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**GENERAL INSURANCE,**  
**FRED. R. ALLEY,**  
 CHESTERFIELD CHAMBERS,  
 18 ST. ALEXIS ST.

**FIRE, MARINE**  
**AND ACCIDENT.**  
 Telephone 1251.

1009

# THE <sup>CANADIAN</sup> JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 27, No. 22.  
 NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 30, 1888.

M. S. FOLEY,  
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses of Montreal.

**GAULT BROS. & CO.**  
 WHOLESALE  
**DRY GOODS**  
 MERCHANTS,  
 Cor. St. Helen & Recollet Sts.  
**MONTREAL.**

**DEPARTMENTS.**  
 British and Foreign Woollens.  
 Gents' Furnishings.  
 Dress Goods, Prints, &c.  
 Smallwares, Carpets.  
 Canadian Tweeds.  
 Cottons, Whites, Gray.  
 Denims Ticks, &c.

**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 Mitts

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 478.  
 ST. PAUL ST., MONTREAL.

Leading Wholesale Houses of Toronto.

**JOHN MACDONALD & CO.,**  
**TORONTO,**  
 WHOLESALE  
 Importers Dry Goods

CARPETS, WOOLLENS,  
 Gents' Furnishings, Haberdashery  
**AND FANCY GOODS.**  
 Are showing in Gents' Furnishings, Haberdashery and Fancy Goods Departments  
*Novelties for the Christmas Trade.*

Inspection invited. Orders solicited.  
 Prompt despatch given.

**JOHN MACDONALD & CO.,**  
 Wellington and Front Sts. East,  
**TORONTO**  
 And Manchester, - - - England.

Leading Wholesale Trade of Montreal.

**M. Fisher, Sons & Co.**

**WOOLLEN**

**MANUFACTURERS**

and **IMPORTERS.**

**27 & 29 Victoria Sq.,**

**MONTREAL**

**734 Broadway, - - - New York.**

**George St., Huddersfield, Eng.**

Leading Wholesale Houses of Montreal.

**X'MAS GOODS.**

Dolls, Toys, Games, Sleighs, Toboggans,  
 Rocking Horses, &c., &c.

**FANCY GOODS.**

Albums, Desks, Work Boxes, Plush Cases,  
 Cups and Saucers, Vases, Fancy  
 Clocks, Bronzes, Music Boxes,  
 Ornaments, Pocket Books,  
 &c., &c., &c.

Stocks complete in every Department. Samples on view in both

**MONTREAL and TORONTO.**

**H. A. NELSON & SONS**

59 to 63 St. Peter St., Montreal, P.Q.  
 56 & 58 Front St. W., Toronto, Ont.

The trade supplied with Catalogues on application.

Extra Value in Baby Sleighs.

**S. GREENSHIELDS,**  
**SON & CO.**

Wholesale

**DRY GOODS**

MERCHANTS

17, 19 and 21

VICTORIA SQUARE,

AND

730, 732, 734 & 736

CRAIG STREET,

**MONTREAL.**

SAMPLE ROOMS:  
 28 & 40 Rossin House Toronto.

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 this City, and at its Branches, on and after SATURDAY, 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. BUOHANAN,  
General Manager.

Montreal, 19th October, 1888.

**The Bank of Toronto.**

DIVIDEND No. 65.

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

Saturday, the 1st 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 Bank.

(Signed) D. COULSON, Cashier.

The Bank of Toronto.  
Toronto, October 24th, 1888.

**VILLE MARIE BANK.**

NOTICE is hereby given that a dividend of THREE AND ONE-HALF PER CENT. for the current half year, being at the rate of 7 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

Saturday, the 1st December next.

The Transfer Books will be closed from the 21st to the 30th November, inclusive.  
By order of the Board,

U. GARAND, Cashier.

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

INCORPORATED BY ROYAL CHARTER.  
Paid-up Capital, - £1,000,000 Stg.

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

COURT OF DIRECTORS:

J. H. Brodie, H. J. B. Kendall.  
John James Oater, J. J. Kingsford.  
Henry R. Farrer, Frederic Lubbock.  
Richard H. Glyn, George D. Whatman.  
Edward Arthur Hoare, J. Murray Robertson.  
Secretary, A. G. Wallis.

Head Office in Canada, - St. James Street, Montreal  
R. R. GRINDLEY, General Manager.

Branches and Agencies in Canada:

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

Agents in the United States:

NEW YORK—D. A. McTavish and H. Stikeman, Agents.  
SAN FRANCISCO—W. Lawson and J. C. Welsh, Agents.

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, Krauss & Co. Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

**THE MOLSONS BANK.**

Incorporated by Act of Parliament, 1855.  
Capital all Paid-up ..... \$2,000,000  
Reserve ..... 1,000,000

HEAD OFFICE, MONTREAL. DIRECTORS.

THOS. WORKMAN, Esq., President.  
J. H. R. MOLSON, Esq., Vice-President.  
R. W. Shepherd, Esq., Sir D. L. Macpherson, G.C.M.G.  
S. H. Ewing, Esq., Alex. W. Morris, Esq.  
W. M. Ramsay, Esq.  
F. WOLFERSTAN THOMAS, Gen. Manager.  
A. D. DURNFORD, Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P. Q. St. Hyacinthe.  
Brockville, Ont. Morrisburg, Ont. St. Thomas, Ont.  
Clinton, Ont. Norwich, Ont. Toronto, Ont.  
Exeter, Ont. Owen Sound, Ont. Trenton, Ont.  
Hamilton, Ont. Ridgeway, Ont. Waterloo, Ont.  
London, Ont. Smiths Falls, Ont. West Toronto Jc.  
Meaford, Ont. Sorel, P. Q. Woodstock, Ont.

AGENTS IN CANADA.

Quebec—La Banque du Peuple and Eastern Townships Bank.  
Ontario—Dominion Bank and branches, Imperial Bank and branches.  
New Brunswick—Bank of New Brunswick.  
Nova Scotia—Halifax Banking Company.  
Prince Edward Island—Bank of Nova Scotia, Charlottetown and Summerside.  
British Columbia and San Francisco—Bank of British Columbia.  
Newfoundland—Commercial Bank of Newfoundland, St. John's.

AGENTS IN EUROPE.

London—Alliance Bank (limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co.  
Liverpool—The Bank of Liverpool.  
Paris, France—Credit Lyonnais.  
Antwerp, Belgium—La Banque d'Anvers

AGENTS IN UNITED STATES.

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

**The 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 7 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 SATURDAY, the 1st DECEMBER NEXT.

The TRANSFER BOOKS will be closed from the 16th to the 30th November inclusive.

By order of the Board.

G. HAGUE,  
General Manager.

Montreal, 23rd October, 1888.

**LA BANQUE DU PEUPLE.**

ESTABLISHED IN 1836.

Capital Paid-Up. \$1,200,000  
Reserve. 300,000

HEAD OFFICE, MONTREAL.

Board of Directors:

JACQUES GRIGNIER, Esq., President  
GEORGE BRUSH, Esq., Vice President  
P. M. GALARNEAU, Esq. WM. FRANCIS, Esq.  
CHS. LACAILLE, Esq. ALPH. LCLAIRE  
A. PRÉVOST, Esq.  
J. S. BOUSQUET, Cashier.

Branches:

Quebec, Basse-Ville, E. C. Barrow, Manager.  
St. Roch, P. B. DuMoulin,  
Three Rivers, Que., P. E. Panetton, Manager.  
St. Jean, Que., Ph. Baudouin, Manager.  
St. Rémi, C. Bédard,  
St. Jérôme, Que., J. A. Théberge, Manager.

Agents in Canada:

Ontario—Molsons Bank and Branches.  
New Brunswick—Bank of Montreal.  
Nova Scotia—Bank of Nova Scotia.  
Prince Edward Island—Merchants Bank of Halifax.

Agents in United States:

New York—National Bank of the Republic.  
Boston—The Maverick National Bank.

Foreign Agents:

England—The Alliance Bank, Limited, London.  
France—Le Crédit Lyonnais, Paris.  
Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

The Chartered Banks.

**CANADIAN BANK of COMMERCE**

**DIVIDEND No. 43.**

Notice is hereby given that a Dividend of Three and One-Half 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

Saturday, 1st Day of December next.

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

B. E. WALKER,  
General Manager.

Toronto, October 23rd, 1888.

**THE DOMINION BANK.**

Capital, \$1,500,000. Reserve Fund, \$1,150,000

**DIRECTORS:**

JAS. AUSTIN, President.  
Hon. FRANK SMITH, Vice-President.  
Wm. Ince, Edward Leadley, E. B. Oster,  
James Scott, Wilmot D. Matthews.

**Head Office, Toronto.**

Agencies:—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esplanade; Dundas St., cor. Queen; Spadina Ave., No. 366; Sherbourne St., cor. Queen; Market Br., cor. King and George Sts.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. H. BETHUNE, Cashier.

**La Banque Jacques Cartier.**

Notice is hereby given that a Dividend of Three and a Half (3 1/2) Per Cent. on the paid-up Capital of this Institution has been declared for the current half-year, and will be payable at the office of the Bank at Montreal, on and after

Saturday, the 1st December next.

Transfer Books will be closed from 19th to 30th November inclusive.

C. DE MARIIGNY,  
Managing Director.

Montreal, 24th October, 1888.

**BANK OF OTTAWA,**

**OTTAWA.**

Capital (all paid-up) \$1,000,000  
Res. 310,000

JAMES McLAREN, Esq., President.  
CHARLES MAGEE, Esq., Vice-President.

**DIRECTORS:**

C. T. Bate, Esq., R. Blackburn, Esq., Hon. George Bryson, Hon. R. L. Church, Alex. Fraser, Esq., Geo. Hay, Esq., John Mather, Esq., GEO. BURN, Cashier.

Branches:—Amprior, Pembroke, Winnipeg, Man., Carlton Place, Ont., Kewatin, Ont. Agents in Canada, New York and Chicago. Bank of Montreal. Agents in London, Eng., Alliance Bank.

The Chartered Banks.

**BANK OF HAMILTON**

**DIVIDEND No. 32.**

NOTICE is hereby given that a dividend of FOUR per cent. for the current half year upon the paid-up capital stock of this institution has this day been declared, and that the same will be payable at the bank and its agencies on and after

Saturday, the 1st day of December next.

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

By order of the Board,  
J. TURNBULL, Cashier.  
Hamilton, Oct. 24, 1888.

**THE ONTARIO BANK.**

**DIVIDEND No. 62.**

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) has been declared upon the Capital Stock of this Institution and that the same will be payable at the Bank and its Branches, on and after

Saturday, the 1st day of December next.

The Transfer Books will be closed from the 15th to the 30th November, both days inclusive.

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

Toronto, 23rd October, 1888.

**THE COMMERCIAL BANK OF MANITOBA.**

Authorized Capital, \$1,000,000

**DIRECTORS.**

DUNCAN MACARTHUR, President.  
Hon. John Sutherland, Alexander Logan,  
Hon. C. E. Hamilton, W. L. Boyle.

Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold.

**MERCHANTS BANK OF HALIFAX.**

Capital Paid-Up, \$1,000,000  
Reserve Fund, \$160,000

**BOARD OF DIRECTORS:**

THOS. E. KENNY, M.P., President.  
Hon. JAS. BUTLER, M.L.C., Vice-President.  
Thomas A. Ritchie, Allison Smith,  
M. Dwyer, Thomas Ritchie.

Head Office, Halifax, N.S., D. H. Duncan, Cashier.  
Branch, Montreal, E. L. Pease, Manager.

**AGENCIES:**

Antigonish, N.S. Maitland (Hants Co.),  
Bathurst, N.B. N.S.  
Bridgewater, N.S. Moncton, N.B.  
Charlottetown, P. E. I. Newcastle, N.B.  
Dorchester, N.B. Pictou, N.S.  
Fredericton, N.B. Port Hawkesbury, C.B.  
Guysboro, N.S. Sackville, N.B.  
Kingston (Kent Co.), N.S. Summerside, P. E. I.  
N.B. Sydney, C.B.  
Londonderry, N.S. Truro, N.S.  
Lunenburg, N.S. Weymouth, N.S.  
Woodstock, N.B.

IN BERMUDE—Hamilton.  
IN ISLAND OF MIQUELON—St. Pierre.

**CORRESPONDENTS:**

Dominion of Canada, Merchants Bank of Canada.  
New York, Chase National Bank.  
Boston, the National Hide & Leather Bank.  
Newfoundland, Union Bank of Newfoundland.  
London, England, Bank of Scotland and Imperial Bank (limited).  
Paris, France, Claude Lafontaine, Martinet & Co.  
Collections made at lowest rates and promptly remitted for.  
Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

**Standard Bank of Canada**

**DIVIDEND No. 26.**

Notice is hereby given that a Dividend of Three and One-Half 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 Agencies on and after

The First Day of December next.

The Transfer Books will be closed from the 15th to the 30th of November, both days inclusive.

By order of the Board,  
J. L. BRODIE, Cashier.  
Toronto, 23rd Oct., 1888.

**IMPERIAL BANK**

**OF CANADA.**

**DIVIDEND No. 27.**

Notice is hereby given that a dividend of Eight per cent. per annum 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

SATURDAY, the 1st day of December Next.

The Transfer Books will be closed from the 17th to the 30th November next, both days inclusive.

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

Toronto, 25th October, 1888.

**Eastern Townships Bank.**

Authorized Capital, \$1,500,000  
Capital Paid-Up, 1,463,680  
Reserve Fund, 425,000

**BOARD OF DIRECTORS:**

R. W. HENKNER, President.  
Hon. G. G. STUBBS, Vice-President.  
Hon. M. H. COCHRANE, John Thornto  
Hon. J. H. POPE, G. N. Galer,  
Thomas Hart, Israel Wood, D. A. Mansur

**HEAD OFFICE, SHEERBROOKE, QUE.**

Wm. FARWELL, General Manager

Branches:—Waterloo, Richmond, Coaticook, Stanstead, Cowansville, Granby, Bedford, Huntingdon.

Agents in Montreal—Bank of Montreal.  
London, England—National Bank of Scotland.  
Boston—National Exchange Bank.  
New York—National Park Bank.

Collections made at all accessible points and promptly remitted for.

**THE WESTERN BANK OF CANADA.**

**HEAD OFFICE, OSHAWA, ONT.**

Capital Authorized, \$1,000,000  
Capital Subscribed, 500,000  
Capital Paid-up, 330,000

**BOARD OF DIRECTORS:**

JOHN COWAN, Esq., President.  
KEUBEN S. HAMLIN, Esq., Vice-President.  
W. F. Cowan, Esq., W. F. Allan, Esq.  
Robert McIntosh, M.D., J. A. Gibson, Esq.  
Thomas Patterson, Esq., Cashier.  
T. H. McMILLAN, Cashier.

Branches:—Midland, Tilsonburg, New Hamburg, Whitby, Millbrook and Paisley.  
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.  
Correspondents at New York and in Canada—The Merchants Bank of Canada. London, England—The Royal Bank of Scotland.

The Chartered Banks.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

Capital Paid-up, \$1,200,000

DIRECTORS:

Hon. ISIDORE THIBAUDEAU, President.  
 T. LeDroit, Esq. E. W. Méthot, Esq.  
 Ant. Painchand, Esq. L. Bilodeau, Esq.  
 Frs. Kirouac, Vice-Pres. Aug. Gaboury, Esq.  
 P. LAFRANCE, Cashier.

BRANCHES:

Montreal—Alf. Brunet, Manager. Ottawa—C. H. Carrière, Manager. Sherbrooke—P. J. Bazin, Manager.

AGENTS:

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

UNION BANK OF CANADA.

DIVIDEND No. 44.

Notice is hereby given that a Dividend of Three per cent. upon the capital stock of the 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 WEDNESDAY, the SECOND day of JANUARY next.

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

By order of the Board. E. E. WEBB, Cashier.  
 Quebec, November 24th, 1888.

ST. STEPHEN'S BANK.

Incorporated 1836.

ST. STEPHEN, N.B.

Capital, \$200,000  
 Reserve, 25,000

F. H. TODD, President.  
 J. F. GRANT, Cashier.

AGENTS:

London—Messrs. Glynn, Mills, Currie & Co. New York—Bank of New York, N.B.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.  
 Drafts issued on any Branch of the Bank of Montreal.

THE QUEBEC BANK.

Notice is hereby given that a Dividend of Three and a Half per cent. upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city, and at its Branches on and after

Saturday, 1st 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, JAMES STEVENSON, Cashier.  
 Quebec, 30th October, 1888.

COMMERCIAL BANK

OF NEWFOUNDLAND.

ST. JOHNS, N.F.L.D. Incorporated 1857. Established 1857. Incorporated 1858.

Capital, \$506,000  
 Reserve, 125,000

HENRY COOK, Manager.  
 H. D. CARTER, Chief Accountant.  
 Collections made on favorable terms.

Agents.—The London and Westminster Bank, London. New York—The National Bank of the Republic. Boston—The Atlas National Bank. Montreal—The Merchants Bank of Canada. Halifax—The Union Bank of Halifax. Quebec—The Merchants Bank of Canada.

The Chartered Banks.

Banque d'Hochelega.

DIVIDEND No. 25.

Notice is hereby given that a dividend of Three per cent has been declared for the current half year on the paid-up capital of this institution, and that it will be payable at its head office in Montreal and at its branches on and after 2nd January next.

The Transfer Book will be closed from the 16th to the 31st of December, both days inclusive.

By order of the Board. M. J. A. PRENDERGAST, Cashier.  
 Montreal, 27th Nov., 1888.

ST. JOHNS BANK.

L. MOLLEUR, President, St. Johns. W. BROUSSEAU, Merchant, St. Johns, Vice-President. Jas. O'Call, Coal Merchant, St. Johns; Frs. Gosselin, Merchant, St. Alexandre. A. A. L. Brien, Notary, St. Alexandre.

PH. BAUDOIN, Manager.

HEAD OFFICE, ST. JOHNS.  
 Branch—Napierville, J. Molleur, Agent.

Capital Subscribed, \$540,000  
 Authorized, 1,000,000  
 Capital Paid In, 226,220  
 Agents—Montreal, La Banque du Peuple; New York, Bank of Montreal; Boston, Maverick Nat. Bank.

Loan Societies.

THE Hamilton Provident and Loan SOCIETY.

President, GEORGE H. GILLESPIE.  
 Vice-President, A. T. WOOD.

Capital Subscribed, \$1,500,000.00  
 Paid-Up, 1,100,000.00  
 Reserve and Surplus Profits, 223,665.75  
 Total Assets, 3,516,861.51

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

Banking House, cor. of King and Hughson Sts., HAMILTON, ONT.

Dominion Savings & Investment Soc.

LONDON, ONTARIO.

Incorporated 1872.

Capital, \$1,000,000.00  
 Subscribed, 1,000,000.00  
 Paid-up, 868,840.22  
 Reserve Fund, 149,000.00  
 Contingent Fund, 953.12

Loans made on Farm and City Property on the most favorable terms. Municipal and School Section Debentures purchased.

Money received on deposit and interest allowed thereon.

F. B. LEYS, Manager.

JAMES S. NOAD,

FINANCIAL AGENT,

Promotor of and Dealer in

MINES AND MINING PROPERTIES  
 And Real Estate Agent.

JAMES S. NOAD, Montreal.

THE BELL TELEPHONE CO. OF CANADA.

Incorporated by Act of Parliament, 1880.

President, ANDREW ROBERTSON  
 Vice-President and Man. Director, C. F. SISE  
 Secretary-Treasurer, C. P. SCLATER

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(Continued on next page.)

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

1888—Winter Arrangements—1889

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Buenos Ayres.....	4,005	" J. Scott.
Canadian.....	2,900	John Kerr.
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Caspian.....	2,728	" Alex. McDougall.
Circassian.....	3,724	Lt. R. Barrett, R.N.R.
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Grecian.....	3,613	" C. E. LeGallais.
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Lucerne.....	2,925	" Nunn.
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Parisian.....	5,859	Lt. W. H. Smith, R.N.R.
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Polynesian.....	3,993	" H. Whyte.
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Sardinian.....	4,376	" Joseph Ritchie.
Sarmatian.....	3,647	" Wm. Richardson.
Scandinavian.....	3,068	" John Park.
Siberian.....	3,904	" R. P. Modre.
Waldensian.....	2,256	" Whyte.

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Liverpool Mail Line.

Sailing from Liverpool on THURSDAYS, and from Portland on THURSDAYS and from Halifax on SATURDAYS, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched.

FROM HALIFAX.

Polynesian.....	Saturday, Dec. 1
Sarmatian.....	Saturday, Dec. 15
Parisian.....	Saturday, Dec. 29
Sardinian.....	Saturday, Jan. 12

At TWO o'clock P.M., or on the arrival of the Intercolonial Railway train from the West.

FROM PORTLAND TO LIVERPOOL VIA HALIFAX.

Polynesian.....	Thursday, Nov. 29
Sarmatian.....	Thursday, Dec. 13
Parisian.....	Thursday, Dec. 27
Sardinian.....	Thursday, Jan. 10

At ONE o'clock P.M., or on the arrival of the Grand Trunk Railway train from the West.

Rates of Passage from Montreal via Halifax.

Cabin.....	\$58.75, \$73.75 and \$83.75
(According to Accommodation.)	
Intermediate.....	\$35.50
Steerage.....	\$25.50

Rates of Passage from Montreal via Portland.

Cabin.....	\$57.50, \$72.50 and \$82.50
According to accommodation.	
Intermediate.....	\$35.50
Steerage.....	\$25.50

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Montreal.....	3,234	Toronto.....	3,234
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Texas.....	2,700	Sarnia.....	3,850
Quebec.....	2,700	Oregon.....	3,850
Mississippi.....	2,680	Vancouver.....	3,700

Liverpool Service.

SAILING DATES.

	From Portland.	From Halifax.
*Vancouver.....	Thurs., 6th Dec.	Sat., Dec. 8
*Sarnia.....	Thurs., 20th Dec.	Sat., Dec. 22
*Oregon.....	Thurs., 3rd Jan.	Sat., Jan. 5
*Vancouver.....	Thurs., 17th Jan.	Sat., Jan. 19

Rates of Passage from Portland or Halifax to Liverpool.

\$50, \$65 and \$75; return, \$100, \$125 and \$150, according to position of stateroom, with equal saloon privileges. Second Cabin, \$30. Steerage, \$20.

Prepaid steerage tickets issued at the lowest rates.

\* These Steamers have Saloons, State-rooms, Music-rooms, Smoking-room and Bath-room amidships, where but little motion is felt, and are handsomely furnished, and they carry neither cattle nor sheep.

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Railways.



Intercolonial Railway.

WINTER ARRANGEMENT. Commencing 26th NOV., 1888.

Through Express Passenger Trains run daily (Sunday excepted) as follows:

Leave Levis.....	8.00
Arrive Riviere du Loup.....	12.05
Trois Pistoles.....	13.10
Rimouski.....	15.00
Little Metis.....	16.10
Campbellton.....	19.50
Dalhousie Junction.....	20.32
Bathurst.....	22.33
Newcastle.....	24.15
Saint John.....	3.40
Halifax.....	7.00

The night trains from Montreal of the Grand Trunk and Canadian Pacific Railways connect at Levis with these trains.

The trains to Halifax and Saint John run through to their destination on Sundays.

The sleeping car, leaving Montreal on Monday, Wednesday and Friday, runs through to Halifax, and the one leaving on Tuesday, Thursday and Saturday, to Saint John.

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

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c.

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D. POTTINGER,

Chief Superintendent

Railway Office, Moncton, N. B., November 20th, 1888.

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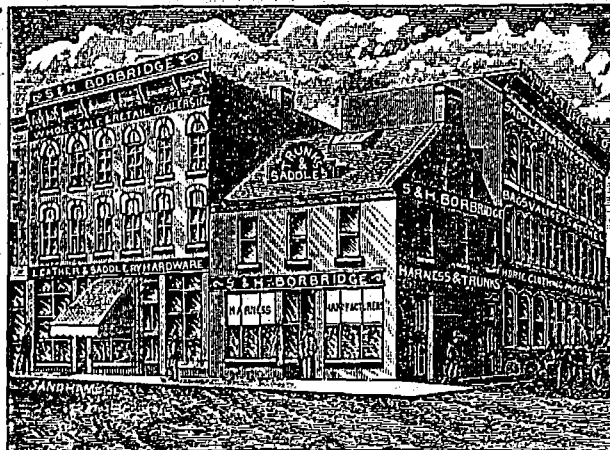
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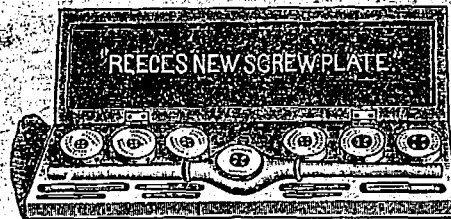
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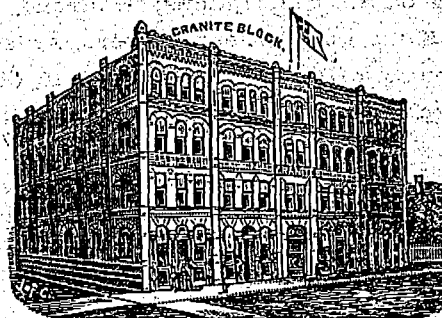
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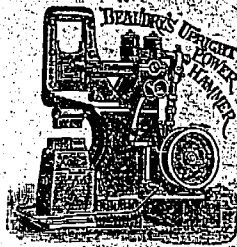
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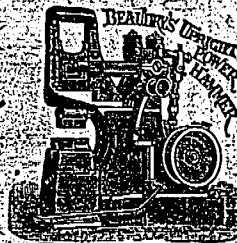
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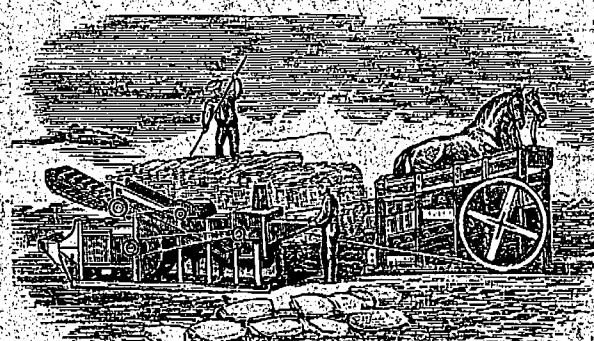
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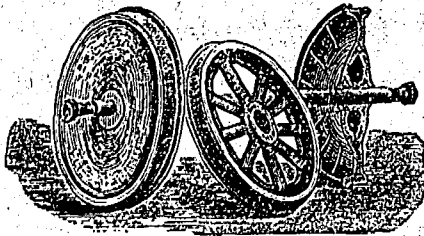


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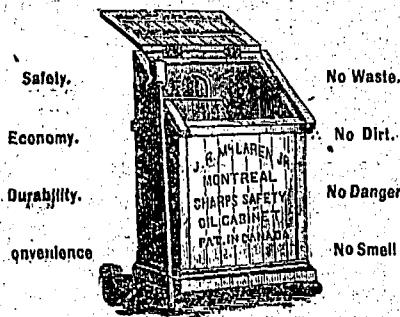


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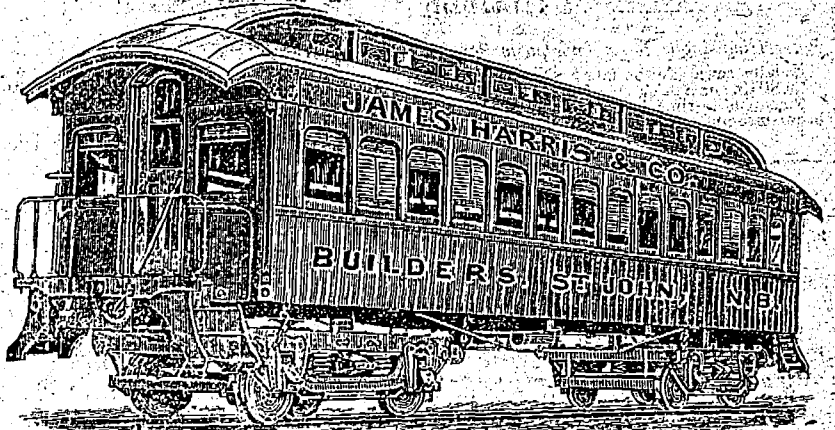
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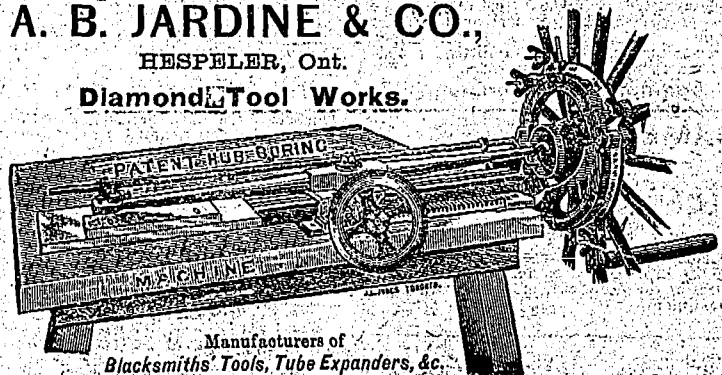
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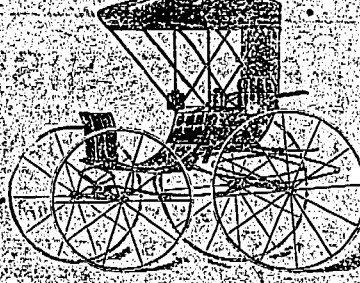
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**HALIFAX, N.S.**  
Commission Merchants, Agents and Importers,  
Dealers in Butter and Cheese, Produce,  
Green, Dry, Pickled and  
**FRESH FISH**  
CANNED GOODS, &c.

