Prizes awarded at  
Dominion Exhibition, 1880.

**USE**  
**Strachan's Gilt Edge Soap.**



**EACH BAR WEIGHS 1 LB.**

# CANADA LIFE

ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, Ont.  
A. G. RAMSAY, Managing Director.

ABSTRACT OF 31st ANNUAL REPORT TO 30th APRIL, 1881.

1. Assets 30th April, 1881.....	\$4,560,161
2. Income for the year.....	957,288
3. Income from Interest (included in above).....	284,208
4. Claims by death during the year.....	221,767
5. Do as estimated by the Co.'s tables and provided for.....	326,185
6. Difference in Co.'s favor between actual and estimated death rate.....	101,878
7. Excess of Interest revenue over death claims.....	59,451
8. Number of Policies issued for the year, 2257, for.....	4,157,165
9. Total Policies in force at date, 13,998, upon 11,498 lives, for.....	25,024,270

New Business exceeds a fourth of the returns for 1880 of 23 licensed Companies.  
Total on the Co.'s books exceeds a fourth of the entire amount in force in Canada.  
Bonns Additions to Life Policies for past fifteen years have added \$375 to each \$1,000 of original Assurance. Cash Profits for same period have been 35 to 39 per cent. of all premiums paid according to age at entry.

MONTREAL BRANCH, . . . 180 ST. JAMES STREET.  
J. W. MARLING, Manager for Pro. of Que.  
P. LAFERRIERE, Inspector of Agencies.  
JAMES AKIN, Special City Agent.

# LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GUARANTEE CAPITAL, - - - - -	\$200,000
RESERVE FUND, - - - - -	141,000
GOVERNMENT DEPOSIT, - - - - -	101,000

Life Insurance Agents who can do \$100,000 of new business in a year are invited to communicate with DAVID BURKE, Manager, Hamilton, with a view to an engagement.

**NORTHERN** (FIRE) ASSURANCE CO. OF LONDON.  
**Scottish Imperial** (FIRE) INSURANCE CO. OF GLASGOW.

**\$36,000,000**

CAPITAL AND INVESTED FUNDS REPRESENTED.

Local Agents having local influence, wanted for above Companies in unrepresented districts.

J. C. BRAZIER, Inspector. Wm. JACKSON, Secretary.

All communications to be addressed to

**TAYLOR BROTHERS,**  
GENERAL AGENTS, MONTREAL.

# THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Capital Subscribed, - - - - -	\$700,000
Deposited with Dominion Government, - - - - -	51,100

President: D. B. CHISHOLM, Esq., Hamilton.  
Vice-Presidents: JAS. H. BEATTY, Esq.; ROBERT BARBER, Esq.  
SHEPPARD HOMANS, Esq., Consulting Actuary.

This Company offers equitable plans of Life Insurance on favorable terms, and issues **NON-FORFEITABLE POLICIES**, which, after payment of two full endowment or three life premiums, will, on default of any subsequent premium, be continued in force till the reserve is exhausted.

S. G. CHAMBERLAIN, Superintendent of Agencies.  
DAVID DEXTER, Managing Director.

# BRITISH AMERICA

ASSURANCE CO.,  
**FIRE AND MARINE.**  
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON, - - - Governor.  
H. R. FORBES, - - - Deputy Governor.  
Peter Paterson, John McLennan.  
Hon. W. Cayley, H. S. Northrop,  
George Boyd, John Y. Reid,  
John Leys.  
SILAS P. WOOD, - - - Secretary.

# COMMERCIAL UNION

ASSURANCE CO.

OF LONDON, ENGLAND.

CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.

FRED. COLE, General Agent.

# THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, . . . ANDREW ROBERTSON, Esq.

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

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.

HENRY STEWART, Manager Marine Department.

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

# THE STANDARD

FIRE INSURANCE CO.

Head Office, - : - HAMILTON, ONT.

GOVERNMENT DEPOSIT, \$25,000.