**TRURO SOAP WORKS**  
**N. T. MOORE, Proprietor.**  
Manufacturer of the celebrated brands, "Diamond," "Lotus," "Globe," Bar, Household, Fulling and scouring soaps. Awarded First Prize Provincial Exhibition Sept. 1898.  
Send for samples and price list.

**R. J. TURNER,**  
**TRURO, N.S.**  
**COMMISSION MERCHANT,**  
Dealer in Flour, Feed, Groceries and Tobacco wholesale and retail.  
Goods bought and sold on commission.  
Ample room for storage.

**A. R. FULTON**      **J. G. MILLS**  
**FULTON & MILLS,**  
**Commission Merchants**  
AND MANUFACTURERS' AGENTS,  
**TRURO, N.S.**  
Manufacturers and Sole Proprietors of the "Manhattan Feed."

**ACADIA ORGAN CO.**  
MANUFACTURERS OF  
**CHURCH AND PARLOR**  
**ORGANS**  
And School Desks of the finest makes and styles in Canada.  
Correspondence solicited.  
Estimates and prices on application.  
**BRIDGETOWN, N.S.**

Leading Manufacturers, &c.

**D. MORRICE, SONS**  
& CO.,  
Manufacturers' Agents, &c.  
MONTREAL & TORONTO.

**HOCHELAGA COTTONS.**

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

**ST. CROIX COTTON MILL.**

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

**ST. ANNE SPINNING CO.** (Hochelaga.)

Heavy Brown Cottons and Sheetings.  
TWEEDS, KNITTED GOODS,  
FLANNELS, WOOLLEN YARNS,  
BLANKETS, &c.

The Wholesale Trade only Supplied.

**THE MONCTON  
COTTON MANUF'G CO.**  
MONCTON, N. B.

Manufacturers of  
**BROWN COTTONS & SHEETINGS,**  
Cotton Yarns, &c.

Leading Manufacturers, &c.

**CANTLIE, EWAN & CO.**  
GENERAL MERCHANTS  
And Manufacturers' Agents.

BLEACHED SHIRTINGS,  
GREY SHEETING, TICKINGS,  
WHITE, GREY & COLD-BLANKETS,  
FINE AND MEDIUM TWEEDS,  
KNITTED GOODS,  
PLAIN & FANCY FLANNEL,  
LOW TWEEDS, ETOFFES, &c.

Wholesale Only Supplied.

13 & 15 St. Helen St. | 20, Wellington St. W.  
MONTREAL. | TORONTO.

**Steel Pens.**

GILLOTT'S, MITCHELL'S,  
ESTERBROOK'S, PERRY'S,  
MASON'S, HEATH'S,  
MACNIVEN & CAMERON'S,  
M. P. & B's, RUSSIA MOHETA,  
COLLINS', WALKERS,  
BLANZY, POURE & CIE., HART'S,  
JACOBS', SPENCERIAN,  
&c., &c., &c.

MORTON, PHILLIPS & BULMER,  
Stationers, Blank Book Makers and Printers,  
1755 & 1757 Notre Dame St., Montreal.

Leading Manufacturers, &c.

We beg to inform the Trade that we  
have now in stock a full  
line of colors in

**KNITTING SILK**

IN BOTH REELED AND SPUN SILKS.

To be had of all the Wholesale Houses in Canada.

**BELDING, PAUL & CO.**  
MONTREAL.

**HAMILTON COTTON CO'Y**  
HAMILTON, ONT.

Manufacturers of

COTTONADES, DENIMS,  
WARPS and YARNS, TWINES,  
LAMP WICKS, WEBBINGS, &c.

AGENTS.

**F. McELDERRY & Co.**  
MONTREAL and TORONTO.

**Wm. Mason & Sons,**

Manufacturer of

**DIMENSION TIMBER**

Shingles and Laths.

Large Stock of Pine, Cedar and Ash always  
on hand.

P. O. Box 264.

Telephone Connection

**OTTAWA.**

**HEATING.**

HOT WATER HEATING IN ALL ITS BRANCHES.

Having the most improved Machinery we are prepared to furnish first-class work at low prices.  
Send for Circulars of our Improved Boilers and Radiators.

Our Hot Air Furnaces have given the best satisfaction of  
any Furnace ever introduced.

Estimates given for heating any kind of building by most ECONOMICAL and PERFECT  
SYSTEMS. In every case SATISFACTION is GUARANTEED.

**WM. CLENDINNENG & SON,**  
MONTREAL.

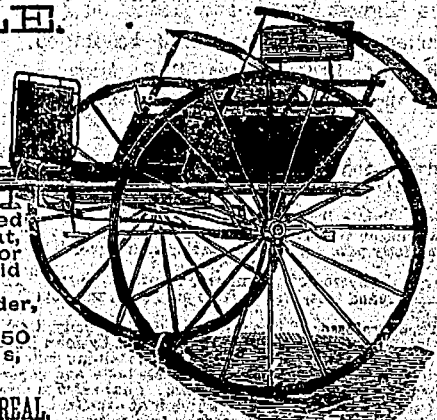
**WHOLESALE.**

\$80.00 Cart: 25% off, \$60.00

This Cart is war-  
ranted good  
material

and finish,  
full size for two;  
carries 400 lbs. or more; steel  
axle and tires; A 1 wheels; delivered  
freight-paid, by rail or steamboat,  
within 100 miles of Montreal or  
Quebec, for \$60.00, net cash, paid  
when cart is delivered you.  
Cut this out, and mail with order,  
or bring with you.  
Road Carts, same terms, \$28.50  
Express and Farm Waggon,  
Buggies, Phaetons, &c., &c.

R. J. LAVINIER, 92 McGill Street, MONTREAL.



**WM. LANE**

STEEL



Letter Cutter

AND DIE SINKER

AND

ENGRAVER.

Steel, Brass and Rubber Stamps, Burning Brands,  
Seals, Hatlip Dies, Bookbinders' Hard and Press  
Stamps, Rolls, &c., Lumbermen's Logging Stamps,  
Jeweller's Punches, Boot and Shoe Manufacturers'  
Stamps, Stencils, Steel Alphabets and Numerals.

The best in the Dominion.

663 CRAIG STREET, Corner BLEURY  
MONTREAL.

**F. X. LETOURNEAU & CO.,**  
WHOLESALE.

Hardware :-: Merchants

177 St. Paul Street,

QUEBEC.

Always keep in stock for immediate delivery  
Bar and Sheet Iron, Oils, Varnish, Putty,  
Paints, Glass, &c., &c.,

At prices which defy competition  
Correspondence solicited.



Send for samples of our Ladies', Gentlemen's,  
Girls' and Boys' Cut Soles.

We Sell at Lowest Prices for Cash.

319 St. James Street, MONTREAL.

Leading Wholesale Trade of Montreal

Leading Wholesale Trade of Montreal

Leading Wholesale Trade of Montreal

**John Clark, Jr., & Co's**  
M. E. Q.  
**Spool Cotton.**

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



For the convenience of our customers in the West we now keep a full line of Black, White, and Colors at 3 Wellington Street E., Toronto.

Orders will receive prompt attention.  
**Walter Wilson & Co.** Agents for the Dominion.  
& 3 St. Helen Street, MONTREAL.  
WELLINGTON STREET EAST, TORONTO.

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

Received <b>Gold Medal</b>		Received <b>Gold Medal</b>
THE <b>Grand Prix</b>	THE <b>Grand Prix</b>	
Paris Exhibition, 1878.	Paris Exhibition, 1878.	

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

**WALTER WILSON & CO.,**  
SOLE AGENTS FOR THE DOMINION.  
1 & 3 St. Helen Street, MONTREAL.

**LONSDALE, REID & CO.,**  
—IMPORTERS OF—  
**Fancy and Staple Dry Goods.**  
SMALL WARES, &c.  
**18 ST. HELEN STREET, MONTREAL**

**THE BEST PICTURE FRAMING!**  
**THE CHEAPEST PICTURE FRAMING!**

Of the Newest Designs, by  
**A. J. PELL, 80 & 82 Victoria Sq., Montreal**

*Commercial Summary.*

The Yarmouth Steamship company has voted to increase its capital stock from \$190,000 to \$250,000.

A ten foot bed of rich copper ore, 1,000 feet in length, has been struck at Coxheath copper mine, Cape Breton.

NAVIGATION has closed on the St. John River for the season, which is about a week earlier than last year.

TWELVE to fifteen million feet of lumber will be held over at Parrsboro, N. S., owing to the scarcity of shipping.

In Windsor, Ont., during the past twelve months buildings have been erected or are in the course of erection to the value of \$286,575.

It is believed the Dominion Government will enact legislation at the coming session of Parliament restricting Chinese immigration.

A new fire assurance company, to be called the "Keystone," is now being started at St. John, N. B., and Halifax. Its capital stock is

**BELLEAU & BAMFORD,**

AGENTS

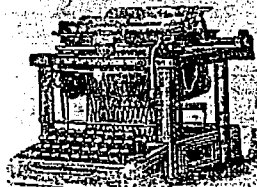
**LANCASHIRE INSURANCE COMPANY**  
OF MANCHESTER, ENGLAND.

Subscribed Capital, £2,729,860 Stg.

CHIEF AGENTS S. C. DUNCAN-CLARK & CO. TORONTO, ONT.  
Every description of property insured at Lowest Rates. All losses promptly settled in cash.  
MONTREAL OFFICE:—43 & 45 ST. JOHN ST., Telephone Call 1882.  
QUEBEC OFFICE:—UNION BANK BUILDING. — JAS. F. BELLEAU, Agent.

**REMINGTON**

Specimens of Several Hundred Testimonials.



**Type-Writer,**  
**J. O'FLAHERTY,**  
248 St. James St., Montreal.

We have one of Remington's Type-Writers in our office, which has been in constant use for nearly three years. We consider it, like the telephone, an office necessity, and wonder greatly how we ever conducted our business without them. The amount of labor, time, brain worry, and money which they save annually pay many times over, in our estimation, the cost of the instrument. We heartily endorse the Remington Type-Writer.

DAVIS & LAWRENCE CO., Montreal.

We have much pleasure in giving our testimonial to the good qualities of the Remington Type-Writer that you supplied us with about eighteen months ago. It has been in constant use ever since, and gives us every satisfaction. It saves us a deal of time, and we should be very sorry to go back to the old style of letter-writing.

JAMES HUTTON & CO., Montreal.

**JOHN LABATT'S**

*India Pale Ale AND XXX Brown Stout*

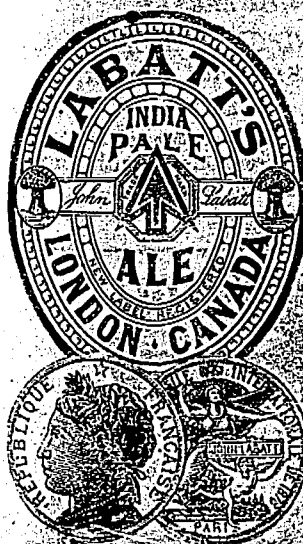
Received the Highest Awards and Medals for Purity and Excellence at the Centennial Exhibition, Philadelphia, 1876; Canada, 1876; Australia, 1877; and Paris, France, 1878.

**TESTIMONIALS—SELECTED**

Prof. H. H. Croft, Public Analyst, Toronto, says: "I find it to be perfectly sound, containing no impurities or adulterations, and can strongly recommend it as perfectly pure and a very superior malt liquor."

John B. Edwards, Professor of Chemistry, Montreal, says: "I find them to be remarkably sound ales, brewed from pure malt and hops."

Rev. P. J. Ed. Page, Professor of Chemistry, Laval University, Quebec, says: "I have analysed the India Pale Ale manufactured by John Labatt, London, Ontario, and have found it a light ale, containing but little alcohol, of a delicious flavor, and of a very agreeable taste, and superior quality, and compares with the best imported ales. I have also analysed the Porter XXX Stout, of the same Brewery, which is of excellent quality, its flavor is very agreeable; it is a tonic, more energetic than the above ale, for it is a little richer in alcohol, and can be compared advantageously with any imported article."



Leading Wholesale Trade of Montreal

**STEWART MUNN**

&amp; COY,

General \* Commission \* Merchants.

**Fish Oils, &c.**Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.  
Nfld. Cod Oil. Gaspé & Halifax Cod Oil.

Receivers and Shippers of

Flour, Provisions &amp; General Produce

22 ST. JOHN ST.,

MONTREAL.

**Portland Cements.**Roman Cement, Fire Bricks, Fire  
Clay, Scotch Sewer Pipes, Tiles,  
Enamelled Fire Clay Sinks,  
Enamelled, Majolica,  
Artistic Flooring  
and Wall Tiles.

A large stock and low prices.

**W. McNALLY & CO.,**

40 to 52 McGill St., MONTREAL.

Established 1874.

**D. Hatton & Co.,**Receivers of **FISH** of All Kinds.**CRANBERRIES, CANNED GOODS, &c.**

Sole Wholesale Agents for

D. WYER &amp; CO'S Haddies,

J. L. JOYCE'S, Ciscos,

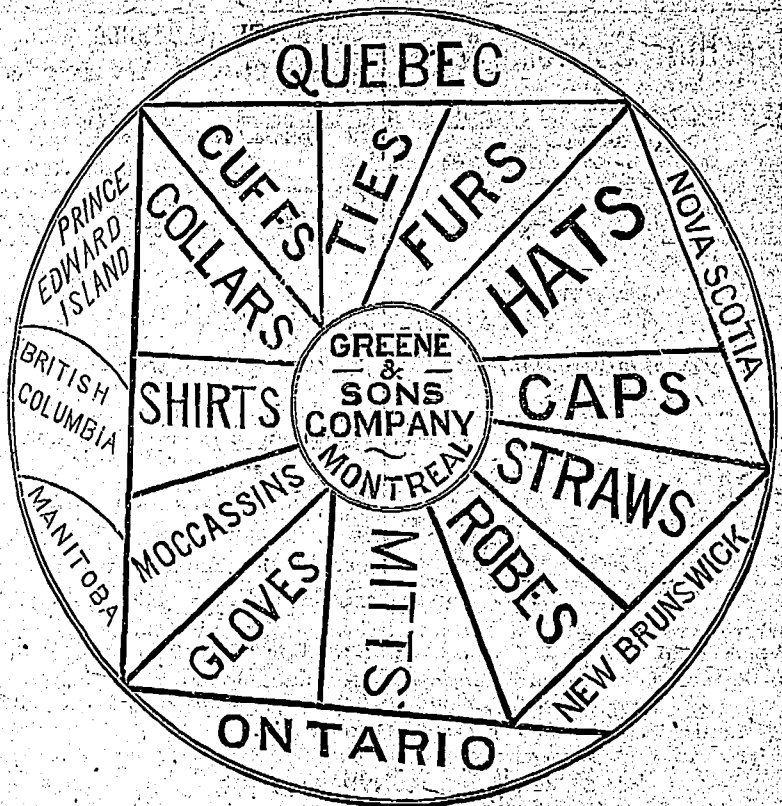
PARKER, BAKINS &amp; CO'S Boneless Codfish.

Malpeque Shell Oysters on consignment.

18 Bonsecours Street, - - MONTREAL

**COMMERCIAL PAPER**negotiated, money to loan on first-class mort-  
gages and other securities.**ALBERT TAYLOR,**General, Financial, Real Estate and Com-  
missioner,1727 Notre Dame Street, 8 doors west of St.  
Francis Xavier Street, Montreal.\$500,000, of which one-fourth is to be paid in  
before it can begin business.The Westminister, B. C., Southern Railway  
has been let out to contractors to the bound-  
ary line and 240 men are at work. The road  
will connect with Seattle, W. T.The *Free Press* states that no trace can be  
found of George Witsma, the merchant, who  
left Essex Centre a few weeks ago, and Sherif-  
fler will sell his stock to satisfy creditors.EXTENSIVE shipments of starch are being  
made from Summerside, P. E. I. to Point du  
Chene, N. B. One day last week the steamer  
carried 30 tons of potato starch, valued at  
about \$2,000.The Spring Hill Coal Mines are still work-  
ing only one slope, the water in the pits not

SAMPLES NOW READY FOR SPRI C TRADE 1889.

having been pumped out. Extra machinery  
is on the way from the upper provinces to  
clear the water from the pits.Quite a number of importers in western  
Nova Scotia have been detected in defrauding  
the Dominion Revenue by smuggling, and a  
customs detective named Bonness has been  
making it hot for the smugglers.The Trust and Loan company's report  
shows the net profits of the half-year to be  
£9,345 and announces a credit balance of  
£14,408. A dividend of 6 per cent. is pro-  
posed, leaving £4,658 to go forward.APPLICATION will be made to Parliament to  
incorporate the Ottawa Terminal Railway and  
Bridge Company, for the purpose of building  
a union depot on the west bank of the canal  
between Sapper's bridge and the Militia store.The Yarmouth Steamship Company has  
resolved to increase its capital to \$220,000  
for the purpose of purchasing a fast side  
wheel steamer to run between Halifax, Yar-  
mouth and St. John as a feeder to the steamer  
Yarmouth.The Havana tobacco market continues  
active, and, it is said, a new batch of pur-  
chasers have just put in their appearance.  
Vuelta and Remedios leaf continues to sell at  
former prices, but already an upward tendency  
is observable.It is understood that the Government has  
decided to extend to the Northern Pacific  
Railway the same bonding facilities enjoyedby other roads on giving the customary se-  
curity bonds, which will amount to eighty  
thousand dollars.QUEBEC buyers have visited the line of the  
Temiscouata Railway and purchased all the  
sheep and lambs that were in the market.  
The farmers of the backwoods of New Brun-  
swick are rejoicing at finding a near outlet for  
their farm product.The steamer "M. A. Starr" arrived in Char-  
lottetown last week from Halifax, bringing  
120 hhds., 46 half hhds., and 30 kegs beer,  
and 40 cases liquor. The singularity of this  
is that the whole of Prince Edward Island is  
under the Scott Act.Reports from Cape Breton are to the effect  
that construction of the Cape Breton railway  
is being pushed forward most vigorously since  
dry weather set in. The section between  
Grand Narrows and Boisdale will be ready  
for the rails next month.It is rumored that a Toronto syndicate,  
composed principally of wholesale boot and  
shoe men, with a capital of \$100,000, have  
secured the Ontario Rubber Works at Port  
Dalhousie, and that the business will be  
pushed with great vigor.Mas S. E. SIMPSON, who kept a small  
grocery store at Arnprior, Ont., has assigned.  
Her husband is an agent for agricultural  
implements.—David F. Sherman, tailor, of  
Galt, Ont., has assigned. He owes \$3,700  
and has assets of \$2,800 only.

Leading Wholesale Trade of Montreal.

Leading Wholesale Trade of Montreal.

Leading Wholesale Trade of Montreal.

**McArthur, Corneille & Co.**

Importers of and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English, 16, 21, and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained, Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs, Naval Stores, &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 & 316 ST. PAUL STREET.

—AND—

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

**KENNETH CAMPBELL & CO.,**  
**Wholesale Druggists**

OFFER FOR SALE:

Cod Liver Oil, Nfld.; Cod Liver Oil, Norwegian; Coriander Seeds, Cream of Tartar.

603 Craig Street, Montreal.

**FISH, HYMAN & CO.,**

IMPORTERS OF FINE

**HAVANA CIGARS**

212 ST. JAMES STREET.

Wholesale only.

**LOCKERBY BROS.**

IMPORTERS

—AND—

**WHOLESALE GROCERS,**

CORNER/

St. Peter & St. Sacrament Sts.

MONTREAL.

(ASSESSMENT SYSTEM.)

**Mutual Reserve Fund Life Association.**

The largest open assessment Company in the world.

Is Licensed to Transact Business in the United States, Great Britain, France and Canada.

Membership No. 70,000.

Governments Deposit ..... \$350,000 | Death Claims PAID ..... \$4,500,000  
Reserve Fund ..... \$1,500,000 | Insurance Written ..... \$200,000,000

The Admission Fee, and One Year's Annual Dues on \$1,000 Life Insurance is \$11.00, on \$5,000 Life Ins. \$35.00, on \$10,000 Life Ins. \$70.00, on \$20,000 Life Ins. \$140.00.

Agents Wanted in Every Locality. Address for Circulars:

**J. T. PATERSON,**  
117 St. James St., MONTREAL.

**J. D. WELLS,**  
Genl. Manager, TORONTO.

Geo. STRATHERN, jeweller, of Midland, Ont., is effecting a settlement with his creditors at 50 cents in the dollar, secured and payable in twelve months, on liabilities of \$3,700. He was formerly of the firm of Strathern Bros., who dissolved four months ago.

The Grand Trunk Railway receipts, which have for some time past been showing small gains, last week took a start up of \$20,324. This is decidedly a good sign both for the railroad and the country, and indicates that business along the road is improving.

An advance in spool threads was made last week. The leading British manufacturers, such as J. & P. Coats, Clapperton, Clark, etc., have raised the price of colored and 6-cord, 200 yards, from \$4.25 to \$5.75 per gross, and 6-cord, 300 yards, from \$6.25 to \$8.25.

JOHN M. WALLACE, woollen manufacturer of Lindsay, Ont., was formerly in the dry-goods business, and started in his present business in 1883. Since then he has apparently done fairly, but has always been more or less hard up. We now hear of his assignment.

It looks as though the electric sugar refining process, which was initiated in New York some time ago, would soon be tested again. The machinery has been running for some time to get in working order, and a trial will soon be made with sugar, according to current report.

The shareholders of the Hopewell, N. S. Woollen Mills have decided not to rebuild the mills to replace those burned last sum-

mer. The company's debts are to be paid out of the insurance money and the balance is to be divided *pro rata* among the shareholders.

The United States Treasury Department officials deny the truth of the report that there has been any change in the policy of the administration or department towards the Alaska seal fisheries. There has been a relaxation this season of their watchfulness in Behring's Sea.

The estate of P. A. Roy, the insolvent grocer and fruit dealer of Ottawa, has paid 13 cents on the dollar to the creditors. The liabilities were \$1,326. The assets realized \$427 out of which \$258 was paid for disbursements leaving \$179 to be divided among the 39 creditors of the estate.

MR. JOHN WINLOW, of Esquimaux, advertised an auction sale at Exeter, the goods to be sold by himself. Mr. Winlow had no auctioneer's license, and after the sale an information was laid against him, and he was fined \$20 and costs for not having license. One-half of the fine went to the prosecutor.

The Persian date crop is about one-half an average and the quality can be better told when they arrive later in the month. Last year the crops were pretty fair and the prices opened at 7 to 7 1/2 cents per pound, but as the crops are short the opening prices this season will in all probability be higher if the stock is good.

The foreign bankers who have ordered gold for shipment to Europe state that, owing to

the demand in London for gold bars for shipment to Russia and South America, bankers on the other side are paying for gold a fraction over the nominal price. The amount of gold taken for shipment last week was \$4,654,000.

The government steamer Newfield, which has been supplying coal, &c., to the lighthouses on the eastern coast, returned to port last week. She brought from Sable Island a number of carpenters who have been making repairs and alterations to the lighthouses. The cranberry crop on the Island was a failure this year.

All the United States Consuls in Nova Scotia, New Brunswick, Prince Edward Island, St. Pierre and Newfoundland, are now holding conferences in Halifax with Consul General Phelan. This is the first conference ever held, and it is believed the subjects under discussion are connected with the fisheries question.

P. O. D'ARVEUIL, dry goods merchant of Quebec, has assigned. Liabilities are placed at \$50,000 and he claims a nominal surplus of \$3,000. He did a fair trade until this fall when his business fell off and he ran behind. He appears to have overstocked himself; as his good credit induced his suppliers to force goods on to him.

MR. ROBT. McNABB, wholesale dealer in lace and white goods, of this city, has just returned from an extensive business trip through the entire Northwest to Victoria, B. C. He reports that Montreal fully holds her own

## T O B A C C O

The following Fine Grades of Tobacco are offered to the Trade Only:

**CHEWING.**

Black Jack,	12s.
Prince George Navy,	3s, 4s, 6s, 12s.
do. Solace,	12s.

**SMOKING.**

B. B. Solace,	12s.
Royal Marino,	8s.
Royal Double Thick,	6s.

The above Tobaccos are sold at 12c. less per lb. than any other Tobaccos.

CANADA TOBACCO WORKS,  
**A. D. PORCHERON, Proprietor,**  
 22 & 24 George Street, MONTREAL.

## MONTREAL

**Whitewear Manufactory****ROBT. McNABB & Co.,**

MANUFACTURERS OF

**LADIES' AND CHILDREN'S WHITEWEAR**

1831 Notre Dame St., Montreal.

We are making this season a special range of

**CORSET COVERS**Of which we show the best fitting and largest assortment in the market.  
Letter orders will receive prompt attention.**Bronze Powders****WALTER H. COTTINGHAM,**

Importer and Manufacturer of

Bronze Powders, Metal Leaf and Brocades, Royal Windsor Gilding, Universal Gold Paint and Bronze Liquid.

All Grades and Colors kept in Stock.  
Fine Bronze a speciality.56 St. Peter St.,  
MONTREAL.**SUCKLING, CASSIDY & COY.,**Trade Auctioneers and  
Commission Merchants,

Cor. Yonge &amp; Melinda Sts., TORONTO

Trade Sales of Dry Goods, Clothing, Boots and Shoes, Hats, Caps, Etc., held fortnightly.

Prompt returns in Cash.

Liberal Cash Advances made when required.  
All Correspondence and Business Strictly Confidential.

Ref. Quebec Bank.

throughout the whole country, although, since the opening of the C. P. R., large direct importations are being made.

DAVID A. HAWES, formerly a Pullman Car conductor, fitted up a nice restaurant in this city and started for himself last November. He now assigns owing \$3,700. Too high a rent for the business done is one of the causes of his failure.—L & F. Wiggins who kept a small grocery in the west end have made an assignment. They owe \$1,700.

The town council of Trenton, Ont. are asking the ratonayers to vote on a by-law to authorize the issuing of debentures to the amount of \$28,287 for the purpose of improving and completing the water power of the River Trent within the corporation limit. It is estimated that \$2,280 will be required annually to maintain the property.

The Perth *Expositor* says:—The people of Prince Edward have been somewhat unfortunate. They have held their barley—the Grange has 20,000 bushels—until the market

**ANILINE DYES.**  
**LIZARINE RED**  
**LIZARINE BROWN**  
**ALIZARINE BLUE.**

**WULFF & CO.,**

32 St. Sulpice Street, Montreal.

REPRESENTING  
**LUTZ & MOVIUS, - - NEW YORK.**Halifax Steam Coffee and Spice Mills. Co  
ESTABLISHED 1841.**W. H. SCHWARTZ & SONS,**

WHOLESALE

**COFFEES and SPICES**Of every description, put up in all kinds of packages  
Halifax, Nova Scotia.**TISDALE'S BRANTFORD IRON STABLE FITTINGS**

We lose no job we can figure upon. Send for Catalogue. The B. G. TISDALE CO., Brantford, Canada.

is declining, and they cannot sell except at a heavy loss; and they could not get barrels for the shipment of their apples until so late that they could not make sale at all.

The *Mail* says that a man named McConkey came to Belleville, Ont. about two months ago, took out an auctioneer's license, and started a cheap jewellery business. He went to Trenton a week ago, taking with him a considerable sum of money. He got on a spree and suddenly disappeared, and no tidings have been received of him since.

Mr. PLENDER, the accountant sent over from England to take charge of the estate of the Briton Medical and General Life, has lost his suit against the liquidators for increased pay.—Chief Justice Dorion said that he considered that the remuneration of \$7 per day, which had been allowed the appellant by the judgment of the Court below was reasonable and sufficient.

In 1875, a man named Borden was, on circumstantial evidence, convicted of setting a mill at Digby, N.S., on fire, and was sent to

**J. D. ANDERSON,**

PRACTICAL MANUFACTURER OF

Superior **CLOTHING** Wholesale

18 Lemoine Street,

MONTREAL.

Buyers visiting the market please call and examine before purchasing elsewhere.

**STORAGE.**Cash advances on Goods.  
Consignments Solicited.  
**W. WATSON,**  
724 to 728 Craig St., Montreal

Penitentiary for five years, but after spending about one and one-half years in confinement was set at liberty, owing to there being some doubt of his guilt. A man has just died in Cleveland, Ohio, who contended to having set the mill on fire.

The returns of the United States government show that the collections of internal revenue during the first four months of the fiscal year ending June, 1889, aggregate \$42,744,985, being an increase of \$1,123,755 over the collections during the corresponding period of last year. The total receipts for October were \$1,275,122 greater than those for October last year.

Louis PIERON, a butcher of Lachine, Que., has assigned. He has been a long time in business, but, being far too easy-going, has given so much credit that he has become involved.—Mrs. M. Belanger, a widow who opened a millinery store in this city in April 1887, has assigned owing \$1,100. She is an industrious woman and appears to have done her best to get along.

GEMMELL BROS., grocers, of Renfrew, Ont., have assigned. They did only a small business, and were never looked upon as good marks for credit.—Wm. O. McKnight, general

**COMMERCIAL UNION ASSURANCE COMPANY**

(LIMITED), OF LONDON, ENGLAND.  
**FIRE, LIFE AND MARINE.**

Capital and Assets, \$25,000,000  
Life Fund (in special trust for life policy-holders) 5,000,000  
Total Net Annual Income, 5,700,000  
Deposited with Dominion Government, 335,000

Agenies in all the principal Cities and Towns of the Dominion.

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EVANS & McCREGOR, Managers.

FRED. M. COLE, N. PICARD,  
Special Life Agent. City Agent.

**The Manufacturers' Life INSURANCE CO.**

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Are two separate and distinct Companies with full Government Deposits. The authorized Capital and other Assets are respectively \$2,000,000 and \$1,000,000.

President: Right Honble. Sir John A. Macdonald, P.O., G.O.B.  
VICE-PRESIDENTS—Geo. Gooderham, Esq., President of the Bank of Toronto; William Bell, Esq., Manufacturer, Guelph.

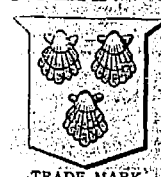
J. B. CARLILE, Managing Director.

Policies issued on all the approved plans. Life interests purchased and annuities granted. Pioneers of liberal accident insurance. Issues Policies of all kinds at moderate rates. Policies covering Employers' Liability for Accidents to their workmen, under the Workmen's Compensation for Injuries Act, 1886. Best and most liberal form of Workmen's Accident Policies. Premium payable by easy instalments, which meets a long felt want. Agents wanted in unrepresented districts.

**JOHN A. RAFTER & SONS**  
MANUFACTURERS OF  
*Men's, Youths' and Boys' Clothing*  
WHOLESALE.  
28 College Street, MONTREAL.

*Portland Cements, Napanee Cements,*  
SCOTCH DRAIN PIPES, FIRE BRICKS  
And FIRE CLAY GOODS of Every Description.  
**McRAE & CO.,**  
MONTREAL, OTTAWA, TORONTO,  
Corner Wellington and Grey Nun Sts. 46 Sparks Street. 30 Front Street East.

**JOHN DEWHURST & SONS,**  
Skipton, - England,  
*Spinners and Manufacturers of*



**Spool Cotton**  
**Crochet Cotton, etc.**

TRADE MARK. **Three Shells Brand.** ESTABLISHED, A. D. 1789.

Is confidently recommended as the best Thread in the market for hand and machine use.

LENGTHS AND NUMBERS GUARANTEED  
**FRANCIS A. BAILY,**

Sole Agent for Dominion, 1689 Notre Dame Street,  
**MONTREAL.**

**Pure Oak Belting**  
**THE J. C. McLAREN BELTING CO.,**  
**MONTREAL.**

storekeeper, of Havelock, N.B. has assigned. He was only in a very small way.—F. Gosse- lin & Co, who keep a small grocery at Maison- neuve, just outside of the city limits, have succumbed. They owe \$1,000.

J. K. SHANLEY, grocer, of Ottawa, had \$1,000 in cash when he started in business in May 1887. Unfortunately, he gave credit too freely and, consequently, has now to make an assignment.—Martin Ringrose, grocer, of the same city, formerly kept a general store at Haley's station. He bought out L. J. Rochon only last October, but has hardly survived the venture two months.

NAVIGATION is now finally closed and the work of taking down the sheds on the wharves is being pushed as rapidly as possible, and if the weather is favorable for the removal of the freight, they will all probably be taken away by next Saturday. The apertures in the dyke are being closed up by the corporation, except where it is necessary to keep

them open to allow the carters to go down to the wharf to clear away goods. In another week the silence of the grave will reign along Commissioner street.

W & W. ADDISON, builders, of Hamilton, have assigned. They are father and son, and succeeded the firm of W. Addison & Sons, who were burnt out in February, 1887, losing heavily thereby. They are said to owe about \$50,000.—Jno. McKenzie, a dealer in coal and wood, of the same city, has assigned. The failure of the Addisons, who owed him a considerable sum, is given as the cause.

We learn from Belleville that Jas. Moorman, at one time manager of the Jas. St. Charles Carriage Works, but late local agent for the Gananoque Carriage Company, and finally dairyman, has left the city, and Sheriff Hope has taken possession of his property in Thurlow and will have a sale on the 30th. The Stinson estate has a claim for \$1,100, and Jas. St. Charles a chattel mortgage for \$600.

THE assignment of the Ontario Cotton Mills chronicled last week referred to the old company, which found it necessary to do so in order to wind up its business. A new organization, entitled the Ontario Cotton company, was incorporated in June last, which purchased all the stock on hand of the old company, leased the mill and is continuing the business and is in no way affected by the assignment.

A MEETING of the creditors of Stovel & Armstrong, tailors, of Toronto, was held on the 22nd ulto. The statement showed liabilities of \$50,000 and assets, principally in book debts of \$69,000. It is expected a compromise will be effected. At the meeting of creditors of Anderson Bros., grocers, of Toronto, a secured offer of 50 cents in the dollar was made by the firm. The assets are \$4,000, and liabilities \$5,000.

"SHALL we have a world's fair in Montreal in 1892?" is the title of a leaflet issued by



**E. A. SMALL & CO.,**

208 &amp; 210 MCGILL STREET,

**MONTREAL.**

**Manufacturers**  
**of Clothing,**  
**WHOLESALE.**

**EVANS, SONS AND MASON (LTD.)****WHOLESALE DRUGGISTS****MANUFACTURING PHARMACEUTICAL CHEMISTS****MONTREAL.**

Western Depot: 23 Front St. W., TORONTO.

**DRUGGISTS' SUNDRIES, PERFUMERY, PAT. MEDICINES.**

Complete price list of Drugs, Chemicals, &amp;c. supplied (to druggists only) on receipt of business card.

**SUGARS**Teas, Coffees,  
Spices, Syrups;

And a complete stock of

**GENERAL GROCERIES.**

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

**BROWN, BALFOUR & CO.**  
HAMILTON.

Specialties: "Cold Water," Maple Leaf," and "Magnet."

**ALEX. STEWART,**

MANUFACTURER OF

**STANDARD LAUNDRY**  
**SOAPS**

ST. JOHN, N.B.

Office and Factory: 20 Germain Street.

the Numismatic and Antiquarian Society. It is feared, unless the promoters have better success than those who have urged that Montreal should have a Provincial exhibition in 1886, 1887, and 1888, that the answer will be in the negative. In this city very little stock is taken in exhibitions, and they are pretty generally looked upon as out of date.

The owners of the Stair coal mines at Alberta, N. W. T., have resumed operations and expect to turn out about 200 tons per day during the coming winter. They have had about twenty men engaged during the past month getting everything in readiness for the 50 or 75 Pennsylvania miners who are expected to arrive shortly. The Canadian Pacific railroad will use the Stair coal in its stationary engines, section houses and depots.

In 1883 the city of Halifax lost no less than eighteen per cent of the annual taxations, but in the following years the new lien law came into operation and the loss is now under one per cent. From a report of the city collector, made to the mayor and aldermen, it is seen

**JOSEPH A. HARRIS,**  
Barrister, Solicitor and Notary.

ADMITTED IN 1876.

**MONCTON, N.B.**Collections and Commercial Litigation a specialty.  
References: Moncton Sugar Refg. Co. and Bank of Nova Scotia.**DARLING BROS.**

ENGINEERS,

**Machinists & Brass Finishers**

MANUFACTURERS OF

FRICTION-CLUTCH PULLEYS

Steam and Hydraulic Elevators.

RELIANCE WORKS, 112 Queen St.,  
MONTREAL.

that the attempt to collect a poll tax is a comparative failure, not more than 20 per cent having been collected. Still it would appear from the report in question that the finances of Halifax are now in good shape.

WAGNER & ROSS, tailors, of Hamilton, have assigned. They started in business in August, 1881, but have never made over a bare living.

—J. H. JOHNSON, one of the largest general traders at Springhill, N.S., is in financial difficulties. He owes \$19,000, one-half of which is due in St. John, N.B. Most of this is secured. An arrangement will probably be made by which he will continue his business. M. W. WALSH, tailor, of Springhill, N.S., has assigned to F. W. EMMERSON, of Pettitcodiac. His liabilities are between \$3,000 and \$4,000.

The new South Norfolk Railway, which runs between Simcoe and Port Rowan, and the opening of which was celebrated on Thursday week, has got into trouble already. On Friday a writ was served on the company for \$50,000. The suit is brought by the old Port Rowan and Lake Shore Railway Company, to recover the cost of grading eight miles of the railway, which was done by the latter company and then abandoned for want

**CANADIAN RUBBER CO'Y,**

OF MONTREAL,

MANUFACTURERS OF

Rubber Shoes, Felt Boots, Belting,  
Packing and Fire Engine Hose.**GAS CONSUMERS**

OWN YOUR

**GAS METER**

And Save Money.

We are now supplying the public with Meters of our own manufacture, equal to any made, bearing the Government Inspector's seal and guaranteed for four years. Money saved by buying your meter instead of paying rent.

**Robert Mitchell & Co.,**

COR. CRAIG and ST. PETER STS.,

**MONTREAL**

of funds, and which was taken over by the South Norfolk Company.

MR. LOUIS WEITHEIM, of Weithem & Co., of Frankfort, Germany, dealer in asbestos and phosphates, who was in the Buckingham mining districts for several weeks, a short time ago, inspecting phosphate and asbestos properties, has purchased the phosphate property of Mr. James Reid, in Ottawa county, the price paid being \$40,000 down. The property is considered one of the best in the county and the German firm intend next spring to get out large quantities of the phosphate, which will be shipped to Frankfort, where it will be prepared for the German market.

The last monthly statement of the U. S. Department of Agriculture says of the apple crop:—"The present returns relate to product compared with a full yield, not on the basis of an 'average' or of a 'good' yield, but as compared with the result of a season with all conditions favorable and with no damage from insects, storms, etc.; a perfect crop. On this basis the averages in the principal States are: Maine, 90; New Hampshire and Massa-

Leading Wholesale Trade of Montreal.

# Lyman, Sons & Co.

ESTABLISHED 1800

384 ST. PAUL STREET.

COD LIVER OIL, Norwegian, in bulk.

COD LIVER OIL,

**IZDAHL,** Pints and One-half Pints.

COD LIVER OIL, Newfoundland.

PURE ROUND SPICES.

PHARMACEUTICAL EXTRACTS.

PERFUMERY.

CHEMICAL APPARATUS.

Price Lists on application.

**DEAFNESS CURED.**—A very interesting 152 page Illustrated Book on Deafness. Noises in the head. How they may be cured at your home. Post free 3d.—Address Dr. NICHOLSON, 30 St. John Street, Montreal.

chusetts, 95; Connecticut, 60; New York and Pennsylvania, 80; Virginia, 50; North Carolina, 63; Tennessee, Kentucky and Ohio, 87; Michigan, 68; Illinois, 82; Iowa, 75; Missouri, 90; Kansas, 78; California, 80; Oregon, 90.

H. F. Worrall, flour dealer and grocer of Halifax, N. S., has assigned. The liabilities are not yet known but will be very heavy. His wife (who is wealthy) is a preferred creditor for \$35,000. Mr. Worrall is an alderman and took a prominent interest in civic affairs, but has been unfortunate in speculations of late and has lost a large amount of money. He lost heavily by Miller, the absconding baker, and being one of his bondsmen was compelled to carry out his contract to supply bread to the English troops which involved a further loss. No one who of late years has accepted a contract for supplying the troops in Halifax seems to have made any money out of his bargain.

Messrs. LEAF, SONS & Co., the well-known export merchants, of London, Eng., make the announcement that by reason of the desire of their senior partner to retire from the firm, it will be changed into a private joint stock company. On the 31st December next, when the current partnership ends, the business will assume the style of Leaf and Company, Limited. The requisite capital being entirely subscribed by the present partners and a few members of their family no shares will be offered to the public. The management will be in all respects that of a private business remaining in the hands of the present acting partners.

There is considerable apprehension manifested by grain dealers in Winnipeg over the decline in wheat values. On the 24th prices to farmers were reduced to No. 1 hard 85c;

Leading Wholesale Trade of Montreal.

HUGH McCULLOCH, President. JONATHAN SCHOFIELD, Secy. and Treas.

## The Paris Manufacturing Co. LIMITED

MANUFACTURERS OF

**Ladies' and Gents' Underwear AND HOSIERY YARNS.**

**TOP SHIRTS a Specialty.**

PRINCIPAL AGENTS:

F. W. NEWMAN, Montreal and Toronto.

M. H. MILLER, Winnipeg.

**PARIS, ONT.**

C. C. CLEVELAND.

GEO. F. CLEVELAND.

## J. L. GOODHUE & CO.,

Manufacturers of

# LEATHER BELTING

—AND—

**LACE LEATHER,**

**DANVILLE, - - - QUE.**

W. B. CHAPMAN & CO., Montreal Agents.

## HENRY PORTER,

Successor to PORTER & SAVAGE,

Tanner & Manufacturer of

### LEATHER \* BELTING,

FIRE ENGINE HOSE, HARNESS, MOCCASIN, LACE, RUSSET, AND

### OAK SOLE LEATHER.

OFFICE AND MANUFACTORY:

436 Visitation St. MONTREAL.

No. 2 hard 83c; No. 3, 76c; No. 1 frosted 50c; No. 2 frosted, 40c. Another difficulty that has been met of late is that wheat on inspection usually goes a grade or two lower than what it was bought for. Competition among buyers has been keen in the past and much too high prices have been paid. There are quite a few holders of wheat among local dealers and they are beginning to fear that they will drop some of the money they made last year.

An Albany, N.Y., gentleman is in Ottawa investigating the paper-producing capabilities of Canadian sawdust, and has interviewed all the leading lumber firms on the question of erecting an extensive paper manufactory on the Obaudiere. He represents the Albany Improved Soda Process Paper Manufacturing Co., which consists in putting the sawdust into large steel digesters, heated by steam and containing a soda solution, which reduces the sawdust to the finest pulp. This pulp is then bleached to a snowy white, and passed between heated rollers over a felt surface until perfectly dry, and of the required thickness. The soda process is being adopted in many places in the United States, and seems to be an improvement on the slow acid process.

Leading Wholesale Trade.

House Established 1859.

# W. M. HOWE

WHITE LEAD

## Paint and Color

MANUFACTURER.

Superior line Floor and Ready Mixed Paints Importer Wall Paper and DECORATIVE PAPER HANGINGS.

Artists' Colors and Materials, Sheet, Plate and Ornamental Window Glass. Painters' Supplies.

Correspondence solicited.

Wm. Howe, Ottawa.

## ACADEMY of MUSIC

HENRY THOMAS, Lessee and Manager.

FRIDAY EVENING, Nov. 30. "Bohemian Girl," with Clara Louise Kollogg as "Arlino."

SATURDAY MATINEE, Kollogg, Labatt in "Il Traviatore."

SATURDAY EVENING, "Carmen."

NEXT WEEK—Commencing Monday, Dec. 3, "The Lyceum Theatre Success, 'THE WIFE.'" Seats for sale at Nordheimer's, 1833 Notre Dame street, Montreal.

BANK-TELLERS and clerks are warned to be on the look-out for parties carrying canes similar to that captured by the Toronto detectives from Hunter, the confidence man. To show its use a detective walked up with it to the paying teller's wicket in the Imperial Bank, and before the teller could realize what happened a large package of banknotes was hooked through the wicket. A newspaper reporter standing by grabbed the bundle as handed to him on the detective's cane, and made for the door, where he was stopped by a policeman. The bank men who witnessed this graphic exhibition were very much impressed by the ingenuity of the cane, and in future their clerks and tellers will be notified to be on the watch for anyone carrying a similar tool.

With reference to the alleged financial troubles of Lowden, Paton & Co., Mr. Lowden makes a statement contradicting the particulars given in the Mail. Mr. Lowden states that he paid Mr. Despard \$3,000 to retire, and that Mr. Paton entered the firm with his eyes open, after making a thorough investigation of the business. He acknowledges that the losses of the firm during the past year were exceedingly heavy, but claims that the assets of the estate are valuable and that the ultimate loss will be comparatively light. It is evident that for some time past the two partners have been upon bad terms, and that of late their intercourse has been the reverse of pleasant. Opinions in the trade are divided upon the subject, but sympathy is expressed for Mr. Paton, who seems to have sunk \$20,000 in good money in a concern that has lost money steadily from its inception.

# Canada Life Assurance Company.

A. G. RAMSAY, - - President and Managing Director.

The Company has closed its

## 41ST YEAR!

Having Issued new Policies to the amount of

### OVER \$5,000,000!

Montreal, June, 1888.

J. W. MARLING, Manager, P. Q.

### SPECIAL NOTICE.

## Standard Life Assurance Co'y.

DIVISION OF PROFITS—1890.

The Books of the Company will be kept open until the 21st DECEMBER. Persons assuring before that date will rank for one year's share in the Profits over later entrants.

W. M. RAMSAY, Manager.

A. J. HUBBARD, City Agent.

# NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1887)

Subscribed Capital, \$15,000,000, of which paid up.....	\$ 1,500,000
Accumulated Funds.....	18,084,090
Annual Revenue from Fire Premiums.....	} 4,734,090
Annual Revenue from Life Premiums.....	
Annual Revenue from Interest upon Invested Funds.....	

Head Offices:—London and Aberdeen.

Branch Office for Canada: Montreal—1724 Notre Dame St.  
 Manager for Canada, - ROBERT W. TYRE.  
 A. BROWNING, City Agent.



JAMES LOCKIE, Inspector,

## DOMINION PAPER CO.

100 Grey Nun St., MONTREAL.

MILLS AT KINGSEY FALLS, P. Q.

MANUFACTURERS OF

The following grades of High-Class Papers:—

- Nos. 1 & 2 Book and Printing (Toned and White),
- No. 3 News and Printing, " "
- White Tea and Bag,
- Bleached Manilla, Envelope, Bag and Wrapping,
- White Manilla Tea and Wrapping,
- Unbleached Manilla Bag and Wrapping.

## The Mercantile Agency

OF THE WORLD,

### DUN, WIMAN & CO.,

BRANCH OF R. G. DUN & Co.

New York and Europe. 120 Branch Offices. Facilities unequalled.

W. W. JOHNSON,

Manager Montreal Branch.

## JAS. ROBERTSON

MONTREAL, QUE.

JAMES ROBERTSON & CO., Toronto,

MANUFACTURERS OF

LEAD PIPE, SHOT, WHITE LEAD

&c., &c., &c.

## PHOENIX FIRE ASSURANCE CO. LONDON.

Established in 1782. Canadian Branch

Established in 1801.

Losses Paid, since the establishment of the Company, have exceeded.....\$70,000,000  
 Balance held in hand, for payment of Fire Losses only, exceeds... 3,000,000

LIABILITY OF SHAREHOLDERS UNLIMITED.

Deposit with the Dom. Govt., for the security of Policy-Holders in Canada, upwards of..... \$140,000

No. 12 St. Sacramento Street, (Nex to Montreal Telegraph Building.)

GILLESPIE, MOFFATT & CO.,

Agents for the Dominion.

R. McD. PATERSON, Manager.

## Excelsior Mnfr. and Refining

COMPANY,

66 Pearl Street, TORONTO,

Sole Manufacturers of

Dewar's Hammer Hardening Anti-Friction Metal

Send for list of Testimonials, &c

## R. C. WILSON, MERCHANT TAILOR

256 ST. JAMES ST.

FINE ENGLISH GOODS. FIRST RATE WORKMANSHIP.

Fall importations now complete. Please call and inspect.

T. S. ARNTON.

J. J. ARNTON, JR.

## ARNTON BROS., WHOLESALE AND RETAIL DEALERS IN

*Anthracite and Bituminous*

### COAL.

OFFICE: 1747 Notre Dame Street, MONTREAL.

## WM. H. ARNTON. Real Estate and General Auctioneer.

OFFICE, SALESROOM & WAREHOUSE:

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Trade Sales Solicited, Advances made.

5 Large Flats heated when required P. O. Box 5. TELEPHONE 772.

## JOHN FISHER & Co.

## WOOLLENS

MONTREAL

AND

Huddersfield, - Eng.

THE CANADIAN

## Journal of Commerce.

MONTREAL, NOVEMBER, 30, 1888.

### THE BONDING PRIVILEGE

It is altogether probable that one of the first diplomatic acts of General Harrison, after his formal installation in office, will be to resume negotiations with Great Britain upon the fishery dispute, and as undoubtedly the principal point of contention will be the granting or withholding of the privilege of transporting fish in bond across Canadian territory, it may be well to review the arguments advanced by both parties.

The American fishermen claim that while we refuse them the privilege of thus landing and transshipping their catches in bond we extend this right to French

# McMASTER, DARLING & CO.,

WHOLESALE

## Woollen and General Dry Goods

MERCHANTS,

4 to 12 FRONT ST. W. TORONTO.

Offices—34 Clement's Lane, Lombard Street, London, E.C.

J. SHORT McMASTER, HENRY W. DARLING,  
London, Eng. Toronto.

fishermen without question. They argue that the injury done by the small duty they place upon Canadian fish is infinitesimal compared with that inflicted by the enormous bounty paid by France. They urge that they are the best customers for Canadian fish, and will take all the fish we can send to them, while France will not under any circumstances buy a single pound and legislates in every way against foreign fishermen and in favor of her own; and yet France is given the free use of those bonding privileges which are refused to them.

A portion of these arguments are certainly correct. Of late French fishermen have made large use of this bonding privilege for the deliberate purpose of undercutting Canadian fishermen in the Italian market, since Canadian fish are admitted free into Italian ports while the bounty protected fish of St. Pierre are subject to a special duty of 60 cents per quintal. As this would effectually prohibit their profitable competition with Canada and Norway, the French fishermen coolly land his fish in bond at a Canadian port, transfers it to an English vessel, and sends it to Italy, duty free, as *Canadian* fish. The French fishermen are thus enabled through our bonding system to avoid the special Italian tariff against their products, as well as to earn the bounty of ten francs per quintal payable upon fish delivered on this continent. This is a manifest case where the privilege of bond works a direct injury to the Canadian interests. Not only does the French fishermen receive a bounty of \$2 per quintal for the fish he takes in Canadian waters, but he is enabled under cover of the British flag to evade payment of the specific duty levied by Italy especially to offset the effects of that bounty.

Naturally the American fisherman points to this unjust use of the bonding system and argues that if the Frenchman,

in whose market we have no inducement to sell and who contributes nothing to the wealth of this country, be permitted to tranship his fish in bond in order to undercut Canadian fish in Italian ports, why should he, in whose markets we find our principal customers, be refused the courtesies of our ports? The answer is simply that two blacks do not make a white. Because the French are enabled under existing treaties to rob our fishermen it is no reason why a similar opportunity should be granted to the Americans. No doubt at the time of the signing of the treaty of 1818 transshipment in bond was unknown, and was therefore never discussed, but we must not forget that the American fishermen deliberately elected to return to that treaty, and that they cancelled the Washington treaty with their eyes open. They asserted officially that the privileges granted to them under that instrument were of no value, and, therefore, to ask us to return them, argues that either they committed a serious blunder, or that they hoped to coerce Canada into again granting them while withholding the inducements previously given in consideration.

So far as the French fishermen are concerned the remedy lies in our own hands. The Dominion has the power to enforce a protective tariff against all nations, and, therefore, could easily impose a duty upon French fish that would render their transshipment no longer profitable. A duty of a dollar and a half per quintal, as suggested by Mr. C. E. Kaulback, would not only go far to check their masquerading as Canadian products, but would offset the present bounty of \$2 per quintal which militates so heavily against our fishermen in Mediterranean ports. Its imposition would remove the claim of unfair discrimination against American fishermen and would show our neighbors that we treated all our competitors alike, since at present the enjoyment of this privilege by the French forms a grievance upon which American political orators can safely enlarge, while it is a distinct injustice to our own people. Under these circumstances it might be well if, at the next session of Parliament, the members for Maritime constituencies would urge the incorporation of a specific duty for this purpose in the tariff, and thus abrogate a practice which is not only lowering the character of Canadian fish abroad but is enabling foreign fishermen to undersell our own.

### THE DUTY ON LOGS.

Those Michigan lumbermen who are interested in the importation of Canadian saw logs into the United States for purposes of manufacture there, are naturally highly indignant at the increase of the

Canadian export duty from \$2 to \$3. But when they claim that this rise in the duty is an act of bad faith upon the part of the government or people of the Dominion they state what they must well know is not the fact. No breach of faith or violation of agreement is involved whatever; and, although, their organs in Michigan may put forward the claim that they have been outwitted and clamor for retaliation by the United States, they are perfectly well aware that they have no real grounds for such a statement, and that it is simply made for the purpose of concealing their disappointment.

The average American speculator, whether in lumber or any other product of this country, is far too keen a man of business not to thoroughly acquaint himself with the circumstances under which he invests his money before he pays out as much as a dollar. In this instance the uncertainty as to the future limit of the duty was a matter of public notoriety; was familiar to every man in the trade; and was undoubtedly taken into consideration when making the bargain. To suppose otherwise would be simply to infer that these shrewd keen buyers were gifted with less than the ordinary amount of common-sense. Every dealer in timber limits knew that parliament had authorized a further advance in the export duty upon saw-logs and that they had vested the Cabinet with power to proclaim this increase if they found that the lower rate of duty failed to check the depletion of our forests by American lumbermen. To pretend then that when they bought the limits they never enquired into this fact is manifestly opposed to the experience of most business men. It is usual for the purchaser to closely investigate the conditions and circumstances under which the sale is made; and to suppose that the Michigan lumbermen neglected to take this precaution is certainly not borne out by the usual practice of Americans when making large investments on this side of the frontier.