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

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

SECRETARY-TREASURER—H. THEO. CRAWFORD.

C. H. CHANDLER, Manager Montreal Branch,  
Office, 6 St. John Street, Corn Exchange Building.

# ALLIANCE FIRE INSURANCE CO.

Head Office - - - HAMILTON, ONT.

AUTHORIZED CAPITAL - - - - - \$500,000.  
GOVERNMENT DEPOSIT, MADE.

PRESIDENT, VICE-PRESIDENT,  
D. B. CHISHOLM. J. E. O'REILLY.  
MANAGER, INSPECTOR,  
H. THEO. CRAWFORD. R. H. JARVIS.

TORONTO BOARD.

W. W. COPP, Esq. (Messrs. Copp, Clark & Co.), Chairman.  
JOHN CANAVAN, Esq., Barrister.  
JOHN TURNER, Esq., Merchant.  
J. S. KING, M.D., Surgeon, Mercer Institute.  
ROBERT BARBER, Esq. Manufacturer, Streetsville.

LOCAL DIRECTORS.

ALEX. TERRICE, Esq., Manufacturer, Dresden.  
HORATIO JELL, Esq., Gentleman, Wardsville.  
J. S. BUCK, Esq., Barrister, Sarnia.  
D. B. MOLENNAN, Esq., Barrister, Cornwall.  
C. F. FERGUSON, Esq., M.P., Kemptville.  
ADAM ISBISTER, Esq., Merchant, Petrolia.  
HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

**CAPITAL, . \$1,188,000.**

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

**DIRECTORS:**

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

**GERALD E. HART, GRN'L MAN'R.**

**CAPT. JOHN LAWRENCE, Special Agent.**

*Fire, Life, Accident, Guarantee.*

RISKS TAKEN AT MODERATE RATES.

**CHIEF OFFICES.**

TORONTO—BOURLEAD & GIBBS, Agents.  
QUEBEC—H. C. BOSSE & Co. Agents.  
ST. JOHN. N. H.—H. CHURR & Co. Agents.  
HALIFAX. N. S.—MCSWENEY & FIELDING, Agts.  
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,  
Agent.  
WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.  
**HEAD OFFICE, 179 St. James Street,**  
MONTREAL.  
**ALFRED PERRY, late General Manager of the**  
*Royal Canadian Insurance Co.,*  
AGENT for the CITY OF MONTREAL.

**STOCKS AND BONDS.**

**INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, November 2, 1882.**

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	5-6mos.	\$50	\$50	129
Canada Life .....	3,500	7½-8mos.	400	50	409
Citizens, Fire, Life, Guarantee & Acct	11,880	100	100	23½	48
Confederation Life .....	5,000	5-6 mos.	100	10	299
Sun Life and Accident .....	2,000	4-6 mos.	100	12½	200
Quean City Fire .....	2,000	10	50	10	....
Western Assurance.....	20,000	6 3 mos.	40	16	173 17½
Royal Canadian Insurance.....	20,000	5	100	15	....
Accident Ins. Co. of North America...	2500	per ct.	100	20	....
Canada Guarantee Co. of North America	10,000	per ct.	50	20	....

**BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 16, 1882)**

				Market value p. pd up share
Briton Life Association.....	50,000	10	1	£21 1½ 6d
British & Foreign Marine.....	50,000	50	20	£21½ 22½
Commercial Union Fire Life & Marine..	50,000	80	50	48
Edinburgh Life.....	5,000	10	100	15
Fire Insurance Association .....	100,000	5	£10	£2 5s 6s
Guardian Fire and Life.....	20,000	13	100	£6½ 67
Imperial Fire.....	12,000	£7 p. sh.	100	£140 141
Lancashire Fire and Life.....	100,000	80	20	£7½ 77½
Life Association of Scotland.....	10,000	15	40	12s 6d
Lion Fire .....	500,000	..	10	18s 9d
Lion Life .....	92,000	..	10	10s 20s
London Assurance Corporation .....	35,802	48	25	£58 60
London & Lancashire Life.....	10,000	10	10	32s 6d 35s
Liverpl & London & Globe Fire & Life	£391,752	70	20	£20 8s 9d
Northern Fire & Life .....	30,000	70	100	£103 150
North British & Mercantile Fire & Life	40,000	56	50	£31 33½
Phoenix Fire.....	6,722	£21 p. s.	..	£200 2300
Queen Fire & Life.....	200,000	30	10	61s
Royal Insurance Fire & Life .....	100,000	60	20	£20 16s 6d
Scottish Commercial Fire & Life.....	125,000	22½	10	24s 24s 6d
Scottish Imperial Fire and Life.....	50,000	6	10	£22
Scottish Provincial Fire & Life .....	20,000	15	50	£14½ 14½
Standard Life .....	10,000	58½	50	12 150
Star Life.....	4,000	5	25	£15

**DOMINION**  
**SALVAGE AND WRECKING CO.'Y,**

HEAD OFFICE:

**No. 26 HOSPITAL ST., MONTREAL.**

The powerful Wrecking Steamer "RELIEF" with Wrecking Cables, Anchors, Steam Pumps, Hydraulic Jacks, Surf Boats, &c., fully equipped with a skilled crew of Wreckers and Divers, is stationed, with her Pontoons, at Murray Bay, ready, DAY OR NIGHT, to proceed at once to any vessel that needs assistance, on receipt of a telegram from Head Office, Montreal.

This Company has also on the Upper Lakes, the tugs "Mixer" and "Folger," and steamer "Conqueror," with all Wrecking appliances for service on the Lakes or River above Victoria Bridge.

Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Captain JOHN DONNELLY, Wrecking Master, Kingston.

For service on Lower River or Gulf, apply to HEAD OFFICE, 26 Hospital street, Montreal.

**H. HERRIMAN,** President. **JAS. G. ROSS,** Vice-Pres., Quebec. **F. W. HENSHAW,** Sec.-Treasurer.

**THE**  
**METROPOLITAN MUTUAL BENEFIT**  
**SOCIETY.**

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

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

Correct and full information will be cheerfully furnished on application to the General Manager, at 215 St. James Street, Montreal.

Agents wanted in Every City, Town, Village and County in the Dominion.

The following is an extract from a letter received from His Excellency the Governor General of Canada:

"It is in such Associations as yours are founded those principles of mutual help and support which bind communities together.  
"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion."  
(Signed) LORNE."

**ROYAL INSURANCE CO'Y.**

OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

**M. H. GAULT,** | **W. TATLEY.**

**PROVIDENT MUTUAL ASSOCIATION**

OF CANADA, Incorporated C. S. C., Chap. 71.

HEAD OFFICE, - - - - - MONTREAL, P.Q.

**DIRECTORS:**

President: A. L. DE MARTIGNY, Esq., Cashier Jacques Cartier Bank.  
Vice-President: C. C. SNOWDON, Esq., Wholesale Hardware Merchant.  
B. A. T. DeMontigny, Esq., Recorder of Montreal; B. Globensky, Esq., Advocate J. McIntyre, Esq., Merchant; J. Thomson, Esq., Merchant; J. A. I. Craig, Esq., Manufacturer.

HIRAM J. DUGLOS, Secretary and Treasurer. JOHN HOPPER, Gen. Agent.  
We solicit all persons intending to secure protection on their lives for those dependent on them, or to provide against sickness, infirmities, &c., in old age, either to call and examine the plans of our new classes, or write for our circular. After receiving all necessary information (which we shall always be most happy to give) they will not fail to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members.

The best possible proofs of the popularity of the features of our new classes are, first, the number of members increases at such a rate that within a few months more we shall be the largest Mutual Association in Canada; secondly, the large majority of our members are composed of the leading and most intelligent class of citizens in the Cities and Towns of Quebec and Ontario.