Not only this; the Michigan mill-men knew very well when they bought either from the Provincial Government or from private individuals, that the sellers had no control over the export duty which was then in existence, and that its continuance, reduction, or augmentation rested solely with the Dominion authorities, who alone have jurisdiction in such matters, and doubtless weighed that fact thoroughly before they closed the bargain. Every element of uncertainty then present had its full effect upon the price paid, and, loud as is their indignation at the present moment, we have little doubt that the advance in the duty was well discounted before the deeds changed hands. To charge then the Canadian people will deliberately

violating a solemn bargain is manifestly not only absurd, but absolutely unwarranted by the true facts of the case.

The sole object in imposing a duty upon saw-logs is to ensure their manufacture in this country. No Canadian wishes to see our national forests cut down and towed across the frontier to be manufactured in the United States. As Canada furnishes the raw material it is only fair that the wages paid and capital expended in its manufacture into the finished product shall inure to the profit of her own sons. Since a duty of \$2 did not suffice to compel the Americans to invest their money in Canadian mills, an advance of 50 per cent has been enforced, simply with the patriotic intention of giving the advantage accruing from the manufacture of the timber to the land that produced it. This is only fair—as even the Americans must allow—and although this policy may interfere with the profits of some of the syndicates who are now engaged in denuding Canadian forests to build up American mills, it will meet with the approval of every true Canadian. If American lumbermen are compelled to seek their raw material in Canada we stand ready to sell it to them; but they must either manufacture it within our limits, or pay a sufficient compensation to the Government for the loss of wealth we experience by its being manufactured in a foreign country.

#### THE LIVE STOCK TRADE.

Luckily for shippers of Canadian cattle, the English markets have not been so unsatisfactory this year as last. Prices were sustained much more steadily and steep shrinkages and fluctuations were not so frequent as in some former seasons.

Last year everything seemed to work wrongly, but although we have had to report heavy losses this year also, there have been profits to make up for them. As we write, there is a much better feeling than at this date a year ago, and all the available cattle space at Portland, Boston and New York has been taken at full prices for the next two months. Nearly as many cattle were marketed as a year ago, but they did not come forward in as good a condition as a rule. The reason given for this is that the grass was a failure to a great extent almost all through the western district. In spite of the large importations of thorough-bred stock, cattlemen do not profess to see much improvement in the ordinary beeves offered for sale. The new market opened by the shipment of store cattle to Aberdeen is favorably spoken of, and great developments are hoped for in this direction. It is certain that Canadians, especially in this Province, know how to raise thousands of lean cattle, and it is equally certain that no people have made the fattening of

live stock such a study and such a success as the stockmen of Great Britain.

We are told that this branch of the trade has paid our shippers well, and that the receivers in Aberdeen think highly of Canadian store-cattle. One lot of lean ranche cattle was taken from Glasgow by stockers, but, as a rule, the prairie steers are awkward to handle, being much too wild. It is thought that improved breeding, now largely in vogue in the far West, will bring about better results in this direction. With regard to the general market, the regular movement of cattle to the other side, and an avoidance of spasmodic effort has, no doubt, had much to do with results. A big glut in the hot spell last year brought disaster, and luckily no such slaughter prices have been seen this season. The cattle trade of the port is fortunately working into a better system of management, and the railway companies seem inclined to do their share and help things along.

The trade in the ranche cattle of the Canadian North-West has again been an important feature. With the exception of two or three notably fine lots, the quality was only middling, and too often decidedly inferior. Some were not at all suitable for the old country trade, and the prices realized for the poorer sorts prove this. This should not discourage shippers, but teach them a lesson for the future. So far as the dark color of the beef is concerned, that is a temporary prejudice which will wear away, and which will be partially, if not wholly cured by careful breeding. Some of the cattle were killed in Montreal, but although the flesh was a little darker than what may be termed eastern stock, good judges say that so far as the flavor was concerned there was no cause whatever for complaint. It is stated that some consignments will be received here from the Winnipeg district about Christmas time for the holiday markets. The ranchmen were saved a good deal of trouble this year by a Montreal syndicate which stepped in and bought up about two-thirds of the season's North-West exports. As previously stated, a proportion were wild and scraggy, but some choice lots showed good breeding, and were ahead of the best Ontario stock. Estimates vary as to what the North-West will be able to spare next year, but the shipments this year to Montreal were about 5,000 head, as against 1,300 or 1,400 last year. In the States, the prairie pastures are about eaten out by the vast herds there, and the Americans would be only too glad to invade Canada with their stock. A local drover said that if restrictions were removed, 100,000 American cattle would be driven across the lines within a month. Of course, England would then impose the same strict preventative of disease rules against

Canada as she does against the United States, and our present advantages in British markets would be lost.

The total shipments of Canadian cattle from Montreal for the season of navigation have been as follows:—

	Cattle.	Sheep.
1888.....	61,003	46,223
1887.....	64,949	35,548

Ocean freights have been higher at the close of the season than for some years past, as the ships were crowded with other freight. Rail rates were the same as last year. Not much is heard at present about the insurance combine on the part of the steamship agents. Dealers are still of opinion that it would be far more satisfactory to the trade if insurance was optional, like it was before, and not mixed up with freight rates.

The export traffic in sheep has kept up very well as the figures above indicate, but we are told that quite a number of farmers have given up sheep raising, as they find it does not pay so well as some other branches of farm work. Returns to old country shippers were satisfactory with the exception of a few markets in September and October. New Zealand continues to be a competitor with her frozen mutton, but it is not so good as fresh killed, selling 2d. @ 3d. per lb. less. Two ships recently arrived in England with 150,000 carcasses, which were, as usual, stored ashore in refrigerators built expressly for the trade.

It is stated that few cattle ships are going to Portland this winter. We also hear that there are not many cattle to go forward, as the best have been shipped, if we except a few lots retained for the holiday markets.

#### ARMED EUROPE.

The generally received statement that no State can support one-hundredth portion of its population in arms and idleness without ultimate exhaustion, appears to be stultified in modern days. Lord Salisbury, who, as Premier of Great Britain, has exceptional opportunities for obtaining absolute facts upon this difficult subject, asserts that at the present moment the five great continental powers, France, Germany, Russia, Austria and Italy, have under arms some twelve millions of men absolutely withdrawn from their usual avocations and, until the moment arises to call them into action, mere useless drones living upon the taxes wrung from their fellows.

If this statement be correct—and coming from the quarter it does it would be foolish to discredit it—the question arises, how long can these countries afford to support such a large proportion of their virile population in absolute idleness without a

national bankruptcy resulting, or without involving such an increase of taxation as must lead to revolt on the part of the oppressed civilian? It must be remembered that these twelve million soldiers are all men in the prime of life; and that, but for their present enforced idleness, they would all be wage-earners or producers. They represent the best and healthiest of the earning classes of their respective countries, and yet, so great is the existing tension, that they are perforce withdrawn from the farm, the workshop, and the counting-house, where they would add by their skill and labor to the wealth of the country they belong to, and forced to become a burden upon those whose physical infirmities or age debar them from service in the ranks. It is evident that such a condition of affairs as this cannot last. Twelve millions of the absolute bone and sinew of Europe cannot be withdrawn for long from the arena of labor without producing a financial crisis. Either these men must be allowed to return to their ordinary avocations, or they must be used in war, since it is evident that the power to maintain the existing position of affairs by floating new loans and increasing the burden of taxation has its limits, and that these limits are nearly reached. Financiers are commencing to look askance on these new war-loans, and every method by which money can be wrung from the resident population is very nearly exhausted. Shortly the armed nations will be convulsed by financial pressure, either to force a war in the hopes that they may be victorious and that an accession of territory, or a war indemnity from the vanquished, may recoup them for their outlay, or else to disband the major portion of their soldiery in order that they may once more become self-supporting workers instead of mere useless burdens upon the community.

Europe is now becoming absolutely an armed camp. Every budget shows an enormous increase in expenditure, and—owing to the withdrawal of two-thirds of the mass of the working population for service in the field—a steady decrease in revenue. In the meantime, the officer caste, whose sole hope of advancement lies in a fortunate war, are daily increasing in influence and numbers. With twelve millions of men under arms; with every one of the five Governments rapidly nearing the end of its borrowing powers; with the tax-paying community daily growing smaller as the tax-consuming soldiery are augmented from the ranks of the workers; and, lastly, with this vast body of idle men weary of the monotony of drill and anxious to show their mettle in active service; who can venture to hope for peace?

Either war or forcible disarmament must come. No one of the five nations can stand the existing strain much longer, and whether war come from some overt act or from a rejected demand to disarm, there seems to be little hope that it can long be averted. At present each one of the five countries fears to make the initial step that will precipitate the general conflagration, while all are equally aware that the slightest withdrawal from their present attitude of armed expectation would simply lay them open to attack. How long they can afford to maintain their present overgrown armaments remains yet to be seen; but indications are not wanting that the limit of financial endurance will soon be reached. When once the poorest nation comes to the bottom of its purse and to the limit of its credit the present position of passive readiness will be changed for one of enforced aggression, and so far as we can judge by the course of the financial markets there seems to be little doubt that this period is approaching rapidly.

#### WINTER STYLES.

The heavy storm of snow and sleet which broke over this city on Monday effectually stopped the retail dry goods and millinery business. The car traffic was utterly demoralized; sleighs could with difficulty get about the streets; and when it finally culminated in a down-pour of rain, that continued until Thursday night, the streets were left in such a condition as to practically confine ladies to their houses. At this period of the year the loss of four days' trade is a serious affair. It is now only a short time to the Christmas holidays and, consequently, very little scope is allowed for making up for the wasted days' trade. For the last month every week has contained one or more days when business was practically suspended by the weather, and as a consequence the sale of holiday goods has been checked and merchants are commencing to look anxiously at their crowded shelves.

Not that there is any less money to spend this year than there was last; for the experience of those who cater to the middle and lower class trades is that more money is going than for some time past; but simply because owing to unfavorable and unseasonable weather, intending purchasers have postponed buying until so late that they may possibly keep their money in their pockets altogether. Especially have the wretched days told heavily upon the smaller shopkeepers. Some of these small stores do not take in a dollar on a day like last Monday, and as they have rarely much financial backing, and as expenses for

rent, fuel and wages go on with remorseless regularity, a number of them have run so far behind in their payments that their solvency is a matter of anxiety to their suppliers.

Winter fashions are now well defined, and it is evident that the polonaise will be the prevailing style in making up the rich heavy fabrics which are now in vogue. For brocade, velvet, or plush, it is really the only style possible to give a good effect, and, consequently, polonaise and redingote effects will be the ones principally used for heavy handsome goods. For party and evening wear white toilets will be more worn than ever, and manufacturers have catered for this fashion by placing white dress fabrics on the market in endless variety. All are equally in style, whether brocade, velvet either plain or striped, watered silk, bengaline, Ottoman silk, faille, Irish poplin, velvet, embossed satin, India cashmere, Henrietta cloth, tailor cloths, veilings, China crepe-lisse, tulle or gold-embroidered white India silk muslins. Next to white and the ever-present black, Russian blue, a superb dark shade, greatly favored by the Princess of Wales, is one of the very popular colors of the season. The universal becomingness of this particular tone in blue renders it an exceptional favorite with women either of fair or clear olive complexion. It does not fade in silk or all-wool fabrics, and it is agreeably relieved in gold, certain shades of red, ecru, tan and silver. This color appears in fabrics of broadcloth, faille, cashmere, camel's hair, vigogne, velvet, tricot, fancy silk and velvet combinations, woollen armure and English serge, and can thus be brought within the range of any desired costume.

In the latest novelties in millinery sent out from London we find velvet hats trimmed with a fur boa, which first encircles the crown, then falls, leaving a long end at the back to be passed around the neck as a boa. One model shows a directoire hat, protruding in front and short at the back. It is made of Roman-red velvet trimmed with loops of black moire ribbon and a fur boa of Russian lynx fur. Long, full, ostrich feathers are to be in great use. Upon toques and turbans two plumes are fastened at the back, the ends crossing in front and drooping over the waves of hair. Plumes, tips and feather bands, soft and flexible, will be in greater vogue than stiff plumage, birds or wings and heads. In bonnets, the Carmosine capote has taken very well. It is of brown velvet, lined with bright red. The low crown is stretched plain; the sides are puffed. The border, rising high over the forehead, is fluted, showing the red lining. It is trimmed on the top with an aigrette of fancy feathers and a bow of

brown faille. The Letitia is another capote that has sold well. It has a high, peaked border, while the small, close crown fits the head at the back like a cap. A pretty model is of steel-gray epingle velvet, trimmed inside the border with a large pinked-out ruche of pale rose-colored silk. Three heron's feathers are fastened upon the crown with a steel brooch. There are also a great many capotes of black velvet and lace, with no ornament beyond a small aigrette of feathers, fastened with a jet or metal brooch.

Hats in fine soft black felt will be very much worn. They are all low-crowned, and the whole of the ingenuity of the maker has been concentrated on the brim. A stylish-looking hat is the black felt Nathalie, which has a broad brim slanting up all round from the head. Its only trimming is a superb black ostrich feather, fastened inside the brim in the middle of the back, rising above it, and drooping over the crown. The Amazon is a shape which comes in gray felt with a broad flat border. A long gray ostrich feather is laid over this brim, and goes completely round it. An aigrette bow of gray velvet completes the trimming in front. This is one of the most becoming hats of the season. For a young lady the Hilda hat is very graceful. Its brim slants down on the right side, but turns up jauntily on the left, leaving the hair uncovered. This hat is made of black or dark-colored felt, with no trimming but a large aigrette-bow of shot surah.

#### BANK CIRCULATION.

It is evident that the Americans themselves are not so satisfied with their present system of banking as those of our citizens who are urging the adoption of the American system would have us believe. The *Commercial Bulletin* of New York, one of our most valued and reliable exchanges, in pointing out the many defects in the existing system of guaranteeing the circulation, goes on to say:—

The burdensome requirements of the National Banking laws call for the immediate attention of Congress. Unless these illogical restrictions are relaxed in at least one respect the formation of new national banks, already seriously checked, cannot long continue, and many of the established banks must surrender their charters and return to the State system, as the Bowery National Bank of this city has just done. The compulsory deposit of Government bonds has become a burden which the banks cannot bear. This requirement is the relic of financial conditions which have long since passed away and is incapable of logical defence in the light of present knowledge. There has, perhaps, never been a time in our history when conditions were so favorable to the organization of new banks throughout the regions springing into industrial activity, or when the expansion of banking capital was so essential to the progress and welfare of the country. And yet it is at this time, when every day should be adding a new bank

to the national system, that arbitrary and unreasonable laws interpose a fatal obstacle and check the development of banking when its growth is most needed and when the necessity is most generally recognized. The national bank note circulation must be revived, freed from burdensome restrictions, and expanded to meet the commercial requirements of the country and the demands of varying conditions and increasing business. If this is not done a new system of note circulation under federal auspices must be devised, or, if this too is neglected or inadequately provided, the prohibition upon state bank issues must be repealed. One of these lines of action must soon be adopted. The necessity for an adequate note circulation cannot long be ignored, and if the national bank issues based upon Government bonds are to disappear, the Government must authorize a new form of currency based upon state, railroad or municipal securities, or upon the credit and negotiable paper of national banks.

As this last suggestion is precisely the method now in use in Canada, it is evident that the Americans look upon our system of circulation as as great an improvement over their own as some of our Canadian would-be financiers would have us believe. The National Bank system is over ours. If American financiers prefer our existing system to their own, it would obviously be ridiculous for us to abandon a policy which has proved itself eminently adapted to the needs of the country to adopt one which has already proved a failure in a far wealthier country than Canada. A system of circulation which experience has shown to be too rigid and inelastic for the United States would be utterly unsuited to this country, and, therefore, those who have previously advocated a change to the American plan would do well to peruse carefully this concise statement of its defects given in the leading commercial paper of New York.

#### THE APPLE TRADE.

As pointed out in our last issue the apple shipments from Montreal this year besides being the largest on record are ahead of the exports of any one port on the American continent, New York being some little distance behind. Unfortunately the French steamer had to put into Halifax and thousands of barrels intended for her were frosted on the wharf. Then the *Pomeranian* had to depart suddenly for fear of being caught in the ice and 4,000 barrels of her cargo were left behind. It is a pity that such a large proportion of the fruit is crowded here for the last boats and the worst policy of all is the shipping of some quantity from the interior in open cars. The losses from frosted fruit this fall will be very heavy. The final shipments from the St. Lawrence were as follows: *Oregon* to Liverpool, 9,531 brls; *Circassian* to Liverpool, 11,422; *Assyrian* to London, 11,500; *Pomeranian* to London, (estimated) 6,000; *Dominion* to Bristol, 1,975; A late cable to Mr. Geo. Webbing, representing leading English houses, reads: Baldwins, 11s@13s; Greenings, 12s@14s; Russets, 13s@15s; Kings, 14s@16s; Spies, Spitz and Seeks,

11s@13s; Ribstons, 12s@14s. Late averages will rule about midway between our highest and lowest prices; we anticipate a decline.

Those who are under the impression that the imposition of a protective tariff checks the importation of goods into the country, need only weigh the following figures given in answer to a correspondent by the editor of *Commercial Bulletin* of New York. They show the gold value of the net imports of merchandise into the United States, at decennial periods beginning with 1860 and ending with 1887, compared with the population of the country at each of the years cited:

Years.	Net imports. (gold value).	Popula- tion.	Imports per capita.
1860...	\$336,282,000	31,443,321	\$10.70
1870...	419,803,000	38,558,371	10.88
1880...	656,263,000	50,155,783	13.08
1887...	679,169,000	Est. 60,600,000	11.20

It will be remembered that in 1860 the United States had a low revenue tariff; and the imports of foreign merchandise averaged \$10.70 per head of the population. In 1870 they were under one of the highest tariffs that has ever existed in any country; but there was no consequent exclusion of foreign products, the imports for that year being \$10.88 per head. In 1880, the tariff remained with little change; and the imports rose to \$13.08 per head,—an increase of 20 per cent; that, however, was a time of some commercial inflation, due to the resumption of specie payments; but the facts show that the tariff did not enable home manufacturers to absorb the whole benefit of that great impulse to trade for their own advantage. In 1887, a year of fairly prosperous business and freedom from commercial expansion, the imports reached the rate of \$11.20 per head. The evidence of fact therefore is that, after a quarter of a century's full and fair trial of the highest duties known in the history of civilized nations, the consumption of foreign products in the United States, so far from being curtailed by the operation of that policy, is five per cent greater for each inhabitant of the country than it was under the preceding low revenue tariff. Our readers can draw their own conclusions from this plain statement of actual fact.

The *New York Commercial Bulletin* sums up the mackerel fishing season as follows:—

The season for the catch of mackerel upon our shores has about closed, and according to the advices from the East the total quantity taken by the New England fleet to date is 39,479 barrels, against 78,478 bbls in 1887, 89,232 bbls in 1886, 330,033 bbls in 1885 and 420,000 bbls in 1884. These figures certainly show a decadence of the industry upon the North American shores; but whether this loss is to be permanent in character is a question which only the future can solve. Mackerel during the past several years have gradually come to be regarded as a luxury, as only consumers in good circumstances are now enabled to meet the fancy prices that a scarcity has created, whereas formerly they were within the reach of all, regardless of condition in life. The habits of the fish have changed.

Fishermen during the past several seasons have reported that they have been forced to pursue their labors at an increasing distance off shore, and even with the greater risk and trouble incurred have secured very unsatisfactory returns. While the catch of this country has shown a steady falling off, that on the coast of Great Britain and Ireland has increased, thus proving to the satisfaction of the trade that the fish have discovered new feeding grounds, and that there is a strong probability that the future supply will be dependent largely upon importations from foreign countries. Some venture the belief that the question of fishing between Canada and the United States has been carried to such an extent of late that the fish have decided to settle the matter themselves by leaving the territory where they have proved such a source of trouble to the two countries. If so it is a display of intelligence never before credited to members of the finny tribe. Under date of 13th ult., advices report season's catch to September 30 on the shores of the British Isles as 409,130 cwt, or say 2,000 bbls; a quantity which, it is true, is small, but it should be borne in mind that the natives on the other side are not provided with facilities equal to our own for the catching; but should the fish increase annually they will undoubtedly endeavor to enter into the industry with greater spirit, especially as good returns are known to await them. The imports of mackerel into New York from the Provinces from January 1 to date are as follows: 1888, 28,744 bbls; 1887, 48,165 bbls; 1886, 47,708 bbls, and 1885, 37,408 bbls.

THOMAS MENZIES, of Peterboro, Ont., for many years a dealer in books, stationery, &c., has been in difficulties for a month or more, and on the 28th November called a meeting of his creditors, at which he made an offer of 22½ cents in the dollar, which was not accepted. For many years past, he has added to his regular business the role of private banker, and the throng of creditors who responded to the call was largely made up of depositors in his bank; some of them having put in money within about a month past. He issued deposit books in which the amounts were entered, but, strange to say, when asked at the meeting, he said that he kept no proper cash-book or other books as to this branch of his business. The number of people who were tempted by his offer of 6 p.c. on their money may be imagined when it is stated that \$11,000 of claims were those of such depositors, some of them ranging as high as \$1,000 each. Liabilities unsecured, \$18,000; stock and book debts, \$14,500. Secured claims—mortgages on real estate, \$14,500; on property, estimated at about \$18,000. The largest creditor is C. M. Taylor, wholesale books, &c., \$4,200. The meeting seemed unable to come to a conclusion, and Mr. Menzies evidently did not want to make an assignment.

THE Buffalo Express says it may be only a few years before the United States will be compelled by the force of circumstances to seek for new customers in the markets of the world. For wheat, cotton, and meat England is now their best customer. It has already

been shown that for the English trade in wheat India, Russia and Canada are competitors, while in cotton Egypt is beginning to be a formidable rival. The Argentine Republic is now coming to the front as a great meat-producing country. It has a favorable climate, immense territory, and unrivalled water-ways. In 1885 the Argentine Republic had 100,000,000 sheep and 88,000,000 cattle, and it was stated that only a beginning had been made in the way of stocking the country. The River Plate Frozen Meat Company ships weekly, 7,000 carcasses of beef, refrigerated, to Europe. As soon as the new harbor works at Puenos Ayres are completed, so that vessels can load directly at the meat factories, the cost of handling and freight will be so reduced that we may expect to see most of the cheap meat sold in European cities furnished by South America.

THE Detroit Tunnel Company has been incorporated at Detroit, Mich., for a term of 999 years. The capital stock is \$1,500,000 or more than half the cost of the proposed tunnel under the Detroit river. Luther Beecher, the well-known Detroit capitalist, takes substantially all the stock. The tunnel approaches are projected to be built on land largely owned by Mr. Beecher, running back from the river a sufficient distance to secure the entrance under the river bed at the necessary depth. It is proposed to construct to the middle of the river, the national boundary line. The other half of it is to be completed by a similar company to be organized under the Canadian laws. Tracks will run from the tunnel to the northern end of Detroit, and there connect with every railroad entering that city. For this purpose over one mile of the right of way for these tracks has already been secured. The company will lease its track and tunnel privileges to the railroad companies, which take a great interest in the proposed enterprise and will give it every encouragement possible.

THE appeal in the case of Brossard versus the Canada Life Insurance Company has been decided in favor of the Company, Justice Cross remarking that the verdict of the jury in the Court below (which was also in favor of the Canada Life) was a good one and should stand. The action in this case was for the amount of insurance on the life of one Bourdeau, deceased. The claim was resisted on the ground that there had been wilful concealment and misrepresentation as to material facts touching the state of health of deceased; an allegation that was so thoroughly borne out by the facts that an ordinary jury at once decided in favor of the corporation. The managers of the Canada Life so seldom contest a case that, when they do, it is always because they have excellent grounds for their action; a fact that the two verdicts in the present case prove conclusively.

CANADIANS who fancy our neighbors across the border are anxious to annex us will do well to read the following extract from the *N. Y. Journal of Commerce*. "Desirable as the annexation of Canada might be for any reasons, the acquisition would cost us at least the amount of her large debt. Public sentiment in all those States which would not derive immediate advantage from the annexation would oppose the shouldering of this new burden. Sectional and political fears and jealousies would surely operate toward the defeat of any such scheme. It might be said with truth that this country already has more land of its own than it can hope to populate and improve in the next twenty-five years. The sparsely settled condition of such fertile territories as Dakota shows how much remains to be done for the development of the present magnificent domain of the Union."

WE learn from our correspondent that Kingston, Ont., was yesterday to have voted on the question of granting bonuses of \$150,000 to the proposed Kingston & Smith's Falls Railway, and \$75,000 to the proposed line connecting the Kingston & Pembroke and Napanee & Tamworth Railways. Large meetings have been convened on the subject during the past two weeks, and the general impression is that the bonuses will be granted.—Messrs. R. & J. Gardiner, retail dry-goods, of Kingston, are retiring from business intending to re-open in the wholesale trade if these railway by-laws are carried. The new waterworks system is being rapidly pushed, and will furnish a water service to compare favorably with that of any city on the continent. It is expected that the local Board of Underwriters will promote Kingston to class "A."

THE increase on 50 per cent in the export duty on pine logs has stirred up Michigan lumbermen who are interested in Canadian timber, and it is proposed to get even with Canada by agitating the passage of a bill doubling the import duty on Canadian lumber, which is now \$2 per 1,000 feet. As Canadian logs thus far have been exported in limited quantities, while over 600,000,000 feet of lumber is exported annually, it will be seen that the doubling of the import duty on lumber would prove disastrous to the Canadian lumber industry, as it would completely shut them out of the American market. Lumbermen interested in obtaining logs from Georgian Bay will use every effort to secure legislation from Congress doubling the import duty on lumber.

IT is creditably reported in this city that Mr. Geo. A. Drummond has been called to the Senate, in place of the late Hon. Jas. Ferrier, and if this proves correct the choice of the Government has been a fortunate one. No one of our merchants could represent more authoritatively the mercantile interests of



this city than Mr. Drummond. A successful merchant himself, and largely interested in the industrial development of the country, occupying the responsible position of president of the Montreal Board of Trade, and vice-president of the Bank of Montreal, Mr. Drummond has qualifications which would single him out as a representative business man, and, therefore, as the man best qualified to forward commercial interests.

HAD the reply of Lord Sackville to the celebrated Pomona letter been as cautious as that of Sir Charles Tupper we should have been spared a very disagreeable incident. Sir Charles wrote:—

I esteem it a high compliment that your letter should have been addressed to me. My official position, as the representative of Canada in Great Britain, makes it quite impossible, however, for me to offer any opinion on the question you raise, as I am sure, on reflection, you will immediately comprehend. As you will be aware, the hope is uppermost in everybody's mind that the matters in dispute between the two countries may soon be disposed of in a manner satisfactory to both, and your knowledge of public opinion in Canada will show joy that Canadians are most desirous that their relations with the United States should be of the most cordial and friendly character.

WINNIPEG grain dealers claim that the C.P.R. are giving rates over their Soo route that discriminate heavily against them. This rate has operated so favorably for Americans that they have been able to cut the local firms out of the trade of furnishing flour for Indians and other inhabitants of the Nipissing and Muskoka regions. The duty on flour is 50 cents a barrel, and as there are only five bushels of wheat to the barrel, it only amounts to 10c. a bushel difference. The wheat rate given over the "Soo" line is 25 cents a hundred, while it is almost double that amount from Manitoba to Eastern Canada, thus the American millers have had matters all their own way.