We especially solicit an examination of "Our Provident Class," which provides for old age. This form of protection on the mutual system is new on this continent, and its features are so well adapted to the ideas of the present age that on plan ever proved so popular.

Insurance.

**THE ACCIDENT INSURANCE COMPANY**

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE, MONTREAL.

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

MANAGER.

EDWARD RAWLINGS.

**THE ACCIDENT**

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

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE:

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks .....over \$90,000,000  
Invested Funds....." 28,000,000  
Annual Income.....about 4,000,000  
or over \$10,000 a day.  
Claims paid in Canada.....over \$1,200,000  
Investments in Canada.....over 1,000,000

Total amount paid in Claims during the last 8 years, over Fifteen Millions of Dollars, or about \$5,000 a day.

W. M. RAMSAY, Manager, Can.

Established 1803.

**IMPERIAL**

Fire Insurance Comp'y

OF LONDON.

HEAD OFFICE FOR CANADA:

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RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 Stg.

Paid-up Capital, . . . £700,000 Stg.

ASSETS, . . . . . £2 222,552 Stg.

Insurance.

**QUEEN**

INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . . . £2,000,000 Stg.

INVESTED FUNDS.....£680,818.

FORBES & MUDGE,

Montreal,

Chief Agents in Canada.

**SOVEREIGN**

Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

Vice-President for P.Q.—Hon. J. H. BELLEROSE.

F. A. BALL, Manager.

Insurance effected at reasonable rates.

TIME-TRIED AND FIRE-TESTED.

**QUEBEC**

FIRE ASSURANCE CO.'Y,

ESTABLISHED 1818.

Deposit with Dominion

Government, - - - \$100,000

Fire Insurances accepted on the most favorable terms.

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M. S. FOLEY, Managing Editor and Proprietor.

We do not undertake to return unused manuscripts.



**North Shore Railway.**

COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows:

	MIXED.	MAIL.	EXPRESS	
Leave Hochelaga for Quebec.....	P.M. 6 10	P.M. 3-00	P.M. 10 00	A.M. 9 30
Arrive at Quebec.....	A.M. 8 30	9 30	A.M. 6 30	P.M. 2 40
Leave Quebec for Hochelaga.....	P.M. 5 30	A.M. 10 10	P.M. 10 00	P.M. 4 00
Arrive at Hochelaga.....	A.M. 8 15	P.M. 4 40	P.M. 6 30	9 10
Leave Hochelaga for Joliette.....	P.M. 5 15			
Arrive at Joliette.....	P.M. 7 40			
Leave Joliette for Hochelaga.....	A.M. 6 00			
Arrive at Hochelaga.....	P.M. 8 50			

Trains leave Mile-End Station Ten Minutes Later than Hochelaga.

Magnificent Palace Cars on all Passenger Day Trains and Sleeping Cars on Night Trains.

Sunday Trains leave Montreal and Quebec at 4 p.m.

All Trains run by Montreal Time.

Sure connections with the Canadian Pacific Railway to and from Ottawa.

GENERAL OFFICES—13 PLACE D'ARMES.

TICKET OFFICES:

13 Place d'Armes, } MONTREAL.  
202 St. James Street, }  
Opposite St. Louis Hotel, QUEBEC.  
Canadian Pacific Railway, OTTAWA.

L. A. SENECAI, Gen'l Sup't.

*Intercolonial Railway.*

Summer Arrangement.

Commencing 7th July, 1882.

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

Leave Point Levis.....	7.30 a.m.
Arrive Riviere du Loup.....	11.55 a.m.
" Cacoua.....	12.22 p.m.
" Trois Pistoles.....	1.10 "
" Rimouki.....	2.49 "
" Little Metis.....	3.58 "
" Metapedia.....	5.56 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Bathurst.....	9.50 "
" Newcastle.....	11.22 "
" Moncton.....	2.05 a.m.
" St. John.....	5.00 "
" Halifax.....	10.00 "

These Trains connect at Chaudiere Curve with the Grand Trunk Trains leaving Montreal at 10 o'clock p.m., and at Campbellton with the Steamer St. Lawrence, sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c., &c.