A CALCUTTA correspondent of the London Times, under date of Nov. 4 writes as follows: "Extensive preparations are being made to meet the threatened famine. In Guzerat, Kanteish, Kattywar and Nussik the crops are withering, and in Punjab, the Central Provinces, Rajpootana and Hyderabad they are suffering from drought. Great scarcity, bordering on famine, prevails in Orissa, while the Ganjam district appears to be quite disorganized. Robberies of grain on a most extensive scale have been perpetrated—to the value of 10,000 rs.—and 72 arrests have been made. A public meeting has been held at Aska, and resolutions were passed to memorialize the Government for the opening of relief works and for military protection." This should help the wheat market in Great Britain.

A MEETING of the Underwriters' Association of this city was held at their rooms on the 28th ulto, to discuss the feasibility of reducing the existing rates in the business section. All the companies were represented. After a

lengthy discussion, lasting upwards of two hours, it was unanimously decided that, considering their requirements had not been complied with by the city, the rates should not be reduced, and a letter embodying this decision was ordered to be sent to the Council. This decision will be regretted by those who have the best interests of both parties at heart.

Owing to the retirement of Mr. Thomson, manager of the Bank of Commerce at Belleville, from active service after a long and honorable career in the bank, a number of changes in the staff have been rendered necessary. Mr. C. M. Stork, the present manager at Windsor will in future manage the Belleville branch, while Mr. H. B. Walker, accountant at London, becomes manager at Windsor. We are glad to learn that Mr. Thomson will continue to give the bank the benefit of his intimate knowledge of business at Belleville in the capacity of local director of the bank.

A MEETING of booksellers, publishers and paper-makers is to be held at the office of the Canada Paper Company, to-day, to discuss the proposed Copyright Act. It is expected that Messrs. Robertson and Lancefield, of Toronto, will be present to give information in regard to the opinion and intention of the Toronto publishers in the same matter. The settlement of this question is of vital importance to the booksellers and publishers, as well as the paper trade of Canada, and much interest will be taken in the discussion here.

QUITE a number of small creditors are enquiring for the whereabouts of G. Milner, of McGill street, who did business as a fruit dealer for some time past. He was indebted to a firm of wholesale fruit dealers, who took a judgment against him, and seized last night. Among other creditors is the landlady, to whom he owed \$110. He had taken from her the premises overhead on a ten years' lease and gave out that he would start a boarding house. The only trace he left of where he has gone is a railway guide.

THE Guelph, Ont., Carriage-Top Co.'s assignee has declared a third dividend of 12 cents on the dollar, and the estate will probably pay a further dividend of 3 cents. The deficit is about \$40,000.

#### ONTARIO NOTES.

Large quantities of scrap iron have been purchased in Deseronto during the past week and have been shipped by train to Toronto.—A Belleville paper states that it is doubtful if the Murray canal will be open for navigation next spring. There is yet about a quarter of a mile of solid rock to be penetrated by the excavators. The rock is almost as hard as granite and workmen will be busy quarrying all winter.—Not much of barley has yet been drawn into market. Prices fell during the past week to 65 or 67 cents. Many think

there will be no advance again this season, but others are of the opinion that now that the presidential election is over, there will be a brighter outlook for the farmer.—Bath wants a tinsmith to locate in that burgh.—New buildings are going up rapidly in Newburgh.—Picton bakers have advanced bread to 13 cts. a loaf.—There is a great apple barrel famine in Prince Edward this year.—About 100 cases of canned goods will be shipped from Picton this year.—Adam Henry has purchased the Maybee homestead in Sidney for \$8,000.—Manley Austin, of Sidney, has sold out and will go to Wisconsin. He sold his farm to Albert Dench for \$5,240.—There is some talk of again starting glass-works in Napanee. Let us hope that the new scheme will be successful.—It is said that Welsh Bros., shingle mill men at Coehill, have levanted leaving several creditors to mourn their departure.—The price of coal is advancing, and it is expected there will be quite a rise before long.—The Cedar Mill, Deseronto, has stopped running by night for a time at least. It has had a busy time this season, the output being a large one.—The government building at Trenton is progressing rapidly.—One dealer recently shipped five tons of fish from Belleville.—All the excitement about the Richardson gold mine near Madoc has flattened out.—There is great dissatisfaction in the north with the management of the Central Ontario railway, the services being unsatisfactory.—The fire insurance agents of Ontario have formed an association with Mr. F. M. Clarke, of Belleville, president.

—FURS—

JOHN REIPLINGER

Manufacturer Ladies' and Gentlemen's

FINE FUR GARMENTS,

SLEIGH ROBES

1873 Notre-Dame Street,

—MONTREAL—

Wholesale and Retail.

Financial.

MONTREAL, Thursday Evening,  
Nov. 29, 1888.

To-day being Thanksgiving Day in the United States, we are without our usual telegrams. Money in London yesterday was cabled at 3 $\frac{1}{2}$  per cent, with the bank rate unchanged at 5 per cent. In our local market we have no change to chronicle, and so long as the banks continue to struggle for

business, we shall witness no hardening in values. Commercial money continues to average at 6 per cent., at which figure the great bulk of the paper is done, but a few favored firms can get it at five, and the more doubtful ones must pay seven or even eight for their discount. Call loans continue to rule at 3/4 @ 4 per cent., and abundance of funds are offering at these rates. Remittances show a marked falling off. Trade, owing to the continuous mild wet weather and the wretched condition of the streets and roads, has been almost at a standstill, and as a consequence payments have been poor, and applications for "more time" have been unpleasantly frequent.—Sterling exchange has fallen a sixteenth during the week, and we now quote sixties at 9 1/2 between banks and 9 3/16 @ 5-16 over the counter. Demand 9 3/4 @ 1/2 and 9 15-16 @ 10 1/2. Cables 10 1/2 @ 1/2. New York funds are 1-16 discount to par between banks, and at 1/4 @ 1/2 premium over the counter. The New York sterling market is closed for Thanksgiving Day.—Business on the local stock exchange has been miserably dull and quiet all through the week. A small scalping business has been going on, but any pressure to sell at once reduces prices, and the fact that values have been fairly maintained is due simply to the lack of trade. Nearly all the speculative fraternity are on the "long" side, and hence are interested in keeping up prices, but the impression seems general that after the settlement next Monday there will be a general drop in stocks. The Quebec syndicate are evidently tired of holding the market up, and it is manifest that the general public will have nothing to do with stocks at present values. There are very little grounds for any feeling of confidence, as trade during the past week has been much below the average, and the retail drygoods merchants in particular are complaining bitterly. The decision of the insurance company, who are said to be contemplating realizing upon their holdings, is awaited with some anxiety; as should anything happen to break the market now, it is feared the drop will be a serious one.

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1887.
Commerce	622	118	116 1/2	115
Hochelaga	59	96	95	98
Merchants	311	136	135	124
Molson's	2	155	155	134
Montreal	639	223 1/2	222	211
Ontario	137	127 1/2	125	112
Peoples	15	102 1/2	102 1/2	99
Quebec	50	115	115	109 1/2
<i>Miscellaneous.</i>				
Can. Cotton Co.	147	29	26	50
Can. Pacific	1175	53 1/2	51 1/2	54
Champlain Bonds \$2000	99 1/2	99 1/2	99 1/2	99 1/2
Gas	158	207 1/2	206 1/2	197
Mont. Cotton Co.	33	71	70	93
Mont. Street Ry.	25	195	195	223
Richelieu	410	55 1/2	55	41 1/2
Telegraph	690	93 1/2	92 1/2	94 1/2

The traffic returns of the Grand Trunk Railway for the week ending 24th November, 1888, show an increase of \$10,722 over the corresponding period of 1887.

## J. A. PATERSON & CO.

(Late Paterson, Kissock & Co.)

..... } WHOLESALE { .....

## MILLINERY

— AND —

Fancy Dry Goods

..... } IMPORTERS, { .....

12 and 14 St. Helen St.,  
MONTREAL.

### MONTREAL WHOLESALE MARKETS.

MONTREAL, Thursday Evg., Nov. 23, 1888.

In most branches, trade has been flat. This is partly due to broken weather and slushy roads but a lull is always looked for immediately after the close of navigation. So soon as the winter really sets in trade must certainly improve as all supplies in the country are small. The reported light crops in the early fall caused storekeepers to purchase sparingly and since then the continual rains have kept the roads so bad that business has practically been impossible any distance away from the railways. Good sleigh roads will without doubt set trade on the move. It has been stated that although the crops in some parts of Ontario have been poor they are better on the whole than last year and that the enhanced prices of grain and other produce will give the Ontario people eight to nine million of dollars more to spend than in 1887.

ASHS.—Receipts have been remarkably light, only 170 brls pots and 54 brls pearls. Sales were made at \$4.10 for first and \$3.50 for second pots, but close a little stronger at \$4.15 and \$3.55. Pearls are dull and nominal at about \$5.90. Receipts since 1st January 3,376 brls pots; 638 brls pearls. Deliveries, 3,625 brls pots; 512 brls pearls. Stock in store at 6 p.m., 28th November, 166 brls pots; 132 brls pearls.

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WHOLESALE

## DRY GOODS

We respectfully call the attention of the trade to our stock of

## DRESS GOODS

In all the newest Shades and Designs.

New Dress Goods!  
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Cloth, Tweed Effect

(New Designs and Shades),

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(Plain and New Shades)

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FOR

Children's Dresses

Plain Foulle Cloth

Plain Melton (new shades)

Costume Cloth (striped)

Tweed for Ladies' Costumes

Cloth in Checks and Stripes

Amazon Cloth, extra value

French Diagonal (cloth finish)

Ottoman Cloth (special new shades)

Plaid Dress Material (new shades)

# CARSLEY & CO.,

113 St. Peter Street,

## MONTREAL

AND

18 Bartholomew Close,

LONDON, ENGLAND.

**CHEMICALS, ETC.**—Heavy chemicals are steady and tending upwards. Actual orders are few; in fact there is a lull in the trade as interior buyers filled their requirements before navigation closed so as to get low freights. Blue vitriol is decidedly firmer. All lines of naval stores are firm. Spirits of turpentine is held slightly higher. Lined oil is unchanged at 55c for raw and 58c for boiled. Paints and glass met with a fair call this fall but are now dull.

**DAIRY PRODUCE AND PROVISIONS.**—The market for cheese has maintained the firm and healthy position noted last week. Orders have come forward at good prices and the wind up of the season will be as satisfactory as any part of it. It is stated that some former 'bears' have been large buyers. Considerable business has been done West. The late make in England has been poor, and it looks as if all our make left will be wanted at paying prices. The cable came 1s higher at 56s. At Ingersoll, 9,675 boxes September and balance of season were hoarded. The sales at the board were 2,735 boxes at 11½c, but some factories were placed during the week, and the trade was reported brisk. At the close 11½c was paid for good-sized lots; in fact, sales of about 2,000 boxes have been made at that figure. Earlier makes also have advanced, and 11c was paid for finest August. The cable has again advanced another 1s to 57s; in fact the whole situation on both sides of the Atlantic has a strong tone. In butter we have little to add to former reports. Finest is in light supply, and good demand at full prices. Local provisions met with a fair call. Pork sold well in small lots, and prices were steady. Demand for lard moderate. Dressed hogs quiet, because of the mild weather; jobbing lots, \$7.50@7.75; car lots, \$7.25@7.35. Eggs sold at 20c for fresh in cases and 18½c@19c for lined. Poultry fairly active. Turkeys, 8c@9c; chickens and geese, 5c@7c; ducks, 8c@9c; partridge, 60c@65c per brace. Venison scarce at 12c.

**DRY-GOODS.**—There is no change of importance to report in this market. The wholesale houses are now taking stock, and the city trade has been temporarily killed by the wretched weather. The first three days of this week were so miserably wet and sloppy that hardly any trade was done by the retailers, and fears are now expressed that the holiday trade will not come up to previous expectation. As a consequence, the retailers are not buying and repeat orders are few and far between. Travellers are doing a fair average with spring goods, but the sorting orders are few and unsatisfactory, and stocks are consequently larger than the trade care to admit in spite of the cautious buying of their representatives. Remittances have again fallen off and are below expectations, and altogether the outlook is not so favorable as it was a week ago, although prices continue fairly firm. The advance in spool cottons is commented on in another portion of these columns.

**FISH AND OILS.**—The last steamer with fish for this port; the *Polino* has reached Quebec and is expected to winter there. Her cargo was much wanted, and as we write, the weather being mild, some efforts are being made to have her sent up here. If she stays at Quebec part of her fish cargo will be sold there and the rest distributed over the country. Green cod has been in very good demand here at rather improved prices. Herrings have again gone out well this week principally to the French wholesale city

trade; some lots have also been placed at outside points. Stocks now are very light in first hands. Of the quantity still on the wharves about 1,200@1,300 brls are still unsold but the rest have been bought and it is said they are being accumulated in few hands. In fish oils we hear of large sales and stocks are light and are being concentrated. No stocks are accumulating in Halifax as the States are free buyers. Very little, if any, new oil is coming here from Halifax. For really sweet straw seal as high as 40c is wanted.

**FUEL.**—Supplies of anthracite coal in the hands of some dealers are light and prices are held firmly. Prices to householders are unchanged at \$7 per ton for stove.

**FLOUR AND GRAIN.**—The flour market has been quiet and easy with buyers not inclined to operate, hoping for a decline. The recent break in the west has caused holders to be more liberal, and producers have rushed stocks forward, fearing a continuance of low prices for a time. Stocks here have accumulated, partly owing to the stoppage of shipments to the lower ports. At the close wheat in Chicago seems to be pointing higher, and brokers are advising their customers to buy on breaks. Corn does not seem to have much support. Wheat in sight and afloat is 60,031,000 bushels, an increase of 70,000 with a week ago, of 707,000 with two weeks ago, of 3,057,000 with three weeks ago and of 5,229,000 with a year ago. Wheat in Chicago on this week was active and stronger, and prices advanced 1c@1½c, closing at 1.03½ Dec, 1.04½ Jan. 1.09½ May. Corn was weaker and declined ¾c. The imports of breadstuffs into the United Kingdom, for the week, show an increase of 18,000 qrs. wheat, a decrease of 3,000 corn and an increase of 50,000 brls of flour. The English markets were dull and inactive, and wheat and corn cargoes were very heavy. It is evident that Great Britain is getting more than enough at present. Canadian peas are quoted at 5s 11d.

**GROCERIES.**—There are very few points of importance this week, business being quite dull. Sugars are higher abroad in producing countries, especially in Brazil, but refiners' prices here are the same. The tone on all sweetstuffs is a firm one. In teas there has been little life, but previous consignments are being well reduced, and the future of the market points upward. There has been some enquiry for nuts. Grenoble walnuts sold to the trade at 12½c@13c. A lot of Sicily filbeats was placed last week at 8½c, and 9½c is now being asked. It is said that the shipments of Japan tea to this continent are five million pounds less than those of last year. London sugar cables are: Java cargoes afloat, 16s 9d; beet quiet at 13s 4½d; cane firm. Fair refining, 13s 6d.

**GREEN FRUITS, &c.**—As mentioned last week in a separate article thousands of barrels of apples were frosted at this port while awaiting shipment. These are offering for sale here at 75c a barrel. The final shipments of the season are given in another column. Winter apples are worth \$1.50@1.75 in car lots as to quality. Retail prices: \$2@3.50. Now figs are selling 9½c@14c lb. Sweet potatoes, dull at \$2.50@2.75 brl. Cranberries, \$6@7 brl. Jamaica oranges, \$1.50@5.00 brl. Lemons, new, Messina, \$3.25@3.50 box. Dates, 4c@4½c for old, 5½c@6c new. Crystallized, 18c@20c. Grapes, blue 1½c@2c; red, 4c@5c. Spanish onions, 85c@90c crate, demand good. Fameuse apples \$1.75@2.50. Fresh coconuts, \$5.50 per

# SCRIBNER'S MAGAZINE

FOR 1889.

The publishers of SCRIBNER'S MAGAZINE aim to make it the most popular and enterprising of periodicals, while at all times preserving its high literary character. 25,000 new readers have been drawn to it during the past six months by the increased excellence of its contents (notably the Railway articles), and it closes its second year with a new impetus and an assured success. The illustrations will show some new effects, and nothing to make SCRIBNER'S MAGAZINE attractive and interesting will be neglected.

The Railroad Articles will be continued by several very striking papers; one especially interesting by Ex-Postmaster-General Thomas L. James on "The Railway Postal Service."—*Illustrated.*

Mr. Robert Louis Stevenson's serial novel, "The Master of Ballantrae," will run through the greater part of the year.—*Begun in November.*

A Correspondence and collection of manuscript memoirs relating to J. F. Millet and a famous group of modern French Painters will furnish the substance of several articles.—*Illustrated.*

The brief end papers, written last year, by Robert Louis Stevenson, will be replaced by equally interesting contributions by different famous authors. Mr. Thomas Bailey Aldrich will write the first of them for the January number.

Many valuable Literary Articles will appear; a paper on Walter Scott's Methods of Work, illustrated from original MSS., a second "Shelf of Old Books," by Mrs. James T. Fields, and many other articles equally noteworthy.—*Illustrated.*

Articles on Art Subjects will be a feature. Papers are arranged to appear, by Clarence Cook, E. H. Blashfield, Austin Dobson, and many others.—*Illustrated.*

Fishing Articles, describing sport in the best fishing grounds, will appear. Salmon, Winninich, Bass and Tarpon are the subjects now arranged. The authors are well-known sportsmen.—*Illustrated.*

Illustrated Articles of great variety, touching upon all manner of subjects, travel, biography, description, etc., will appear, but not of the conventional commonplace sort.—*Illustrated.*

Among the most interesting in the list of scientific papers for 1889 will be a remarkable article by Professor H. Trowbridge upon the most recent developments and uses of Photography.—*Illustrated.*

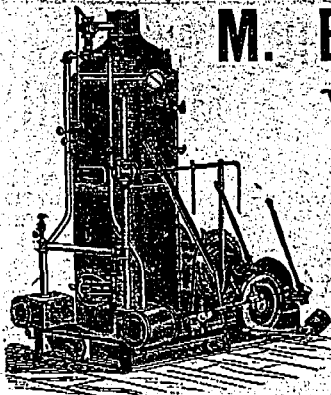
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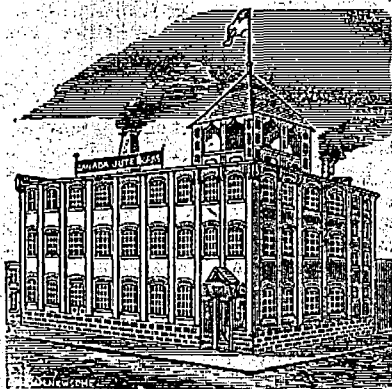
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**DREDGES,**  
*Derricks, Steam Shovels,*  
**HOISTING ENGINES**  
**HORSE POWER HOISTERS,**  
**Stone Derrick Irons, Centrifugal Pumps**  
 And other plant for Contractors' use.



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ALL QUALITIES AND SIZES.  
 LOWEST POSSIBLE PRICES.

Also Hessians, Twines, Buckrams, Paddings, &c.  
 Send for Samples and Quotations.

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 (LIMITED)  
 17, 19 and 21 St. Martin Street,  
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**THE LONDON & PETROLIA BARREL CO.**

MANUFACTURERS OF

Beer, Vinegar, Apple, Flour, Lard, Pork, Syrup and all Other Barrels.  
**TIGHT - or - SLACK.**

All work guaranteed. Wanted to purchase Oak, Elm and Baswood Bolts.

LONDON, ONT.

100. Almeria grapes, \$4@5 per keg. Brazil nuts, 9½c@10c per lb. Canadian chestnuts, 5c per lb. Evaporated apples, 50 lb boxes, 8c@8½c lb. Dried apples 5½c. Sicily filberts 9½c@10c. New Ivica S.S almonds, 13c@13½c

**IRON AND HARDWARE.**—Business can only be chronicled as flat and but little is doing. A small demand for immediate wants is the only feature of the market. The heavy advance in freight rates has nearly cut Montreal off from the west considering that the special car rates have been advanced from 11 to 18 cents while the difference between Montreal and Toronto is only 2s 6d per ton, and the wretched roads have caused trade in this section to fall far under the figures of last year. Prices are unchanged and are very firm and so soon as present stocks are exhausted must advance considerably, but it is evident that we must depend principally upon the local trade and that at present western houses can undercut this city as far east as Kingston. Warrants in Glasgow are cabled at 41s 5d. No 3 iron in Middlesborough is at 33s 9d. London November 26.—Spot tin, £100. 2s 6d; 3 months' tin, £101 15s; market steady. Chili bars, spot, £78; Chili bars, futures, £7 10s; G. M. B. copper, £78; market steady; soft Spanish lead £13 5s.

**LEATHER AND SHOES.**—This is a very quiet season in these lines. Leading shoe houses are still stock-taking, and are doing scarcely anything in consequence. English trade is

almost at a standstill for the same causes. Prices in England still show a margin on Canadian exportations of buff, split and sole. The leather men have also been taking stock. A pretty fair December is looked for. Shoemen working for jobbers, at any rate, are likely to be busy. A round lot of No. 1 B A sole recently sold at 22½c, and a smaller quantity of No. 1 ordinary at 20c. There have also been a few large sales of splits.

**Raw Furs.**—The market for raw furs is quiet at the revised quotations given in our prices current. No great stir is expected in the near future. The chief points in the situation were outlined in a lengthy article last week.

**Wool.**—Business in both domestic and foreign wool has been good. Only a week's supply of domestic was said to be on the market and most of this was taken. Prices are higher, for the time being, in the States, but this does not affect prices here. Expecting a change in the tariff, American manufacturers allowed their stocks to run down. The week after the election the sales at Boston were eight or nine million pounds, while on a general average they run from two to three millions weekly. Some fair lots of Cape have been sold at 13½c@16½c, and Australian within the range of 16c@20c. The mills throughout the country have been operating quite freely for some little time, having got numerous orders ahead for manufactured

**J. MACLAREN & Co.**

**LUMBER**

Merchants and Manufacturers,  
**OTTAWA,**

DEALERS IN SAWED and  
**Dressed Lumber**  
 DOORS, WINDOW SASHES,  
 Blinds, Mouldings and House Finish

Orders for work not in stock Promptly Attended to  
 Estimates Furnished on Request

**MacLaren's Mills,**  
**OTTAWA, ONT.**



goods. There is said to be some quantity of fleece in Ontario awaiting States buyers. Onpe is 1c higher to-day.

**TORONTO WHOLESALE MARKETS**  
 (Revised by Telegraph.)

Toronto, Nov. 28, 1888

The volume of business this week has been moderate, and the weather still continues unfavorable for a large movement. Orders are generally confined to small lots. Fancy goods for the holiday trade in fair demand. Prices in most staples steady. The stock market is dull, with prices of bank shares irregular. Following are closing bids to-day as compared with last Thursday:

Banks.	Bid Nov. 29.	Bid Nov. 22.	Loan Cos.	Bid Nov. 29.	Bid Nov. 22.
Montreal	222	201	Can Per	200	200
Ontario	125	124	Freehold	162	162
Toronto	208	207	Western Can	185	182
Merchants	134	135	Union	131	131
Commerce	117	117	Landed Credit	143	162
Imperial	135	136	Bldg. & Loan	143	143
Dominion	213	214	Lond'n. & Can'd	143	145
Standard	133	131	Farmers Loan	121	121
Hamilton	136	136	Ontario Loan	121	121

BURR.—The receipts have been large

Bank Statement to Govt. Month ending Octr. 31, '88.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Dom. Deposits on Demand.	Dom. Deposits after curing notice.	Depos. se- parate & Ins.	Prov. Deposits on Demand.
1 Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,350,000	8	\$1,422,462	\$68,686	\$-9,700		
2 Commerce	6,000,000	6,000,000	6,000,000	600,000	7	2,876,044	90,406	393	\$68,389	
3 Dominion	1,500,000	1,500,000	1,500,000	1,150,000	10	1,479,273	35,836		17,222	
4 Ontario	1,500,000	1,500,000	1,500,000	850,000	7	1,225,411	37,097		35,411	
5 Standard	2,000,000	1,000,000	1,000,300	380,000	7	832,230	28,781		19,989	
6 Federal	1,250,000	1,250,000	1,250,000	Nil.	Nil.	44,805			52	
7 Imperial	2,000,000	1,500,000	1,500,000	600,000	8	1,365,914	60,914	75,460	32,558	
8 Central										
9 Traders	1,000,000	506,300	524,205	15,000	6	514,915			1,905	
10 Hamilton	1,000,000	1,000,000	1,000,000	360,000	8	991,736	25,837	4,650		
11 Ottawa	1,000,000	1,000,000	1,000,000	510,000	7	808,273	18,174		575	
12 Western	1,000,000	500,000	398,309	50,000	7	335,610				
13 London, Can.	1,000,000	1,000,000	199,403	Nil.	Nil.	3,000				
Total, Ontario	21,250,000	18,775,000	17,802,919	5,865,000		11,899,723	365,785	808,324	110,778	175,522
14 Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	5,938,914	4,003,344	2,500,000	84,378	97,099
15 British North America	4,866,666	4,866,666	4,866,666	1,174,565	7 1/2	1,273,152	2,278	800,000	1,991	56,466
16 Peoples	1,200,000	1,200,000	1,000,000	300,000	6	1,002,529	23,243			9,340
17 Jacques Cartier	500,000	500,000	500,000	140,000	7	483,508	40,864			
18 Ville-Marie	500,000	500,000	478,400	20,000	7	471,710	20,052		25,000	
19 Hochelaga	1,000,000	710,100	710,100	100,000	6	682,477	35,173	700		8,451
20 Molsons	2,000,000	2,000,000	2,000,000	1,000,000	8	1,987,995	69,824	100,100		4,220
21 Merchants	5,000,000	5,799,200	5,799,200	1,920,000	7	3,494,000	286,319	800,000	2,594	2,591
22 Nationale	1,200,000	1,200,000	1,200,000	100,000	6	726,370	2,610		8,005	
23 Quebec	3,000,000	2,500,000	2,500,000	425,000	7	830,930	23,167		75,948	9,345
24 Union	1,200,000	1,200,000	1,200,000	100,000	6	1,031,438	23,702	100,000	20,050	100,447
25 St. Jean	1,000,000	500,000	226,870	10,000	Nil.	82,399			8,859	
26 St. Hyacinthe	1,000,000	504,600	264,670	Nil.	6	264,555				42,248
27 Eastern Townships	1,500,000	1,483,550	1,468,706	40,000	7	901,274	32,370		875	907,271
Total, Quebec	36,936,666	34,964,316	34,414,642	11,739,565		19,176,161	5,467,954	4,200,000	337,640	356,089
28 Nova Scotia	1,250,000	1,114,300	1,143,300	400,000	7	1,278,365	365,361		1,680	1,613
29 Merchants of Halifax	1,500,000	1,000,000	1,000,000	160,000	6	993,814	165,367		2,696	
30 Peoples	800,000	600,000	600,000	45,000	5	169,704	9,473			
31 Union	500,000	500,000	500,000	40,000	5	222,790	9,799			50,000
32 Halifax	1,000,000	500,000	500,000	100,000	6	496,631	33,924			
33 Yarmouth	300,000	300,000	300,000	30,000	6	80,296	27,034			
34 Exchange	280,000	280,000	247,072	30,000	6	33,214				
35 Pictou	100,000	500,000	260,000	65,000	6	65,325	20,071			
36 Commercial, Windsor										
Total, Nova Scotia	6,130,000	4,794,300	4,521,372	870,000		3,345,141	631,081		4,376	51,613
37 New Brunswick	500,000	500,000	500,000	350,000	12	500,676	112,983			
38 Maritime										
39 St. Stephen's	200,000	200,000	200,000	30,000	5	160,950	23,473			
Total, N. B.	700,000	700,000	700,000	380,000		661,626	136,456			
40 Commercial, Man.	1,000,000	583,100	360,510	25,000	7	304,530				37,122
41 Brit. Col.	9,733,333	2,433,333	2,433,333	511,000	6	859,593	266,268			38,314
Grand Total	75,779,999	62,250,049	60,232,776	18,890,505		36,246,775	6,867,496	5,008,324	452,796	658,662