The trains to Halifax and St. John run through to their destinations on Sunday.

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

THROUGH TICKETS at EXCURSION RATES may now be obtained via rail and steamer to all points on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleart, Gaspé, Prince Edward Island and all places in the Maritime Provinces. For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,

Eastern Freight and Passenger Agent,

136 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 7th July, 1882.

# FALL ASSORTING SEASON.

To the Trade of the Dominion of Canada.

On account of our ability to divide our business into departments, with an expert buyer for each department buying and selecting his own goods for cash, with the assistance of a permanent staff in Great Britain, we are enabled at this season of the year, when most stocks are ill-assorted, to present to the trade a complete stock, supplemented just now with many job lines bought at a price.

## Woollen Room.

This department is now in the hands of two thoroughly practical woollen men, with competent staff, and is in first-class working order, special attention being given to both letter and travellers' orders.

As we propose making extensive alterations and additions to our present large premises, we are determined to reduce our stock to as low a point as possible compatible with the interest of our friends, and therefore offer for the next month special inducements to close buyers for clearing lines.

In Canadian Tweeds for spring of 1883 we have made unusually large contracts with all the leading manufacturers of the Dominion, and will be prepared by 1st November to offer by sample, both in the warehouse and by our representatives on the road, the largest and most varied assortment ever submitted to the trade. These goods have been selected with the greatest care in regard to patterns and colors, and every advantage which our means can command has been used, so that in point of value they cannot be surpassed.

In two or three weeks from date we expect to have a full range of patterns for the coming spring of foreign Woollens, consisting of Worsted-Coatings, Black and Fancy, in great variety, Scotch, Welsh, and Yorkshire Tweeds, Black, Blue, Brown, and Olive Serges, Miltons, Venetians, Victoria and Cyprus Twills, Velours, TEL-EL-KEBBIH COSTUME CLOTH (confined to ourselves), Black Broads and Dressings always on hand, Molestins (plain and printed), Corduroys, Velveteens, Carriage Cloths, Black, Colored, and Fancy Italian, Hair Cloth, Shesias, Cashmere, and Wigans, Ladies' Rubber Circulars, Men's Rubber and Tweed Waterproof Coats, Railway Rugs, Carriage Aprons, &c.

## Staple Department.

Our stock of British, Foreign, and Domestic Manufactures is probably the largest and most complete in the Dominion. Value unsurpassed.

Merchants desiring to supplement their FALL STOCK with the LATEST and most recent imported and domestic manufactured goods, will find, at all times, in this Department the most VARIED and PERFECT assortment.

Due prominence is given to the choice selection and production of the most useful STAPLE NOVELTIES obtainable, and our relations with the leading manufacturers of this and other countries give us many preferences.

The range of stock comprises the following lines, namely:—Shaped Horse Blankets, lined and unlined, in various stripes and checks; Blue and Brown Shanty Blankets, White English Wiltsey Blankets, White Canadian Wool Blankets, White Canadian Union Blankets, all weights and sizes.

## FLANNELS.

Blue, Scarlet, and White Saxon, Tartan, and Fancy Check Flannels; Canadian Fancy Checks in Union and Wool; Navy-Blue Serge Flannels, White and Brown Canton Flannels.

Cottonades, Sheetings, Denims, Ducks, Jeans. The noted "Queen City" Grey Cottons, unequalled for weight and quality and value. ALL BRANDS IN STOCK.

English, American, and Canadian White Shirtings, Sheetings, Pillowings, Irish Shirtings, and Fronting Linens, Dunfermline Table Linens, Linen Towellings, Huck, Diaper, Glass Cloth, Napkins, D'Oylies; Hessians, 51, 60, 72 inch; Burlaps, 40 inch; Glasgow and Manchester Printed Cottons, English, Scotch, and Canadian Striped and Checked Shirtings.