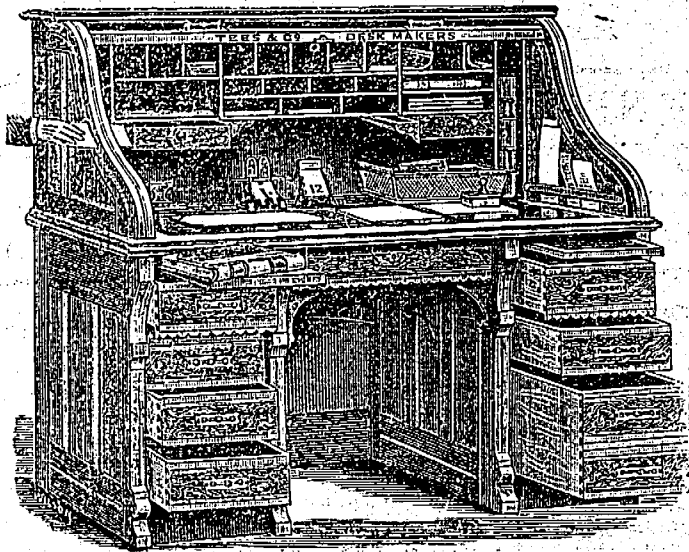
BANKS. Liabilities—Continued.	Prov. Deposits after notice.	Other Deposits on Demand.	Other Deposits after notice.	Loans from Banks in Can. sec'd	Loans by Banks in Can. unsec	Due other Banks in Canada.	Due bks. or agts. not in Canada.	Due other Bks or Ags. in U. K.	Other Liabilities.	Total Liabilities.
1 Toronto		\$3,055,741	\$2,067,169		\$202,832	\$21,503	\$2,258		\$ 762	\$6,686,665
2 Commerce	\$300,000	4,462,81	6,348,455		340,241	27,090		783,451	1,647	16,106,817
3 Dominion		2,711,839	4,663,023			44,507		247,947		9,199,650
4 Ontario	200,000	2,034,325	3,141,372			62,366				6,795,985
5 Standard	171,579	1,295,010	1,876,915		50,000			100,836		4,375,394
6 Federal		8,449	Nil.	439,454					6,846	496,498
7 Imperial	617,033	2,407,664	3,032,801			117,473		3,611		7,716,467
8 Central										
9 Traders		532,960	806,932			10,543		45,729		1,913,069
10 Hamilton		1,216,222	1,362,375			11,199		191,330		3,803,400
11 Ottawa	250,000	630,879	1,414,393			1,190				3,173,425
12 Western		218,880	616,593			354			7,862	1,179,880
13 London, Can.		2,612	12						135	5,769
Total, Ontario	1,538,662	18,636,957	25,320,425	439,454	592,624	298,664	2,258	1,379,743	10,407	61,578,732
14 Montreal		11,944,657	8,768,020		573,631	69,068				34,906,918
15 British North America		1,915,923	4,700,275			81,766	11,583			8,843,439
16 Peoples	327,708	1,208,936	1,814,534			13,077		19,305	6,356	4,425,222
17 Jacques-Cartier	50,000	741,988	570,017			8,449	13,207		1,530	1,914,565
18 Ville-Marie		210,299	673,103			60,028			4,131	1,464,326
19 Hochelaga	20,000	434,398	647,873			819			11,861	1,841,354
20 Molsons	1,247	3,578,818	3,222,397			194,438	8,759	87,527		9,255,740
21 Merchants		3,310,311	5,114,363		699,561	20,265		237,668	5,899	13,991,076
22 Nationale		1,174,450	663,449			31,654	4,069		7,967	2,618,366
23 Quebec	290,000	3,502,069	1,051,283		50,000	61,811				5,794,561
24 Union	256,000	707,247	1,781,609			9,145		31,665		4,011,305
25 St. Jean	24,000	2,596	32,188						92	149,985
26 St. Hyacinthe	25,267	44,937	512,974			6,373				896,345
27 Eastern Townships		479,127	1,760,300			18,382		7,138	1,640	3,217,984
Total, Que.	904,208	19,256,160	31,256,206		1,322,593	595,277	37,624	383,504	38,969	93,331,692
28 Nova Scotia		1,081,266	3,055,958			17,044	18,203	62,494	22,050	5,903,979
29 Merchants of Halifax		880,004	1,673,274			19,149		7,019		3,742,028
30 Peoples		183,051	290,689			708		819	541	654,302
31 Union		179,620	292,082			7,396	3,306		10,096	781,181
32 Halifax		377,843	1,277,223			2,059		40,259	1,569	2,160,212
33 Yarmouth		68,331	309,569							485,231
34 Exchange		38,602	54,086						907	131,811
35 Pictou										
36 Commercial, Windsor		46,785	136,481			1,852			1,158	271,673
Total, Nova Scotia		2,855,506	7,020,165			47,503	23,122	102,693	49,366	14,130,400
37 New Brunswick		743,856	610,754			46,663				2,014,872
38 Maritime										
39 St. Stephen's		80,207	30,000			42		7,106		301,779
Total, New Brunswick		824,064	640,754			46,645		7,106		2,316,652
40 Commercial, Manitoba		307,834	26,607	45,000		1,990				723,930
41 British Col.		306,613	445,073			153,614	21,890	996	46,426	3,425,767
Grand Total	2,749,834	58,167,659	64,709,133	484,454	1,915,217	1,143,104	92,001	1,866,878	145,169	175,506,058

Bank of Toronto, bonus of 2 per cent. equal in all to a dividend of 10 per cent. per annum. Statement of Canadian Branches only.  
 Bank of British Columbia, bonus of 2 1/2 per cent. equal in all to a dividend of 8 1/2 per cent. per annum.  
 Maritime Bank of the Dominion of Canada, in liquidation. Central Bank of Canada in liquidation.  
 Pictou Bank winding up business. Federal Bank in liquidation.  
 Bank of London in Canada suspended payment and realizing assets. Dominion Bk. bonus of 1 per cent. equal in all to a dividend of 11 p.c. per annum.

BANKS. ASSETS.	Specie.	Domini'n Notes	Notes & Cheq. on other bks	Bal. due from bks. in Can.	Bal. due from bks not in Can.	Due from Bks or Ag in U. K.	Dom. Gv. Deb. or Stock	Prov'l or Pub. Sec's not Can.	Loans Dom Govt	Lons. to Prov. Govts.	Loans on Sec. of Crp'n's Dbs' or other Corp.	Loans to Municipalities	Loans to other Corp.	Loans to oth'r bks. secured
1 Toronto	\$ 248,786	\$ 444.93	\$ 275,792	\$ 97,237	\$ 45,963	\$ 110,885					\$ 334,093	\$ 25,820	\$ 432,652	19,000
2 Commerce	475,379	764,641	603,628	217,491	2,322,411	148,265	494,184				1,396,284	387,959	1,844,850	145,200
3 Dominion	310,512	492,936	374,522	293,495	942,237		337,138				1,703,120	46,193	463,974	49,000
4 Ontario	234,194	456,369	297,665	183,818	231,322	42,408	119,816	302,318			264,884	91,448	103,910	99,000
5 Standard	127,947	240,642	182,036	271,773	46,840		75,000	350,781		31,192	372,095	94,956	55,000	29,523
6 Federal					2.246						3,890			
7 Imperial	335,654	551,329	295,615	238,378	259,785		397,004	430,891			794,227	755,668	405,628	42,000
8 Central														
9 Traders	78,455	2,047,77	117,414	69,512	26,000		137,710				84,900	33,000		
10 Hamilton	141,209	202,534	69,714	285,023	14,135			351,395			297,584	10,430	458,146	
11 Ottawa	126,321	102,411	76,329	106,759	246,048	24,699	122,883				90,048	14,700	583,821	
12 Western	22,007	33,710	12,407	272,029	28,799	21,754						24,531		21,693
13 London				16,093							13,702		1,500	
Total, Ont.	2,104,469	3,499,959	2,308,920	2,103,859	4,168,779	199,713	994,580	2,246,739		31,192	5,351,835	1,484,757	4,352,479	405,416
14 Montreal	2,662,422	2,438,634	1,267,258	253,591	12,208,352	2,555,897		1,455,534			1,159,578	886,639	8,227,832	14,354
15 B. N. A.	336,762	689,371	292,087	74,719	1,552,149		364,900			7,975	1,061,115	167,922	911,919	
16 Du Peuple	51,114	291,445	231,001	73,378	33,914						370,232	190,838		
17 Jacq. Cartier	24,245	118,313	126,537	16,057	25,121	21,312					200,000			
18 Ville Marie	16,024	31,137	52,561	37,667	8,238	5,803					89,390	1,662		
19 D'Hoche laga	45,514	115,690	103,626	74,274	72,905	72,427					240,894			
20 Molsons	529,887	519,352	393,409	103,538	103,781	74,506	104,375	124,557	1,317		291,121	94,550	786,920	4,000
21 Merchants	405,308	765,646	679,785	202,563	1,732,917		668,967		22,676		1,176,700	343,818	2,233,590	50,731
22 Nationale	104,517	143,235	149,632	284,314	47,446	3,171					26,252			
23 Quebec	84,549	243,559	179,415	107,93	73,440	209,681	148,433	75,398	3,596		462,455	155,283	593,397	
24 Union	67,829	197,716	260,808	101,825	52,184		120,000				27,000			
25 St. Jean	2,010	3,208	3,620	56,339	12,129									
26 St. Hyacinthe	13,361	10,108	14,495	54,761	18,240						30,000	75,000		
27 E. Townships	107,891	77,914	42,609	348,335	374,905		13,000				31,730	2,937	229,311	15,834
Total, Que.	4,451,428	5,605,329	3,747,841	1,789,509	16,315,798	2,975,863	1,064,775	561,856	1,483,114	7,975	5,166,380	1,918,732	12,985,970	84,920
28 Nova Scotia	192,440	290,911	318,161	58,354	779,552	81,755		752,788		17,547	485,732		731,128	112,300
29 Merchants	117,629	326,229	132,223	29,246	278,471	151,955		159,537	38,793		164,787	13,474	41,579	
30 People's Bk.	33,864	65,929	22,156	99,940	92,800	60,329					41,632			
31 Union	30,001	42,891	27,954	4,751	22,613	20,974	1,000	221,400		732	183,109	2,031		
32 Halifax B.Co.	33,339	96,193	94,124	43,734	299,437	61,124			1,298		6,931		139,752	
33 Yarmouth	16,151	21,922	9,008	59,375	63,490	9,469	19,200				16,436		52,242	
34 Exchange	5,191	5,086	3,752	28,682	18,473			15,000					21,631	
35 Pictou Bank														
36 Com'l W'dsor	14,079	10,646	2,909	26,782	14,812	1,865			807			299	184,128	
Total, N.S.	442,606	859,799	610,291	331,868	1,569,651	387,473	20,200	1,174,726	41,632	414,056	659,084	13,773	1,170,468	122,306
37 N. Brunswick	132,222	100,743	40,309	32,247	115,590	33,795		866,722	18,70		253,857		36,518	30,000
38 Maritime														
39 St. Stephen's	30,454		6,335	16,038	5,885	303								
Total, N.B.	162,679	100,748	46,644	48,335	121,476	34,098		366,722	18,700		253,857		36,598	30,000
40 Com. B. Man.	13,271	43,555	34,809	47,514	50,621	1,118					62,300	5,882	60,968	
41 Bank B. C.	190,423	232,303	37,816	41,003	154,290	730,012			62,540				500,038	
Gr. Total.	7,360,878	10,341,694	6,785,824	4,362,092	22,379,537	4,328,279	2,069,558	4,353,044	1,805,987	453,224	11,796,458	3,423,146	19,106,518	642,642

BANKS. Assets con'd	Loans to other bks unsecured	Public Discounts.	Notes overdue not sec	Other debts unsecured.	Notes, etc. ov'rd's sec. by R. E. or Stk., &c.	R.E. b-sides Bk. premises.	M'tg's on R.E. sold by Bank.	Bank Premis's.	Other Assets.	Total Assets.	Liabi't's of Direct'rs & their firms	Average specie for m'nth	Average of Dom. Notes dur. month
1 Toronto		8,402,437	\$5,707		4,266	6,618	4,671	\$50,000		\$10,508,876	50,966	245,806	520,418
2 Commerce		13,351,391	102,938		89,284	53,482	71,110	406,013	133,112	23,007,628	850,059	461,000	610,600
3 Dominion		6,861,211	29,129		30,888			168,988	5,197	12,108,544	422,000	361,000	420,000
4 Ontario		6,206,191	34,361		78,408			170,093	59,474	9,074,320	158,366	232,000	484,200
5 Standard		3,852,038	9,508					90,006	27,584	5,862,915	237,511	127,730	237,850
6 Federal		1,069,456	49,501		226,615	78,226	20,117	43,045	29,085	1,526,218	Nil.	12	256
7 Imperial		5,064,838	20,677		60,034	43,167	32,435	148,140	35,580	9,931,050	145,193	328,193	522,883
8 Central													
9 Traders		1,679,727	5,749		7,141			12,117	19,225	2,482,038	51,497	75,663	114,436
10 Hamilton		3,289,071	9,118		21,382	5,978		88,144	30,770	5,284,639	31,839	141,479	195,788
11 Ottawa		100,000	2,971,943	4,710	6,044	16,775	2,465	45,376		4,644,811	571,113	129,294	122,055
12 Western			1,124,737	7,174					9,480	1,578,326	21,957	22,201	30,580
13 London			7,927	50,406	93,761	1,660				185,052	4,977		
Total, Ont.	100,000	53,890,938	328,985	93,761	525,726	321,457	145,102	1,223,128	349,461	86,224,418	2,554,478	2,124,379	3,237,461
14 Montreal		16,276,825	73,395		159,054	22,675	97,207	600,000	3,848,718	54,257,975	713,000	2,640,000	2,864,000
15 B. N. A.		8,219,500	77,757		28,753	55		200,000		13,984,983	Nil.	946,169	700,930
16 Du Peuple		4,636,440	18,043		24,736	71,752	61,338	52,444	7,133	6,025,915	266,002	51,540	203,159
17 Jacq. Cartier		1,644,259	2,793		61,566	54,489	81,138	84,365	18,578	2,591,771	117,370	22,694	109,544
18 Ville Marie		1,268,922	32,586	22,508	24,746	82,284	8,114	25,999	217,750	1,985,476	101,989	14,751	28,719
19 D'Hoche laga		1,810,690	10,466	43,163	42,120		56,979	5,250	31,369	2,727,074	131,363	43,810	91,494
20 Molsons	5,000	8,829,414	42,511		117,608	36,082	6,400	190,000	47,847	12,411,153	249,969	524,317	417,428
21 Merchants		12,863,216	101,246	8,228	48,324	151,970	46,687	441,773	113,720	22,067,980	1,465,174	389,400	612,600
22 Nationale		2,785,870	30,202		278,819	44,447	9,878	65,000	44,557	4,027,385	76,800	110,000	160,000
23 Quebec		5,928,787	51,463		58,405	28,894	27,574	159,159	302,143	8,895,549	493,669	93,293	259,829
24 Union		4,393,900	30,849		11,055	37,882	612	127,491	80,602	5,452,754	459,974	62,596	126,951
25 St. Jean		240,058	37,384	1,801	26,559	2,450	1,700		5,675	393,496	16,229	2,500	3,800
26 St. Hyacinthe		935,979	7,840		30,684	24,580	9,886	10,979	4,893	1,240,856	71,017	1,060	8,425
27 E. Townships		3,723,995	15,108		13,874	14,285	91,155	100,000	6,025	5,208,915	208,027	112,078	82,661
Total, Que.	5,000	73,562,861	532,204	75,700	926,340	571,820	448,373	2,087,462	4,931,016	141,273,277	4,370,555	4,424,208	5,699,590
28 Nova Scotia		3,552,654	12,915		1								

# TEES & CO.'S ROLL TOP DESKS



Lead All  
Others.

Patented  
1887.

TEES & CO., 300 ST. JAMES STREET, MONTREAL

during the week, and prices easier. There is an accumulation of inferior stuff, which is difficult to sell. Choice tub job at 18c@19c, and the best rolls at 15c@17c. Some inferior lots sold at 12c@13c. Creamery nominal at 22c@23c. Cheese is steady, with a small jobbing trade at 10½c@11c. Eggs in fair receipt, and prices steady at 20c@21c for fresh, and 17c@18c for limed.

DRUGS.—Trade remains quiet, and prices steady. Opium is quoted at \$3.60@3.75; glycerine, at 22c@25c; morphia, \$1.90@2.00; turpentine, 75c@80c.

FLOUR AND GRAIN.—Trade is very flat, with no demand. Prices are quoted somewhat lower, but are nominal in absence of transactions. Straight roller \$5.25@5.35; extras, \$5@5.10; patent, \$5.75@5.10. Wheat very dull, with apparently no demand. Prices are weaker, with sales of red outside at equal to \$1.05 here. No. 2 spring and No. 2 fall nominal at \$1.05@1.06. No. 1, Manitoba hard nominal at \$1.15, to arrive, and No. 1 frosted Manitoba \$1.15. Barley—Trade very quiet and prices weak. No. 3 extra sold at 65c, and No. 3 at 62c; No. 1 offers at 70c, and No. 2 at 68c. Oats dull and prices easy at 36½c on track and to arrive. White quoted at 37c on track. Peas dull and lower at 59c at outside points. Rye brings 70c@72c, and corn is nominal at 60c. Bran steady, with shipping lots quoted at equal to \$13 and \$13.50 here, and cars on track \$14.25@14.50.

GROCERIES.—There has been a moderate movement in teas, with Japans selling freely at 15c@18c. Tobacco firm; and sugars unchanged. Fruits unchanged; Valencia

## FRUITS. HART & TUCKWELL McGill Street, Montreal. WHOLESALE FRUITS FOREIGN AND DOMESTIC.

Oranges, Lemons, Bananas, Pine Apples, &c., &c.  
Applies a Specialty.  
Consignments solicited.

quoted at 6c@6½c, and layers at 8½c@9c. Currants, 5½c@6c; loose muscatel, \$2.65@2.75. Coffee firm, with Rio at 18½c@19c.

HARDWARE.—There is a good demand for building material, and prospects continue fair. Prices generally rule steady. Shelf hardware quiet.

HIDES AND SKINS.—The demand for hides is less active and the feeling easier. No. 1 cured cows quoted at 6½c@7c. Green are unchanged at 5½c for No. 1 and 4½c for No. 2. Sheepskins quoted higher at 90c@51 according to quality. Calfskins nominal.

DRESSED HOGS.—The supply has been fair this week, and prices rule easier. Sales of choice, yesterday, at \$6.75, and inferior to medium \$6.00@6.50.

LIVE STOCK.—There is little change in this market. Receipts of inferior cattle are large and difficult to sell. Choice butchers' scarce,

## HOEGG'S

Boston Baked Beans,  
Dominion Sugar Corn,  
Sterling Lobster and  
Spiced Salmon

Are the old reliable and favorite brands of Canned Goods, and are to-day without a rival. Every can guaranteed.

D. W. HOEGG & Co., Fredericton, N. B.

### JNO. A. MOIR, 22 St. John St.

Montreal Agent.

with prices ruling at about 34c per lb. Inferior cattle sell at 2c@3c. Stockers are quoted 2½c@3c. Sheep in fair demand, with small lots of butchers' bringing \$4.25@5.00 a head. Lambs firm at \$3.75@4.50. Hogs, 5c@5½c.

PROVISIONS.—The demand is moderate, and prices rule easy. Long clear bacon sells at 10c@10½c, the latter for small lots; bellies at 12½c; backs at 12c, and rolls at 11c@11½c. Hams are quoted at 11½c@12c, and Mess' Pork at \$18@18.25. Lard sells in small lots at 11c@12c. Onions steady at \$1.50@1.75; and hand-picked Beans \$1.75. Potatoes unchanged at 35c@38c per bag on track. Hops steady at 22c@25c for new, and 15c@16c for yearlings.

Wool.—There is not much change, but the feeling is slightly better. Selected fleece quoted at 19c@20c, Southdown at 25c, and rejections at 16c@17c. Pulled supars 21½c@22½c, and extras 27c@28c.

# TO THE HOLIDAY TRADE!

YOUR SPECIAL ATTENTION IS INVITED TO OUR

**GENTS' FURNISHINGS, HABERDASHERY**

— AND —

**FANCY GOODS DEPARTMENTS.**

We have made Large Purchases for Cash of Novelties for the Holiday-Trade, which are now forward and open for Inspection.

## *In Gents' Furnishings Department*

We show the Latest at Unsurpassed Prices in

**GENTS' NECKWEAR, SILK HANDKERCHIEFS**

Fancies, Whites and Chinas, for Embroidery, Fine Silk  
Suspenders, Cashmere and Silk Mufflers, and

**GENTLEMEN'S LINEN HANDKERCHIEFS  
IN FANCY BOXES.**

Scotch Knit Gloves, Kid-Lined Gloves and Mitts,  
Gents' Silk Umbrellas in Stylish Handles.

## *In Haberdashery and Fancy Goods*

**DEPARTMENT.**

Plush Cases, Leather Cases, Necessaries, Easels

Clocks, Mirrors, Graphoscopes, Photo Frames, Music Stands.

**FANCY HAIR PINS and ORNAMENTS** in Shell, Amber and  
Silver. Hat Pins. Toilet Pins.

**WOOL WORK** in Slippers, Slipper Pockets, Ottomans, Braquets,  
Foot Stools, Chair Drapes, Table Drapes.

Shaving, Tooth, Nail and Hair Brushes.

**LADIES' HAND BAGS AND PURSES IN LEATHER AND PLUSH.**

**DRESS BUTTONS** In Metal, Glass, Horn, Ivory, Silk, Mohair and  
Combinations with Braids and Gimps to match.

**IN BRAIDING BRAIDS** We carry full lines of Star, Vandyke  
and Lace.

**EMBROIDERY GOODS** In Embroidery Silks, Rope Silks, Wash  
Silks, Filoselle, Filo Floss, Arrasenes, Em-  
broidery Cottons, Linen Floss.

**BERLIN WOOLS.** Our Berlin Wools are of Pure German Make, free from  
Loading or other Foreign matter. We show a full line of  
shades in 2, 4 and 8-ply; also Baldwin's Bee-Hive-Fingerings, in 3 and 4-ply; Saxony Soft Knitting, Lady  
Betty, Shetland, Andalusian, Berlin Fingering and Fleecy.

Inspection Invited.

Orders Solicited.

Prompt Dispatch Given.

# JOHN MACDONALD & CO.,

Wellington and Front Streets East,

d MANCHESTER, ENGLAND,

**TORONTO,**



SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO. OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (no notes), 300,000
Resources Over 950,000
Deposit with Dom. Gov't, - 57,000

THE BONUS SYSTEM

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

One-Half per cent. per annum is reached.

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

Over \$560,000 have been paid in Claims to Employers.

SIR ALEX. T. GALT, G.C.M.G.
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JAMES GRANT.
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 For the destruction of  
**RATS, MICE**  
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GALT	The Queen's	O. Lowell
TORONTO	The Queen's	McGaw & Winnett
OTTAWA	The Russell	Kenly & St. Jacques
HAMILTON	The Royal	Hood Bros.
LONDON	The Tecumseh	H. B. Moore
KINGSTON	The British America	J. E. Dunham
DUNDAS	The Elgin	

QUEBEC.

MONTREAL	The St. Lawrence Hall	Hy. Hogan
"	The Windsor Hotel	C. Swett
"	The Balmoral	S. V. Woodruff
QUEBEC	The Russell	W. Russell

NOVA SCOTIA.

HALIFAX	The Halifax	L. Hesslein & Sons
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NEW BRUNSWICK.

ST. JOHN	Victoria	D. W. McCormack
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SECURITIES.

	Quar. by Imp. Gov.	London Sep. 22.
Can. Gov. 4 p. c. Intero. Ry. 1903-5.		112
do. Rupert's Land 1904.		112
do. Bonds 1910.		116
do. Bonds 1913.		116
British Columbia, 1894.		130
		137
Canada, 4 p. c. loan, 1910-35.		110
3 1/2 p. c. loan, 1909-34.		105
Debs. 1903-34.		104 1/2
Dom. Ry. Loan 1902-5.		118
1904-5-6-8, 4 p. c.		109
1904-5-6-8. Inso. stk. 4 p. c.		109

Shs	Railway & other Stocks.	Sep. 22.
	New Brunswick 6 p. c. 1886-91.	100
	Quebec Province, 1904 5 p. c.	110
	Do do 1906 5 p. c.	110
	Do do 1919 4 1/2 p. c.	102
	Do do 1912.	114
	Atlantic & Nth Western 5 p. c. Gua. 1st M. Bds.	100
100	Buffalo and Lake Huron	all
100	Do 5 1/2 p. c. 1st Mort.	100
100	Do 2nd Mort.	100
300	Can. Central 5 p. c. 1st M. Bds Int. Guar. By Gov.	107
	Canadian Pacific \$100.	58 1/2
	Chi. & G. T. R. 6 p. c. 1st M. Coup 190.	
100	Grand Trunk, Georg. Bay, &c. 1st M.	100
100	Grand Trunk of Canada Con.stock.	all
100	2nd. acquir. mtg. bds.	all
100	1st. prof. stock.	all
100	2nd. prof. stock.	all
100	3rd prof. stock.	all
100	5 p. c. perp. deb. stock.	all
100	4 p. c. perp. deb. stock.	all
100	Great Western shares	all
100	6 p. c. bds., 1890.	all
100	Hamilton and N. W.	all
100	M. of Canada Stg. 1st Mort 5 p. c.	106
100	do. con. mtg. so.	105
100	Montreal and Champlain 5 p. c. 1st mtg. bds.	103
100	Montreal & Sorel, 6 p. c. 1st mtg. at \$97 sor.	10
	N. of Canada 5 p. c. 1st Prof Bonds	100
00	Do 6 p. c. 2nd. do	63
	3rd prof. bonds A.	104
	3rd prof. bonds B.	104
00	Northern Extension, 6 p. c. prof.	103
00	Do do 6 p. c. Imp.	103
00	Quebec Central 5 p. c. 1st mtg. rts.	25
00	T. G. & B. 6 p. c. bonds 1st Mort.	91
00	Well, Grey & Bruce, 7 p. c. Bds. 1st Mort.	100
00	St. Law. and Ott. 6 p. c. Bds.	89

Telegraphs.

00	Anglo-American stock	43
	preferred	72
	deferred	15 1/2
00	Direct U. S. Cable Co. shares	10

Banks.

100	Bank of British Columbia	34 1/2
	new issue at 2 prim.	32
100	Bank of British North America	74

Municipal Loans.

100	City of London (Ont) 1st Prof. 5 p. c. 6 p. c. Water Works, 1893.	102
	City of Montreal stg.	106
100	City of Montreal stg. 1874.	106
100	City of Ottawa, 6 p. c. stg. redeem 1893.	107
	1904.	116
	1895.	108
100	City of Quebec, 6 p. c. con. 6 p. c. redeem 1893.	105
	6 p. c. redeem 1905.	117
	1878, redeem 1903.	120
100	City of Toronto, 6 p. c. stg. 1877.	109
	Water Works deb., 1903.	113
	6 p. c. stg. con. deb., 1893.	110
	6 p. c. gen. con. deb., 1919.	112
	4 p. c. stg. bonds, 1924.	103
100	City of Winnipeg, deb., 1914.	109
	deb. scrip, 1907.	116

Miscellaneous Companies.

100	Canada Company	68
100	Canada North-West land Co.	3
100	Trust & Loan Co. of Canada	4 1/2
	do do new issue	4 1/2
100	Hudson Bay	15 1/2
100	Land Corporation of Canada	1

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The test by the Polariscopes showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR.

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Public Analyst for the District of Montreal, and Professor of Chemistry.

CHEMICAL LABORATORY,  
MEDICAL FACULTY, MCGILL UNIVERSITY,  
MONTREAL, September 9th, 1887.

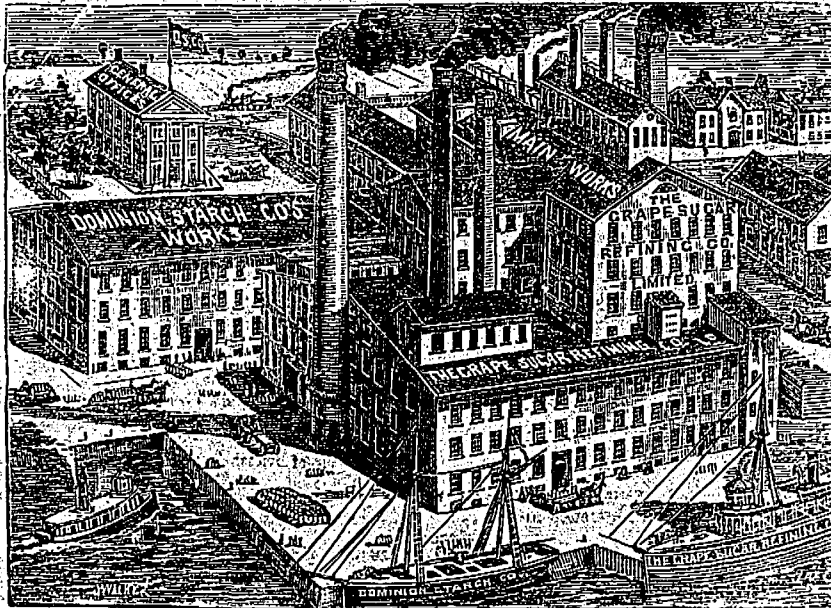
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It is composed of the finest parts of Indian corn, has not undergone any fermenting process, and is

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Chateau Leoville .....	4,000	2,000
Obook .....	3,100	1,500
Panama .....	3,000	1,900
Henri IV. ....	2,000	900
Sully .....	2,000	1,000

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- 1 STEAM ENGINE, WESTINGHOUSE, 15 h. p., almost new, and in prime order.
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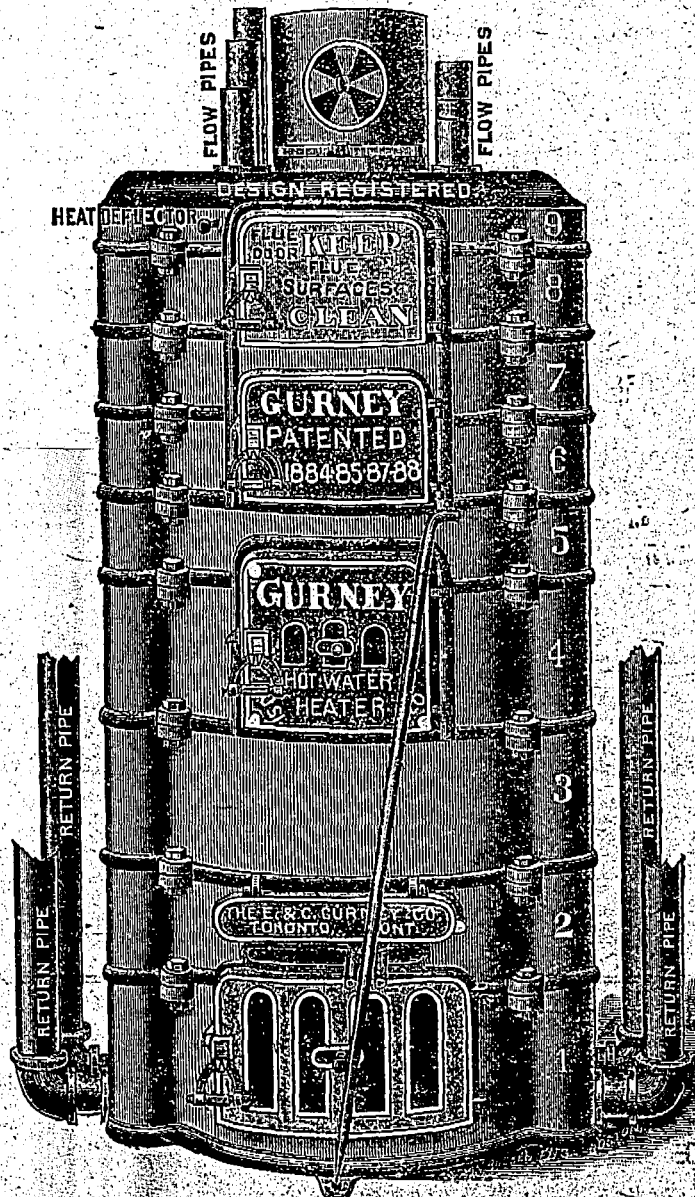
The most central, and one of the most elegantly furnished and best equipped Hotel in the city.

Accommodation for 400 guests.

Street cars pass the door to all parts of the city every two minutes.

RATES:  
\$2 to \$3 per day.

S. V. WOODRUFF, - - - - Manager.



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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 29, 1888.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.	
<b>Boots and Shoes.</b>													
Brogans	.....	\$0.75	\$1.00	\$0.70	\$0.80	\$0.65	\$0.75	Morphia	.....	1.80	1.75		
Cobourgs	.....	0.95	1.20	0.85	0.90	0.75	0.80	Opium	.....	3.75	4.25		
Split Balmorals	.....	1.00	1.25	0.85	1.00	0.75	0.80	Oxalic Acid	.....	0.11	0.13		
Kip	.....	1.15	1.40	0.90	1.15	0.80	0.80	Phosphorus	.....	0.75	0.80		
Buff	.....	1.25	1.90	1.10	1.50	0.90	1.15	Potash Bichromate	.....	0.10	0.11		
Calf	.....	1.50	3.90	0.00	0.00	0.00	0.00	Potass Iodide	.....	3.90	4.00		
Buff Congress	.....	1.40	1.65	1.10	1.40	0.00	0.00	Quinine	.....	0.60	0.70		
Calf	.....	1.90	3.40	0.00	0.00	0.00	0.00	Soda Ash, 48°	.....	1.40	1.50		
Split boots	.....	2.25	2.00	1.25	1.50	0.95	1.15	Soda Sobarb	.....	1.90	2.00		
Kip	.....	2.40	2.90	1.50	1.70	1.10	1.40	Sal Soda	.....	0.85	0.95		
Calf	.....	2.75	3.90	0.00	0.00	0.00	0.00	Concentrated	.....	1.70	1.80		
Felt boots half fox	.....	1.65	2.40	0.00	1.70	0.00	0.00	Strychnine	.....	1.20	1.20		
" full	.....	1.90	2.40	0.00	1.75	0.00	0.00	Tartaric Acid	.....	0.62	0.65		
" Sox	.....	0.50	0.95	0.00	0.00	0.00	0.00	Tin Crystals	.....	0.25	0.30		
<b>Pegged.</b>													
Split Batts	.....	0.65	0.85	0.70	0.80	0.40	0.50	<b>Synal Extracts:</b>					
Split Balmorals	.....	0.80	0.90	0.70	0.85	0.50	0.60	Triple Extracts, sq. bot.,	.....	12.00	0.00		
Kip	.....	1.00	1.10	0.75	0.90	0.80	0.85	per gross	.....	21.00	0.00		
Buff	.....	1.90	1.15	0.80	0.90	0.50	0.65	Anchor Brand, per gross	.....	0.70	0.75		
Pebbled	.....	1.90	1.15	0.80	0.90	0.50	0.65	Insect Powder per lb.	.....	2.25	2.50		
Buff Batts brass nailed	.....	1.90	1.15	0.80	0.90	0.50	0.70	Sulphur flour	.....	2.25	2.50		
<b>Machine Sewed.</b>													
Pebbled Button	.....	1.00	1.20	0.85	0.90	0.50	0.70	<b>Dyestuffs.</b>					
Glazed Buff Button	.....	1.00	1.20	0.85	0.90	0.50	0.70	Arohil, con.	.....	0.27	0.30		
Pebbled Button	.....	1.00	1.50	0.85	1.00	0.55	0.80	Cutch	.....	0.074	0.084		
Glazed	.....	1.15	1.40	0.70	1.00	0.55	0.80	Ex. Logwood	.....	1.10	1.15		
Goat	.....	1.50	1.90	1.15	1.40	0.80	1.15	Chips	.....	1.90	2.25		
Polish Calf	.....	1.50	1.90	1.30	1.65	0.90	1.15	Indigo (Bengal)	.....	1.80	1.75		
French Kid	.....	1.85	3.40	1.90	2.40	1.40	1.65	Madras	.....	0.70	1.00		
<b>Roast chicken, 1-lb tins.</b>													
0.00 2.30													
<b>Roast turkey, 1-lb tins.</b>													
0.00 2.40													
<b>Corn Brooms.</b>													
No. 1 Gem 4 strings, hard wood handle													
3.35 0.00													
No. 2 do 3 strings													
2.75 0.00													
No. 3 do 2 strings													
2.15 0.00													
No. 4 do 2 strings													
1.95 0.00													
No. 0 Hurl 4 strings													
2.85 0.00													
No. 1 do 3 strings													
2.45 0.00													
No. 2 do 3 strings													
2.10 0.00													
No. 3 do 3 strings, bass-wood handle													
1.75 0.00													
O. K. 2 strings basswood handle													
1.40 0.00													
<b>Dairy Produce.</b>													
Creamery, finest													
do earlier													
Townships, do													
Western													
Cheese, finest Supt & Co													
Aug													
medium to fine													
We do not consider that the price is paid by operators to country producers													
* Montreal wholesale prices current													
In future our prices will be those paid by the grocery trade to the wholesale dealer													
<b>Drugs &amp; Chemicals</b>													
Acid Carbolio Cryst Medi													
Aloes, Cape													
Alum													
Borax, xtl.													
Bleaching Powder													
Blue Vitriol													
Bromine													
Brom. Potass.													
Camphor, Eng. Ref.													
Castor Oil													
Caustic Soda 60 p.c.													
do 70 p.c.													
Citric Acid													
Coppers, per 100 lbs.													
Crack. Tartar													
Epsom Salts													
Glycerine													
Gum Arabic per lb													
Trag													
Labrador Herrings, No. 1													
do halves													
French Shore, No. 1													
Sea Trout													
Cape Breton Herrings													
do 1/2 halves													
Mackerel, No. 1, kilts													
do 2													
Green Cod, Large													
do No. 1													
Draft													
Dry													
Salmon No. 1 brls													
do 2													
do 3													
Salmon, No. 1 (theroes)													
do 2													
do 3													
" new Brit. Col brls													
Boneless Fish													
do													

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

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 Telephone 886.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
<b>Flour.</b>		<b>Crain.</b>		Antigua	0 34 0 35	Orange	0 16 0 18
Patent, winter	6 50 6 75	Canada Red Winter Wheat	1 24 1 25	Trinidad	0 33 0 00	Lemon	0 15 0 17
Patent, spring	6 40 6 75	White Winter	1 25 0 00	Grape Sugar Ref. Co.	0 04 0 04	J. P. Mot & Cos. diamond	0 22 0 00
Straight roller	5 91 6 10	Spring	1 21 1 25	Empress Drips Syrup	0 04 0 00	& 6s 12-lb bx chocolates	0 28 0 00
Extra	5 60 5 75	Hard Manitoba, No. 1	1 28 1 30	Dom. Crystal A Glucose	0 04 0 00	Prepared Cocoas, 1-lb	0 30 0 00
Superfine	4 90 5 25	do No. 2	1 28 1 29	B	0 04 0 00	pkgs. 10-lb bxs	0 28 0 00
Superfine Bags	2 50 2 60	Northern, No. 1	1 28 0 60	Dextrine	0 05 0 00	Cocoa Nibs, 12-lb tins.	0 30 0 00
Extra	2 65 2 80	do No. 2	0 00 0 00	Prull; Loose Muscatel	2 40 2 50	Pure Chocolates for con-	0 22 0 85
City Strong Bakers (140		Oats, new	0 80 0 33	Layers, Malaga	0 00 0 00	fectioners' use	0 23 0 28
lb. sks.) per 106 lbs.	6 25 6 40	Barley	0 70 0 75	London	3 85 4 00	Sweet Choop'te liquors	0 04 0 00
Oatmeal, standard brls.	0 00 0 01	Peas, per 66 lbs	0 75 0 76	Decheras	5 80 5 75	Crystal Gloss	0 06 0 07
Manitoba	0 00 0 01	Rye	0 00 0 00	Black Basket	4 75 5 00	Snow Flake	0 06 0 07
Oatmeal, granulated, brls	4 50 5 00	Corn, in bond	0 52 0 53	Sultanas	0 00 0 00	Dom. Rep. Corn	0 37 0 08
Roll'd Merl.	5 35 5 50	duty paid	0 00 0 00	Seedloss	0 00 0 00	Corn Starch	0 06 0 07
Oats	5 50 5 75			Valencia, new	0 05 0 06	Pure White	0 06 0 00
<b>Fuel.</b>		<b>Crocories.</b>		Eleme	0 00 0 00	Finagar; Imp. Triple, 1 brl	0 41 0 00
Prices to householders.		Tea (Hf.-Chest & Cnd.)	0 11 0 20	Currants, new	0 05 0 06	Cote D'or	0 35 0 00
<b>Coal.</b>		Japan, com. to med. lb	0 27 0 26	Prunes (French)	0 00 0 00	Crystal Pickling	0 28 0 00
Stove	7 00 0 00	good med. to fine	0 35 0 45	Figs, Eleme, new	0 10 0 12	W. W. XXX	0 30 0 00
Ghostnut	7 00 0 00	finest to choicest.	0 15 0 18	new layers	0 14 0 16	W. W. XX	0 25 0 00
Egg	6 50 0 30	Nagasaki	0 10 0 20	Sh. Almonds, bxs.	0 22 0 25	W. W. X	0 20 0 00
Scottish Steam (ex ship)	0 00 4 75	Y. Hyson, com. to gd	0 30 0 50	S. S. Tarragona	0 18 0 12	Pure Mat.	0 45 0 00
Cape Breton	0 00 4 00	fine to finest, lb	0 15 0 20	Almonds, paper shell	0 13 0 12	Cider XXX	0 20 0 00
Pictou	4 35 4 60	Gunpd. com. to med.	0 21 0 45	Walnuts	0 00 0 04	Soap: Best Laundry	0 06 0 06
Lower Pts secon (retail)	6 50 0 00	good to fine	0 55 0 65	Grenoble	0 00 0 00	Common	0 02 0 05
Scottish do	6 50 0 00	finest	0 25 0 33	Imperial med. to gd.	0 37 0 58	Matches: Common	2 25 2 50
<b>Cardboard.</b>		fine to finest.	0 12 0 18	Twankay, com. to gd.	0 45 0 65	Parlor	1 75 1 90
Maple, 3ft 2in.	7 00 0 00	Oolong	0 10 0 12	Congou, common	0 14 0 18	No. 1	3 25 3 35
Broh.	6 50 0 00	good common	0 10 0 12	good common	0 19 0 25	<b>Hardware.</b>	
Beech	6 00 0 00	med. to good.	0 35 0 55	fine to finest.	0 00 0 00	Antimony	0 12 0 12 1/2
Tamarac	5 50 0 00	fine to choic.	0 25 0 30	Souchong, common	0 00 0 00	Tin: Block, L & F per lb.	0 25 0 26
Maple, 4ft [Ontario]	7 50 0 00	Dust	0 35 0 60	med. to good.	0 25 0 32	Straits	0 25 0 26
Mixed wood	5 50 0 00	fine to choic.	0 35 0 60	fine to choic.	0 06 0 07	Strip	0 26 0 00
<b>Raw Furs.</b>		Coffees, Mocha (green)	0 61 0 67	add 6c for roasting and		Copper: Ingot	0 18 0 19
Beaver, per lb	1 00 3 50	grinding	0 28 0 30	Java	0 24 0 27	Sheet	0 24 0 25
Bear per skin	8 00 12 00	Maracaibo	0 20 0 22	Jamaica	0 18 0 21	<b>IRON OUT NAILS—per keg.</b>	
Bear, Cub. per skin	3 00 10 00	Jamaica	0 18 0 21	Rio	0 16 0 18	Hot Cut Am. or Can. Pat'n	
Fisher	4 00 5 00	Plantation Ceylon	0 23 0 25	Chicoory	0 11 0 13	10dy to 60dy	2 65 0 00
Fox, Red, per skin	1 25 0 00	Sugars, (casks & brls)		Yellow Refined	0 05 0 06	8dy and 9dy	2 90 0 00
Fox, Cross	2 00 5 00	Paris Lump	0 07 0 08	Granulated	0 07 0 08	6dy and 7dy	3 15 0 00
Lynx per skin, large	2 00 2 50	Syrup, per lb	0 03 0 04	Molasses, (Barbados) im'g	0 38 0 40	4dy to 5dy—Am. Pat.	3 40 0 00
Marten per skin	0 00 0 75	Porto Rico	0 35 0 38			8dy	4 15 0 00
Mink per skin	0 50 0 75					2dy	5 85 0 00
Muskat, Winter	0 00 0 00					4dy to 5dy—Cold Cut,	3 15 0 00
Spring	0 10 0 10					3dy—Can. Pat.	3 65 0 00
Otter, per skin	8 00 10 00					3dy—fine, Hot Cut, Am Pat	5 85 0 00
Raccoon per skin	0 40 0 75					Steel Cut, Am. or Can. Pat'n	
Skunk, black	0 00 0 00					10dy to 60dy	2 75 0 00
Small, stripe	0 00 0 00					8dy to 9dy	3 00 0 00
Half	0 35 0 00						
White	0 15 0 00						

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MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV. 29, 1888.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	\$ c. \$ c.	Summerlee	\$ c. \$ c.	<b>Hides and Skins.</b>	\$ c. \$ c.	Russells, Light	0 56 0 40
6dy to 7dy	3 25 0 00	Gartsherris	21 00 0 00	Montreal Green Hides		" Heavy	0 80 0 35
4dy to 5dy	3 50 0 00	Carnbroe	20 00 0 00	No. 1 per 100 lbs	0 00 6 50	" No. 2	0 10 0 25
3dy	4 25 0 00	Clyde	00 00 0 00	No. 2	0 00 5 50	Saddlers'	7 10 9 00
Sly-fine	5 75 0 00	Govan	0 00 0 00	No. 3	0 00 4 50	Imt. Fr. Calf	0 15 0 65
<b>Casting, Flooring, Box, Shook and Tobacco Box</b>		Eglinton	19 75 0 00	Tanners pay \$1 more for sorted, cured and inspected		English Oak	0 40 0 45
3dy	4 65 0 00	Hematite	22 00 24 00	Hamilton, No. 1 insp	7 50 7 75	Rough	0 16 0 20
4dy to 5dy	3 90 0 00	<b>Bar Iron—per 100 lbs</b>		No. 2	6 50 6 75	<b>Meats, Eggs, &amp;c.</b>	
6dy and 7dy	3 65 0 00	Ord. Crown	2 10 0 00	No. 3	6 50 7 75	Western mess.	18 00 18 50
8dy and 9dy	3 40 0 00	Best Refined	0 00 2 35	Toronto	7 50 7 75	short out	20 00 20 50
10d to 30dy	3 15 0 00	Siemens	0 00 2 10	"	6 50 7 00	Hams, canvassed	0 12 0 13
<b>Cut Spikes: all sizes</b>	2 90 0 00	Swedes	3 50 4 00	Chicago Buff	7 75 8 00	uncovered	0 10 0 11
<b>Common Flour Barrel:</b>		Sheet Iron to No. 20	2 60 0 00	" Steers	9 50 11 50	Lard, per lb	0 11 0 11
0 1/2 in	5 05 0 00	Boiler Plates	2 10 2 50	" Calfskins	0 09 0 10	Bacon, per lb	0 20 0 21
1 in	4 65 0 00	Boiler	0 00 0 06	" Bulls	6 50 7 00	Eggs, fresh in cases	0 22 0 24
1 1/2 in	4 85 0 00	Hoops and Bands	0 00 2 30	Dry No'r West	11 00 12 00	in baskets	0 04 0 06
<b>Finishing Nails:</b>		<b>Canada Plates:</b>		Sheepskins	0 00 0 00	Rough	0 03 0 04
Over same size Hot Cut	0 75 per kg	Good Brands	2 40 2 50	Lambskins	0 00 0 05	Potatoes, new, per bag	0 14 0 18
<b>Clinch and Heavy Clinch:</b>		Iron Wire: 0 to 7 p 100 lbs	2 20 2 30	Calfskins uninspected	0 05 0 00	Honey, in comb	0 11 0 12
Hot Cut—Advance over same size	0 75 per 100 lbs	Wro't Iron pipe, 1 to 2 in	0 00 0 60	Horse Hides western, each	2 50 3 00	Beeswax	0 25 0 28
<b>Sharp and Flat Press'd Nails:</b>		2 1/2 p.c. dis	0 00 0 60	<b>Leather (at 6 months)</b>		<b>Oils.</b>	
Hot Cut—advance over same size	1 25 0 00	Steel, cast per lb	0 11 0 12	No. 1 B. A. Sole	0 21 0 23	Cod Oil, Newfoundland	0 00 0 40
An allowance of 5 cts. per keg will be made on 200 keg lots in one shipment.		" Spring, 100 lb	2 50 3 75	No. 2 B. A. Sole	0 18 0 20	Halifax	0 37 0 38
Terms on above 4 mths. or 3 p.c. dis. for cash in 30 dys		" Tire lb	2 50 0 00	No. 1, ordinary Sole	0 29 0 21	Gaspé	0 39 0 40
<b>Horse Nails: P &amp; F Bright</b>		" Sleigh Shoe, lb	2 25 0 00	No. 2	0 17 0 19	S. R. Pale Seal	0 47 0 50
No. 7	0 00 0 00	<b>Tin Plate:</b>		Buffalo Sole, No. 1	0 37 0 19	Straw Seal	0 35 0 37
No. 8	0 24 0 00	IC Coke	0 00 3 75	No. 2	0 15 0 17	Sweet	0 49 0 00
No. 9	0 23 0 00	IC Charcoal	4 00 4 50	China	0 19 0 20	Cod Liver Oil	0 65 0 70
No. 9	0 22 0 00	IX	0 11 0 12	" No. 1	0 15 0 17	(Distributing Prices)	
<b>M Brand 40 @ 5 per ct. dis</b>		IXX	0 21 0 35	Zanzibar, No. 1	0 16 0 17	Cod Oil, Newfoundland	0 40 0 42
<b>Wroughton Ship Spikes:</b>		DC	0 25 0 00	" No. 2	0 14 0 15	Do Halifax	0 41 0 42
7-16 and 1 in	3 90 0 00	DX	0 25 0 00	Slaughter, No. 1	0 23 0 25	Do Gaspé	0 51 0 52
3-8 in	4 25 0 00	DXX	0 25 0 00	Harness	0 22 0 25	S. R. Pale Seal	0 75 0 80
5-16 in	4 50 0 00	Russ. Sheet Iron	9 00 9 50	Upper Heavy	0 27 0 31	Cod Liver Oil	0 70 0 80
1 in	4 75 0 00	Anchors, per lb	4 75 5 50	Light	0 30 0 34	Lard Oil, Extra	0 60 0 70
(Dis. 20 per cent.)		Lion & Crown, Tin'd Sh's	5 50 6 0	Grained Upper	0 30 0 35	No. 1	0 55 0 57
<b>Horse Shoes:</b>		Lead: Pig, per 100 lbs	4 00 4 25	Scotch Grain	0 55 0 60	Linseed Raw	0 58 0 60
Terms, 4 months, or 5 p.c. or 30 days	0 00 0 00	Sheet	5 00 0 00	Kip Skins, French	0 65 0 75	Boiled	1 00 1 10
<b>Asses, &amp; do., 25 to 30 dis.</b>	11 00 13 00	Shot per 100 lbs	5 55 5 75	English	0 65 0 75	Extra, qt., p case	0 95 1 00
<b>Galvanized Iron</b>		Lead Pipe	5 00 0 00	Canada Kid	0 85 0 45	pts. do.	3 00 3 25
Morewoods Lion, No. 28	0 06 0 07	Zinc Spelter	9 00 0 00	Hornlock Calf	0 50 0 60	Luca, Flasks	2 70 3 00
D. McC. & Co.	0 06 0 07	Scraps Iron—Chairs	00 00 19 50	Light	0 40 0 45	Spirits Turpentine, brls	0 70 0 72
Queen's Head, or equal	0 05 0 00	Machinery scrap	17 00 18 00	French Calf	1 35 1 40	Car Lots Store, (2 p.c. off)	0 00 0 13
Common	0 05 0 04	Powder—Canada Blasting	3 00 3 50	Splits, Light & Medium	0 17 0 24	Broken lots	0 00 0 13
<b>Pig Iron: Siemens No. 1</b>	0 00 0 00	F F F F E E	4 75 5 00	Splits, Heavy	0 15 0 20	Am. in car lots	0 00 0 23
Coltness	22 00 0 00	Barbed wire, per lb Gal	0 06 0 00	Small	0 14 0 18	5 to 10 bbls.	0 22 0 23
Caldor	22 00 0 00	Paint	0 05 0 00	Leather Board, Canada	0 08 0 12	single bbls.	0 00 0 23
Langloan	21 00 0 00	Fencingwire, No. 8	0 00 0 20	Enameled Cow, per ft.	0 15 0 16	Benzine	0 12 0 13
		No. 9	0 00 2 35	Pebble Grain	0 10 0 14		
		No. 10	0 00 2 50	B. Calf	0 10 0 14		
				Brush (Cow) Kid	0 10 0 14		
				Buff	0 11 0 13		

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

\*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Castings, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, net cash within 30 days; or four months Note adding interest from the date of delivery at seven per cent. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days.

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MONTREAL WHOLESALE PRICES CURRENT - THURSDAY, NOV. 29, 1888

Table with 8 columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Sections include Glass, Paints, &c., Timber, Lumber, &c., Tobacco, Wines, Liquors, etc., and Wool.

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166 Hollis Street.

Guelph, Ont.  
**JOHN SMITH,**  
Real Estate and Loan Agent, Accountant, &c.,  
32 St. GEORGES SQUARE, Guelph, Ont.  
Assignments taken and Estates managed.

**JAMES BAXTER**  
Note Brokers,

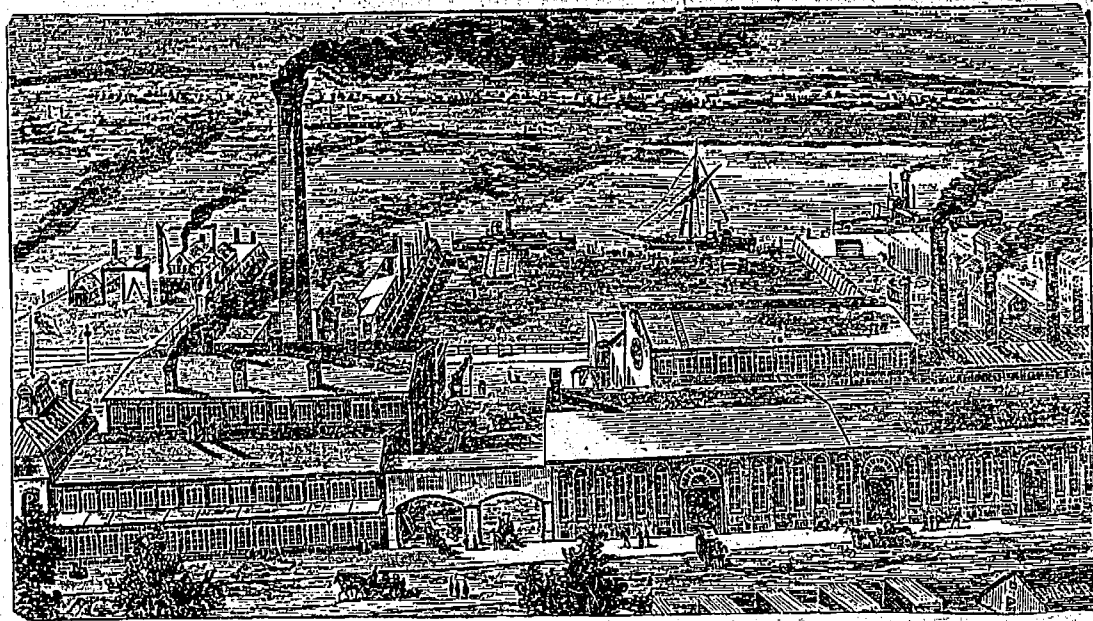
Buy and Sell Commercial Paper, &c.  
128 St. James Street,  
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**J. DUNCAN DAVISON,**  
114 St. James Street,  
(Care Dun, Wiman & Co.)  
COMMISSIONER

For following Provinces:  
Ontario, Quebec, Manitoba, New Brunswick  
Nova Scotia and Prince Edward Island.