## Stuff Room.

In Plain and Fancy Dress Goods we still show an unbroken assortment, having opened makes of cloth and novelties in style not to be found elsewhere in the trade. We desire to call the attention to a special offering of ten cases Black and Colored Cashmeres, all wool, 45 inches wide, at prices much below the present value. In

## PLAIN WINEYS,

we show without doubt the best lines at the lowest quotations. Special prices by the case in Wineys and Black and Coloured Cashmeres.

## Hosiery Department.

We would call the attention of buyers to our ALL-Wool Shirts and Drawers, and will offer 1,000 dozen by the case at manufacturers' prices.

## Mantle and Silk Department.

### MANTLES AND SHAWLS.

Black Beaver Mantles, French, English, and Canadian makes; Coloured and Cloth Mantles, English and Canadian makes; Ladies' Ulsters in great variety.

Scotch and Canadian All-Wool Long Shawls—Plain and Tartans; Squares, in Reversible, Checked, Plain, and Fancy; Indiana Squares and Longs, D'Cosso Longs, Paisleys, &c., Fancy Shoulder Shawls.

### SILKS, &c.

Ponson's Celebrated Black Gros Grain Silks, in eight different qualities; Black and Coloured Merveilleux, Black Khadames, Black Varsovic, Black Satin de Lyon, Black Sural. Extra value in Black Gros Grains, at 75c. and 81c. Splendid range of Black and Coloured Pekin Moire, Black and Coloured Satin Brocades, Black Plain and Brocaded Velvets.

### SPECIAL.

Our Sapphire Blue Black Velveteens, to arrive ex-Britannic.  
All shades Coloured Velveteens.

## Knitted Goods Department.

### LADIES' WOOL SHAWLS.

Ten Cases New Goods. A Full Range of All Lending Colours.

### ALSO,

Mittens, Mitts, Hoods, Hats, Booties, Infantees, Capes, Ulsters, Gaiters, Bootakins, Vests, &c., &c.

## AMERICAN, ENGLISH, AND CANADIAN CLOTHS.

An immense variety.

## Underclothing Department.

Black Quilted Lustré Skirts,  
Black Quilted Tartan Skirts,  
Black Quilted Satin Skirts,  
Coloured Felt and Cloth Skirts.

## LADIES' UNDERWEAR IN SETS AND SEPARATE PIECES.

## Muslin And Lace Departments.

Full Lines in Swiss Checks, Jaconet, Nainsook, Victoria, Brillants, Brocades, Books, &c., &c.

### LACES.

Valenciennes, Maltese, Torchon, Edelweiss, Oriental, Brabant, Guipure, and all other leading makes.

## Carpet Department.

A large range of Wilton Carpets in all the colours and designs. 120 newest patterns in Brussels for drawing-rooms, and a large variety of Hall and Stair to match. Tapestries in every style to suit all buyers. A magnificent range of 3-ply and 2-ply wool Kidders. The choicest productions of the Canadian looms in all-wool and union carpets, best value in the market. Dutch wool, union, and stair carpets, 4-4, 5-4, 6-4. Painted felts, and 8-4 druggets. Green and crimson braizes, 2-4, 4-4. Honps in every quality.

## MAT AND MATTING DEPARTMENT.

Cocoon and Napier mattings in all widths. A full stock of Cocoon mats in all sizes and qualities. Rattan, Bannoo, Tapestry, Velvet, and Smyrna Mats. Tapestry, Velvet, Uhliah, Axminster, Moquette, and Smyrna Rugs, Stair Linens, Crumb Cloths, Felt Squares.  
Floor Oilcloths and Limoleums, Stair Oilcloths.

## UPHOLSTERY GOODS.

In Every Variety, embossed and plain. Mohair and Silk Plushes, Tops, Torries, Turcoman, Raw Silks, Cashmeres, Satins, Piano Felt, Hair Silk Danask, Wood Danask, Cabinet Cloths, Cretomes, Gings, Fringes, Cords, Tassels, Bed Laces, Carpet Binding, and Shade Fixtures.

## Lace Curtain and Cover Dept.

Nottingham, Scotch, Swiss and other Lace Curtains. Raw Silk, Jute, and Tapestry Curtains. Honeycomb, Toilet, Marsella, Quills and Covers, Lace Bed Covers. Raw Silk, Jute Tapestry. Embroidered Tamboured Piano and Table Covers. Window Fixings, Cornices, Cornice Poles and Mountings, Shade Pulls, Drapery Chains, Picture Nails and Cords, Curtain Hooks, Stair Rods, etc.

## Haberdashery.

This Department is always kept fully assorted. The following are a few of the Goods kept therein, viz.:

Cotton Spools, Silk Spools, Twists, Needles, Satin Wire, Hair Pins, Nursery Pins, Elastics, Thimbles, Pearl Shirt Buttons, Pant Buckles, Boot Laces, Linen Thread, Sewing Silks, Braids, Tapes, Pins, Hooks and Eyes, Wire Ribbon, Whalebone, Dress Pearls, Cable Cord, Pant Buttons, Agate Buttons, Stay Fasteners, Corset Laces. Our stock of

## BALL DRESS BUTTONS

is very large, and contains novelties in V. I. Gilt, Silver, Jet, and Fancy Colours.

## Gents' Furnishing Department.

White Dress Shirts,	Regatta Shirts,
Flannel Shirts,	Oxford Shirts,
Heavy Serge Shirts,	Laced Shirts,
Linen Collars,	Linen Colls,
Paper Collars,	Favor Colls,
Shirt Fronts,	Braces,
Umbrellas,	Bags,
Shirt Sets,	Solitaires, etc., etc.

## Fancy Goods Department.

We have just opened up a shipment of goods suitable for the Xmas trade, and contains novelties which will not be found elsewhere, viz.:

Perfumed Sachets, Plush Frame Mirrors, Plush Photo Frames, Tortoise Shell Portenouaies, Mechanical Toys, Glove and Handkerchief Boxes in Plush and Leather, Work Boxes in Plush and Leather, Perfume Cases, Xmas Cards, Japanese Goods, Albums, Purse, Hand Satchels, Bronzes, Evening Fans, &c., &c.

## Wool and Wool-Work Depts.

We keep all the Latest Designs in the following:—

Ottomans,	Brackets,
Banners,	Cosies,
Bannerettes,	Towel Strips,
Chairs,	Slippers,
Chair Strips,	Slipper Pockets,
Fender Stools,	Table Borders,
&c.	&c.

We have just received a Large Re-Order of—

Baldwin's Fingering,  
Baldwin's Berlin Fingering,  
Baldwin's 4-ply Merino,  
Baldwin's Saxony,  
Baldwin's Fleecy,  
Baldwin's 5-ply Merino.

I. M. D. Fingering in all the Leading Shades.

## OUR BERLIN WOOL STOCK

Is as usual Large, Extensive, and Complete. Also Canadian Yarns, Germantown, Andalusian, Pyreuses, Lady Betty, Genevieve, Anchor, Crevel Wool, Ice Wool and Pompadour Wool, etc., etc.

The following goods requisite for the Berlin Wool Trade will be found very complete, viz.:

Flosselles, Etching Silk, Embroidery Cotton, Chenille Tassels, Smoking Cap Tassels, Silk Balls, Banner Stands, Silk Russia, Silk Nettee, Lacet Threads, Mottos, Purse Twist, Crochet Silk, Chenille, Floss Tassels, Cushion Tassels, Tassel Balls, Lace Braids, Silk Alliance, Perlee, Star, Luxemburg Thread, Motto Frames, Embroidery Silk, Knitting Silk, Chenille Cord, Crapo Cord, Banerette Fringes, Banerette Stands, Mohair, Russia, Cotton Alliance, Vandyke, Gordon, Flourishing Thread, Scrap Pictures, etc.

JOHN MACDONALD & CO., TORONTO, Ont.  
MANCHESTER, England.