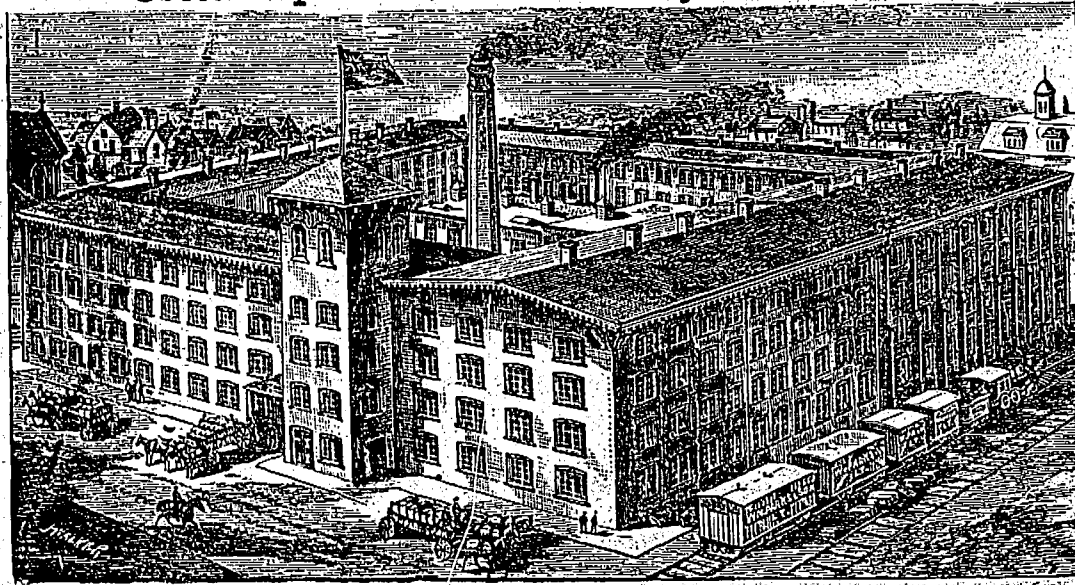
**A. TOLLER,**  
Real Estate & Mortgage  
BROKER,  
Notary Public and Conveyancer  
Money Lended and Accounts Collected.  
18 Broad Street, **VICTORIA, B.C.**

**A. H. WILSON,**  
Real Estate and Financial Agent  
90 St. James Street, MONTREAL.  
LOANS ON CITY PROPERTY AT MODERATE PRICES.  
Houses let and Rents Collected.  
Collections made and promptly remitted.



**CARRIER, LAINE & CO., Founders and Machinists**  
**LEVIS, P.Q.**

**WM. PARKS & SON - (Limited), - ST. JOHN, N. B.**  
 Cotton Spinners, Bleachers Dyers and Manufacturers.



**COTTON YARNS**  
 White and Colored and Bleached, Single and Doubled.  
**Carpet Warps**  
 Beam Warps,  
 Hosiery Yarns,  
 Balled Knitting Cotton,  
**Shirtings,**  
**Cottonades**  
**Grey Cottons.**

THE ONLY "WATER TWIST" YARN MADE IN CANADA.  
 AGENTS - DUINCAN REIL Montreal WM HEWETT Toronto REDARD, GIRARD & CIE Quebec

**- St. Catharines Saw Works. -**

**R. H. SMITH & CO.,**

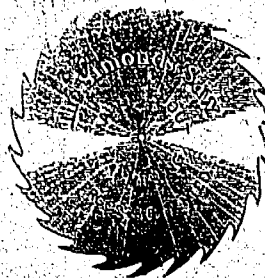
ST. CATHARINES, ONT.

SOLE MANUFACTURERS IN CANADA OF

**THE "SIMONDS" SAWS**

At Greatly Reduced Prices.

All our Goods are manufactured by the "Simonds" process. Our Circular Saws are unequalled. We manufacture the genuine Manlan, Lance Tooth, Diamond, New Improved Champion, and all other kinds of Cross-Cut-Saws. Our HAND SAWS are the best in the Market, and as cheap as the cheapest. Ask your Hardware Dealer for the St. Catharines make of Saws. **The Largest Saw Works in the Dominion.**



**FOR SALE.**

We will sell either of the

**STEAM ENGINES**

Now in use in this office. One is a **WESTINGHOUSE, 15 h. p.**, 400 revolutions a minute; the other is an ordinary horizontal of **13 h. p.**

**JOURNAL OF COMMERCE,**

303 & 305 St. James St., Montreal

1776 NOTRE DAME ST. 1776  
MONTREAL  
**GAS STOVES! GAS STOVES!!**

For Cooking or Heating, with all the latest improvements, Hot water attachments, and an excellent device for heating water in bath-rooms. Nothing like them in Canada. All sizes. All prices.

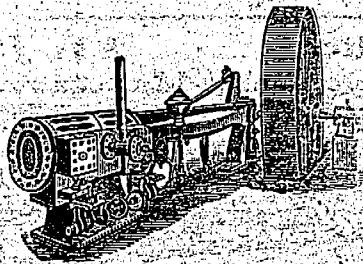
**THE JACKSON GAS BURNER** has now been a year on trial in this city, and is established as a reliable gas saver. See our testimonials from such firms as Messrs. James McCready & Co., Colin McArthur & Co., Jas. Whitham & Co., &c. Gas Consumers! Do not believe the false statements of unprincipled agents of other burners, but see for yourselves. Remember that every burner is Warranted for three years.

**THE GAS CONSUMERS' BENEFIT CO.,** (Op. Carsley's)  
1776 Notre Dame Street, Montreal.  
G. W. GADEN, Manager.

**TORONTO ENGINE WORKS,**  
**J. PERKINS & CO.,**  
Princess and Front Sts., - **TORONTO.**

**BROWN ENGINES**

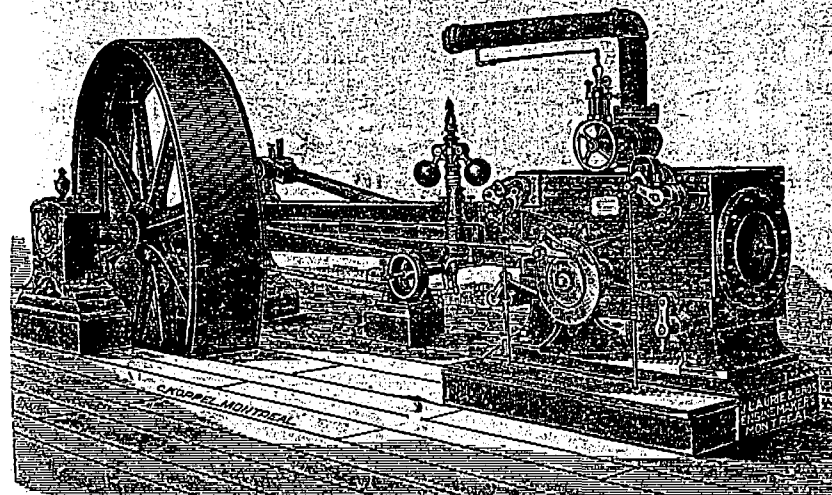
FROM TWENTY (20) TO ANY REQUIRED POWER.



Slide Valve and Marine Engines.

Iron and Steel Boilers.

Send for Catalogue of our Brown Engine before purchasing elsewhere.



**JOHN LAURIE & BRO.**  
MANUFACTURERS OF  
Corliss Automatic Steam Engines, Steam Pumps and all kinds of Machinery  
1014 St. Catherine Street, Montreal.

Christmas and New Year's Goods

**M. MARKUS,**

Wholesale Importers of  
Novelties, Toys, Fancy Goods,  
Small Wares and Stationery,  
House Furnishing Goods, Wire Goods,  
Tinware, Crockery, &c., &c.

SPECIAL LINES OF  
**CHRISTMAS -:- CARDS**  
Plush Goods and Dolls.

Agent for Upper Canada Brooms, Whisks and Brushes.  
467 St. Paul St., Corner St. Nicholas  
**MONTREAL.**

BUY THE BEST  
Gustave Toray-Maurin's  
**INKS**



"AZULINE" - Blue-Black Writing Ink - Writes at first an agreeable blue shade, and rapidly changes to an intense permanent black.  
"LA SYRIENNE" - Violet-Black Copying Ink - Is the only copying ink producing several copies at one writing.  
"LE XIXE SIECLE" - Jet-Black Writing Ink - The Standard Office

Black Ink.  
"L'ADMINISTRATIVE" - Violet-Black Writing Ink.  
"TOIRAY-MAURIN'S INKS" always keep their fluidity.

**J. B. ROLLAND & FILS,**  
Sole Agents for Canada,  
**MONTREAL, 6 to 14 St. Vincent St.**

Buy **BLANZY-POURE & CO'S**  
**STEEL PENS.**



Over 200 Different Styles. All of Standard and Superior Quality, from 15c. to \$1 a box of 144 pens.  
The "Assorted Case" containing twelve boxes of different kind of pens, is sent Post-Paid to any address on remittance of \$2.50.  
**J. B. ROLLAND & FILS,** Sole agents for Canada,  
Montreal, 6 to 14 St. Vincent St.

**BOURGEAU & HERRON**  
MANUFACTURERS OF  
**COFFEES - AND SPICES**

Trade Mills and Globe Mills

Sole Proprietors of the Celebrated

**COOKS' BEST BAKING POWDER**

57 College St., Montreal.

## Ontario & Quebec Railway Co'y.

The half-yearly interest due on the 1st December next, on the 5 per cent. Debenture Stock of this Company, will be paid at the office of Messrs. Morton, Rose & Co., Bartholomew House, London, England, on and after that date to holders on the London Register on the 19th instant, and to holders on the Montreal Register on the 31st instant.

Interest for the same period on the Common Stock of the Company, at the rate of 6 per cent. per annum, will be paid on and after the same date at the Bank of Montreal, Montreal, or at the office of Messrs. Morton, Rose & Co., London, England, at the option of the holder, to shareholders on the Register on the 31st instant.

Warrants for these payments will be remitted to the registered holders.

The Debenture Stock Transfer Books will close in London on the 19th instant, and in Montreal on the 31st instant, and the Common Stock Transfer Book will close in Montreal on the 31st instant.

The Books at both places will be re-opened on the 2nd December next.

By order of the Board,

CHARLES DRINKWATER,  
Secretary.

Montreal, October 12th, 1888.

## J. & R. ROBSON,

MANUFACTURERS OF

## GRAHAM FLOURS

And Stone-Ground Flours, Meal  
and Feed all kinds.

Special correspondence solicited.

Brantford, Ont.

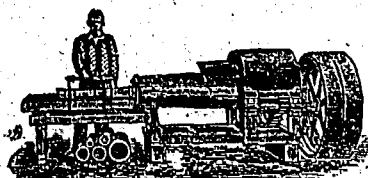
## SWAN & JAMES,

WHOLESALE DEALERS IN

## EGGS and POULTRY

H. S. SWAN. St. Hyacinthe, P.Q. W. R. JAMES

KELL'S IMPROVED BRICK AND TILE MACHINERY



H. G. BAIRD & SON, manufacturers of Brick  
and Tile Machinery, Engines, &c., Parkhill, Ont.

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— AND —

## JOB PRINTING

DONE AT THE

Journal of Commerce Office

303 and 605 St. James Street.

## NOTICE. NOTICE.

### WHOLESALE MILLINERY TRADE ONLY.

I WISH to draw the attention of the Wholesale Millinery Trade to the fact that I am prepared to supply them with BUCKRAM HAT OR BONNET FRAME, at prices that will be an inducement to the trade all over Canada. I am constantly adding new designs, and moreover will copy any one or two piece shape for the trade on receipt of sample or specification. Straw, felt and plush hats altered to latest styles. Send for samples and price list.

C. HODGSON,

367 ST. JAMES STREET, MONTREAL.

REFERENCES—Any of the leading millinery houses of Montreal.

## GLACE BAY MINING CO. (Limited)

COLLIERY AT

## LITTLE GLACE BAY, - - CAPE BRETON

Ship Excellent COALS for GAS and STEAM Purposes.

Harbor perfectly safe in severest storm.

C. H. RIGBY, Agent, - - - LITTLE GLACE BAY  
E. P. ARCHBOLD President, HALIFAX. J. R. LITHGOW, Secy. and Treas., HALIFAX.

## D. NICOLSON,

MANUFACTURER OF

## Sofa, Chair and Rocker Springs

I invite inspection of my Sofa and Chair Springs, for which I claim merits over all other makes.

TRADE ONLY SUPPLIED.

17 DeBresoles Street, MONTREAL.

## The CRAIG System ELECTRIC LIGHTING

— OF —

MANUFACTURERS.

## CRAIG AND FILLS

Office and Place of Construction: Cor. Albert & Atwater Ave., St. Cunegonde,

MONTREAL.

The Incandescent System.

The Aro System.

The Galvanoplastic System.

Electric Lighting Materials.

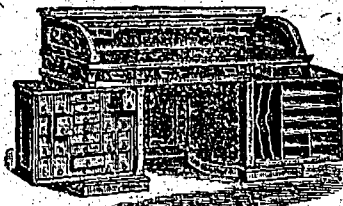
## W. STAHLSCHMIDT & CO.

PRESTON, ONT.,

MANUFACTURERS OF

## School, Office, Church and Lodge Furniture.

Received the Highest Award given at the Toronto Industrial Fair, 1886 and 1887.



ROTARY OFFICE DESK—No. 51.



THE "MARVEL" SCHOOL DESK

Patented January 14th, 1886.

H. NIGHTINGALE, Montreal Representative, 1803 Notre Dame St.

**CARD.**

**The Fire Insurance Business**

heretofore carried on by the undersigned as Commission Agents, at their old Offices, 45 St. Francois Xavier Street, for the Northern and Caledonian Insurance Companies, will continue in favor of the

**CALEDONIAN INSURANCE CO.**

OF EDINBURGH.

the oldest Scotch Office, founded 1805, and one of the strongest Companies represented in Canada, and our other Insurance connections as BROKERS AND AGENTS.

Continuance of all business connections is solicited, and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty-five years.

**TAYLOR BROS.,**

45 ST. FRANCOIS XAVIER ST., MONTREAL.

**THE FEDERAL LIFE ASSURANCE COMPANY.**

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000  
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR ROMANS' PLAN** and the most perfect Endowment

Bond now before the public.

Agents wanted in all unrepresented districts.

**T. H. SCHNEIDER,** General Agent, Montreal. **DAVID DEXTER,** Managing Director.

**BRITISH AMERICA**

ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1833.

HEAD OFFICE, - - TORONTO.

Cash Capital and Assets, \$1,133,686.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor. JOHN LEYS, Deputy Governor.  
John V. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.  
A. Myers. Thos. Long. George E. Smith.  
Dr. H. Robertson.  
GEORGE E. ROBINS, Secretary.

**THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.**

President, - **ANDREW ROBERTSON, Esq.**  
Vice-President, - **Hon. J. R. THIBAudeau.**

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000  
Assets, - - - - - 708,828  
Income, 1885, - - - - - 517,378

HARRY COTT, Secretary. ARCH. NICOLL, Marine Underwriter.

**G. H. McHENRY, Manager.**

M. J. E. DROLET, Agent for City and District of Montreal.

**Ontario Mutual Life.**

HEAD OFFICE, - - - - - WATERLOO, ONT.

DOMINION GOVERNMENT DEPOSIT, - - - - - \$100,000.

1870. PROGRESS. 1887.

THE BUSINESS OF THE COMPANY for the year 1887 has been in every way satisfactory, showing in all its essential features a continuation of the steady progress which has gone on from its inception in 1870 up to the present time.

Compared with the two preceding years, the following items of last year's account show up to good advantage:—

	1885.	1886.	1887.
No. of policies issued.....	1,355	1,977	2,181
Amount of policies issued.....	\$1,867,950 00	\$2,565,750 00	\$ 2,716,041 00
No. of policies in force.....	6,381	7,448	8,605
Amount of policies in force.....	\$8,259,361 71	\$9,774,548 38	\$11,081,080 38
Total cash income.....	273,446 85	319,273 98	356,104 30
Total assets.....	753,661 87	909,480 93	1,089,448 27
Reserve held.....	695,601 36	802,167 24	1,004,505 64
Death claims paid.....	76,836 00	54,250 00	60,156 00
Matured endowments paid.....	1,000 00	3,000 00	3,150 00

**LIBERAL CONDITIONS OF POLICIES.**

1. Guaranteed surrender values in cash or paid-up insurance.
2. One month's grace for payment of premiums.
3. No restriction on travel or occupation.
4. Policies indisputable after three years.
5. Lapsed policies may be revived within twelve months of lapse.
6. Dividends yearly after third year.

**I. E. BOWMAN, M.P.,**  
President.

**WM. HENDRY,**  
Manager.

**W. H. RIDDELL, Secretary.**

**HENRY LYMAN,**  
(Lyman Sons & Co.,  
Montreal & Toronto),  
PRESIDENT.  
**GERALD E. HART,**  
Genl. Manager.

**ANDREW ALLAN,**  
(Allan Line R. M.,  
Steamships),  
VICE-PRESIDENT.

**Citizens Insurance Co.**  
OF CANADA.  
Established 1864. Capital, \$1,000,800.

Head Office, 179 St. James St., Montreal.  
**FIRE, LIFE, ACCIDENT**  
Business Transacted.  
Only Company issuing negotiable  
**ENDOWMENT COUPON BONDS**  
without conditions, offering facilities for obtaining  
money at any moment.  
A RELIABLE CANADIAN COMPANY.  
AMPLE SECURITY. PROMPT PAYMENTS.

**S. COLLINS' SON & CO.**  
MANUFACTURERS OF  
**PRINTING INKS,**  
32 and 34 Frankfort Street, N. Y.  
Our Cut Inks are used on the MAGAZINE and WEEKLY  
by Harper & Brothers, and on this Paper.

Estimates for all kinds of **PRINTING**  
cheerfully given on application to this  
Office. We make a speciality of **FINE**  
**COMMERCIAL WORK.**

**STOCKS AND BONDS.**

**INSURANCE COMPANIES.—CANADIAN.—Montreal Quotations, Oct. 22, 1888.**

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	Jan...July	\$50	\$50	103
Canada Life	2,500	7-6mos.	Feb.. Aug	400	50	420
Citizens, Fire, Life, & Accident	11,880	6-12mos.	Mar. 88, y'ly	85	16	...
Confederation Life	5,000	6-6mos.	Jan...July	100	10	275
Western Assurance	25,000	4-6mos.	Jan...July	40	20	136
Royal Canadian Insurance	20,000	6-12mos.	15 Feb. y'ly	25	20	95
Accident Ins. Co. of North America	2,610	6	15 J'ly 15Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J'ly 15Jan	50	10 50	90 100

**BRITISH AND FOREIGN.—(Quotations on the London Market, Oct. 29, 1888.)**

					Market value p. d' up share.
British and Foreign Marine	50,000	50	20	4	£22 18s 9d
Caledonian	...	...	...	...	£29 1/2
Commercial U. Fire, Life & Marine	50,000	30	50	5	£25 £26
Edinburgh Life	5,000	10	100	15	£44 1/2 £44 1/2
Fire Insurance Association	100,000	5	£10	£2	3s 5d
Glasgow & London	...	...	...	...	20s 80s
Guardian Fire and Life	20,000	13	100	50	£78 £80
Imperial Fire	12,000	£7 p. sh.	100	25	£156 £160
Lancashire Fire	100,000	30	20	2	£6 7s 6d £6 8s 9d
Life Association of Scotland	10,000	15	40	8 1/2	£39 £40
London Assurance Corporation	35,802	48	25	12 1/2	£50 £52
London & Lancashire Life	10,000	10	10	1 7-20	£12 16s 3d £12 18s 9d
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	£26 7s 6d £26 12s 6d
Northern Fire & Life	30,000	70	100	5	£57 1/2 £57 1/2
North Brit. & Merc. Fire & Life	40,000	56	50	6 1/2	£44 1/2
Phoenix Fire	5,722	£21 p. s.	...	...	£260 1/2 £265
Queen Fire & Life	200,000	30	10	1	87s 6d 88s 9d
Royal Insurance Fire & Life	100,000	60	20	3	£43 £43 1/2
Scottish Imperial Fire & Life	50,000	6	10	1	35s 6d
Scottish Provincial Fire & Life	20,000	15	50	3	£20 £20 1/2
Standard Life	10,000	58 1/2	50	12	56 1/2
Star Life	4,000	6	25	1 1/2	£100 £120

**NORTH BRITISH & MERCANTILE**  
FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED 1800.  
Directors—GILBERT SCOTT, Esq., Hon. THOMAS RYAN, W. W. OGILVIE, Esq.

Resources of the Company.  
Authorized Capital.....£3,000,000 Stg.  
Subscribed.....2,500,000 "  
Paid-up.....625,000 "  
Fire Fund and Reserves as at 31st December, 1888.....1,592,235 "  
Life and Annuity Funds.....3,841,194 "  
Revenue—Fire Branch.....1,185,865 "  
do Life and Annuity Branches.....551,307 "

Agents in all principal Towns of the Dominion.  
Head Office for the Dominion, 78 St. Francois Xavier Street,  
MONTREAL.  
D. LORN MACDOUGALL, } Gen. Agents. { WM. EWING, Inspector.  
THOMAS DAVIDSON, } { G. M. AHERN, Sub-Inspector.

**ROYAL INSURANCE CO'Y**  
OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**  
Liability of Shareholders Unlimited.

CAPITAL, - - - - - \$10,000,000  
RESERVE FUNDS, - - - - - 10,624,435  
LIFE FUNDS, - - - - - 16,288,046  
Investments in Canada for the sole pro-  
tection of Canadian Policy-holders, over 800,000

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 AGENT,  
W. TATLEY.

**NATIONAL ASSURANCE CO.**  
OF IRELAND.  
INCORPORATED 1833.

CAPITAL, - - - - - £1,000,000 STG.

CHIEF AGENTS:  
MONTREAL. { OWEN MURPHY, M. P. P.  
LOUIS H. BOULT. }  
Agents required in unrepresented towns.

**ATLAS ASSURANCE COMPANY**  
(OF LONDON, ENG.)  
FOUNDED 1808.

CAPITAL, - - - - - £1,200,000 STG.

JOINT MANAGERS:  
MONTREAL.

**Scottish Union and National**  
INSURANCE CO., OF EDINBURGH, SCOTLAND.  
Established 1824.

M. BENNETT, Jr., Gen. manager North American Branch, Hartford, Conn.  
Capital.....\$30,000,000 | Invested Funds.....\$13,500,000  
Total Assets.....34,472,705 | Deposit with Dom. Govt. 125,000  
(Market value)  
WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

**Quebec Fire Assurance**  
COMPANY.  
ESTABLISHED 1818.

Government Deposit, \$75,200.00  
Directors—J. Greaves Clapham, President; Edwin Jones, Vice-Presi-  
dent; W. R. Dean, Treas.; Senator C. A. P. Pelletier, Geo. R. Renfrew, A.  
F. Hunt, Hon. Pierre Garneau, Chs. Langlois, Inspector; W. W. Welch, Secy.  
Agents—Ontario—Geo. J. Pyke, Toronto; Montreal—J. H. Routh & Co.  
New Brunswick—Thos. A. Temple, St. John; Manitoba—A. Holloway,  
Winnipeg.

Insurance.

**LIVERPOOL & LONDON & GLOBE**  
INSURANCE COMPANY.

LIFE and FIRE.

Invested Funds, \$38,814,254  
Funds invested in Canada, 900,000

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman.  
EDWARD J. BARREAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
SIR A. T. GALT, C.M., M.G.

G. F. C. SMITH, Resident Secretary.

Medical Referee—D. C. MACALLUM, Esq., M.D.  
Standing Counsel—GEO. B. CRAMP, Esq.

HEAD OFFICE, CANADA BRANCH:  
MONTREAL.

THE

**Accident Insurance Co.**  
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:  
157 ST. JAMES ST.,  
MONTREAL.

President, - - - - - SIR A. T. GALT

Vice-President and Managing Director:  
EDWARD RAWLINGS.

The Accident Insurance Company of North America possesses a record for both reliability and liberality, one proof of which is that it has paid over *nineteen thousand losses* and has *settled but eleven claims at law* in 16 years for nearly one million dollars. It has ample financial resources, and has made the *Special Deposit* with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are *solely* applicable to Accident Insurance.

Legal.

Cornwall, Ont.

JAS. LEITCH. R. A. PRINGLE.

**LITCH & PRINGLE,**  
BARRISTERS.

Solicitors for Ontario Bank.

Pictou, Ont.

**EDWARDS MERRILL,**  
Barrister, Solicitor, Notary Public, &c.

Office: WASHBURN BLOCK, MAIN ST., PICTOU.

Renfrew, Ont.

**JOHN D. McDONALD,**

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

Simcoe, Ont.

**G. W. WELLS,**  
(Late Killmaster & Wells),  
BARRISTER, SOLICITOR, &c

Walkerton, Ont.

**KLEIN & McNAMARA,**  
Barristers, Solicitors, &c  
Walkerton county town of Bruce county, Ont.

Seaforth, Ont.

**McCAUGHEY & HOLMESTED**  
BARRISTERS, &c., Seaforth Ont.

Insurance.

**QUEEN**

INS. CO.

H. J. MUDGE, - - Chief Agent.

**IMPERIAL**

Fire Insurance Com'y of London.

Offices TO LET in their new building, Place d'Armes, next Bank of Montreal, suitable for Banks, Insurance Companies, Merchants, Brokers, Professional Men and others. Will be fitted up to suit.

Occupancy 1st May, 1889.  
Apply at 6 Hospital Street,  
W. H. RINTOUL, Res. Sec'y.

**The WATERLOO MUTUAL**  
FIRE INSURANCE COMPANY.

Established in 1865. - Head Office, Waterloo, Ont.

Assets, Jan. 1st, 1887.....\$246,448.00  
No. of Policies in force Jan. 1st, 1887..... 11,997  
CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President; C. M. Taylor, Esq., Secretary; J. B. Hughes, Esq., Inspector.

**GORE DISTRICT**

FIRE INSURANCE COMP'Y.

Head Office, Galt, Ont.

Established 1836.

President, - - Hon. JAS. YOUNG, M.P.P.  
Vice-President, - - A. WARNOCK, Esq.  
Manager, - - - - - R. S. STRONG, Esq.

**MERCANTILE**

FIRE INSURANCE COMP'Y.

WATERLOO, Ont.

Subscribed Capital.....\$200,000.00  
Government Deposit..... 20,100.00

Losses Promptly Adjusted and Paid.  
I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

Legal.

Montreal.

**CHURCH, CHAPLEAU, HALL & NICOLLS;**  
Advocates, Barristers, Commissioners, &c.

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Kind of Policy.		Cash value Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year
Ordinary Life.....	30	\$3,515 10	\$8,500 00
" " .....	40	5,137 40	9,760 00
" " .....	50	7,066 00	12,150 00
20-Year Endow'm't..	30	10,126 00	24,490 00
" " .....	40	10,666 80	20,260 00
" " .....	50	12,153 70	18,530 00
15-Year Endow'm't..	36	14,992 00	36,250 00
" " .....	40	15,584 60	29,600 00
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