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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 9.—No. 2.

MONTREAL, FRIDAY, AUG. 29, 1879.

Subscription \$2 per annum.

Leading Wholesale Houses of Montreal

GAULT BROS. & CO.

Manufacturers and Importers,
MONTREAL,

Invite attention to their Fall Stock, which is now fully assorted in all departments, and embraces many new lines, both in Home and Foreign Manufacture. Their early purchases have placed them in a position to present a STOCK which, for STYLE and VALUE, will DEFY COMPETITION.

Orders by letter or through travellers will have careful and prompt attention.

GAULT BROS. & CO.

JAMES CORISTINE & CO.

471, 473, 475, 477,

ST. PAUL STREET, MONTREAL.

Importers and Exporters

OF FURS,

MANUFACTURERS OF

FUR GOODS

And Jobbers in

BUFFALO ROBES,

MOCCASINS,

MITTS AND GLOVES,

FUR WOOL

STRAW HATS, CAPS, &c.

PROPRIETORS OF THE

Montreal Felt Hat Works.

—:—

Special inducements offered to the Trade in our manufacture of Fur Goods and Wool Hats.

Leading Wholesale Houses of Toronto.

JOHN MACDONALD & CO.

WOOLLEN DEPARTMENT.

WE ARE SHOWING FULL RANGES OF

OVERCOATINGS

IN

NAPS,

DIAGONALS,

BEAVERS,

PRESIDENTS, &c.

AT OLD PRICES.

JOHN MACDONALD & CO.,

21 and 23 Wellington street, 30 and 32 Front street.
TORONTO.

DISSOLUTION OF PARTNERSHIP.

Notice is hereby given that the partnership heretofore existing between the undersigned at Montreal, and Toronto under the name of "THOMAS MAY & COMPANY" was dissolved by effluxion of time on the 5th day of July inst.

The liabilities of the late firm have been assumed by the undersigned, RICHARD WOLFF and FREDERICK ALBERT MAY, carrying on business at Montreal, under the style "THOMAS MAY & CO.," who alone are authorized to receive payments and grant discharges for all debts due to the late firm.

Dated 5th July, 1879.

RICHARD WOLFF,
FREDERICK A. MAY,
JAMES PATTERSON.

Referring to the foregoing notice we beg to inform you that the business heretofore carried on by

THOMAS MAY & CO.,

at Montreal and Toronto, will be continued by Richard Wolff and Frederick A. May, under the same name at Montreal, where all debts due to the late firm are to be paid to the undersigned.

In making this announcement, and thanking you for past favors, we wish especially to notify you that we intend to carry on and cultivate the Trade of the western part of the Dominion direct from Montreal.

We have no hesitation in assuring you that our long experience and extensive knowledge of the markets, combined with ample means, will enable us to offer you every possible advantage in connection with our special business,

MILLINERY and FANCY DRY GOODS

We respectfully solicit a continuance of your patronage, and beg to assure you that we shall do all in our power to make our business relations mutually beneficial. We remain,
Yours respectfully,

THOMAS MAY & CO.

Leading Wholesale Houses of Montreal

Frothingham & Workman

Importers and Manufacturers,
WHOLESALE DEALERS IN

IRON, STEEL,
TIN

AND

General Hardware,
MONTREAL.

ESTABLISHED IN 1802.

MANUFACTORIES:

ST. PAUL'S, near MONTREAL.

AUTUMN, 1879.

J. G. MACKENZIE & CO.

Importers and wholesale Jobbers in

British, Foreign and Domestic

DRY GOODS

381 & 383 St. Paul Street,

Rear of French Cathedral,

MONTREAL:

AND

St. Paul's Buildings, Paternoster Row,

LONDON, Eng.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.

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

Head Office, Montreal.

Board of Directors.

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

R. B. Angus, General Manager.

Branches and Agencies in Canada.

Montreal, W. J. Buchanan, Man.
 Belleville, Ont. Hamilton, Ont. Picton, Ont.
 Brantford, " Kingston, " Port Hope, Que.
 Brockville, " Lindsay, " Quebec, Que.
 Chatham, N.B. London, " Sarnia, Ont.
 Cobourg, Ont. Moncton, N.B. Stratford, " "
 Cornwall, " Newcastle, " St. John, N.B.
 Goderich, " Ottawa, " St. Marys, Ont.
 Guelph " Perth, " Toronto, " "
 Halifax, N.S. Peterboro', " Wimpolee, Man.
 A. Macnider, Inspector.

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

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

Agents in the United States.—New York, C. F. Smithers & Walter Watson, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street.

Bankers in United States.—New York, The Bank of New York, N.Y.A.; The Merchants' National Bank, Boston; The Merchants' National Bank, Buffalo; The Farmers' and Mechanics' National Bank, San Francisco; The Bank of British Columbia.

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

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP . . \$1,000,000

HEAD OFFICE, . . MONTREAL.

DIRECTORS.

M. H. GAULT, President.
 T. CAVERHILL, Vice-President.
 A. W. Ogilvie, Thomas Tiffin,
 E. K. Greene, James Crathern,
 Alex. Buntin.

THOMAS CRAIG, Cashier.
 GEO. BURN, Inspector.

BRANCHES,

Hamilton, Ont. . . . C. M. Counsell, Manager.
 Aylmer, Ont. J. G. Billett, do
 Park Hill, Ont. T. L. Rogers, do
 Brussels, Ont. John Leckie do
 Exeter, Ont. W. A. Hastings, do
 Bedford, P.Q. R. Terroux, Jr., do

AGENCIES,

Quebec, Owen Murphy.

FOREIGN AGENTS,

LONDON:—The Alliance Bank, (Limited.)
 NEW YORK:—The National Bank of Commerce; Messrs. Hilmers, McGowan & Co., 63 Wall street.
 CHICAGO:—Union National Bank.
 Sterling and American Exchange bought and sold. Interest allowed on Deposits.
 Collections made promptly and remitted for at lowest rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

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

Secretary—R. W. BRADFORD.

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

R. R. GRINDLEY, General Manager.

J. S. CAMERON, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.
 SAN FRANCISCO.—A. McKinlay, Agent.
 PORTLAND, OREGON.—J. Goodfellow, Agent.
 LONDON BANKERS.—The Bank of England and Messrs. Glyn & Co.
 Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China, and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies, Colonial Bank. Paris—Messrs. Marouard, Andre & Co. Lyons—Credit Lyonnais.

THE MOLSONS BANK

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital, \$2,000,000 Rest, \$400,000

HEAD OFFICE, MONTREAL.

Directors.

JOHN MOLSON, Esq., President.
 Hon. THOS. WORKMAN, M.P., Vice-President.
 S. H. EWING, Esq., R. W. SHEPHERD, Esq.
 Hon D. L. MAORPHSON, H. A. NELSON, Esq.
 MILLS WILLIAMS, Esq.
 F. WOLFERSTAN THOMAS, Cashier.
 M. HEATON, Inspector.

Branches of The Molsons Bank.

Brockville, Manford, Smith's Falls,
 Exeter, Millbrook, St. Thomas,
 Ingersoll, Morrisburg, Toronto,
 London, Queen's Sound, Sorel, P. Q.
 Ridgetown, Campbellton, N. B.

AGENTS IN THE DOMINION.

Quebec—Stadacona Bank.
 Ontario and Manitoba—Ontario Bank and Bank of Montreal and their Branches.
 New Brunswick—Bank of N. Brunswick, St. John.
 Nova Scotia—Halifax Banking Company, and its Branches.
 Prince Edward Island—Merchants Bank of Halifax, Charlottetown & Summerside.
 Newfoundland—Commercial Bank of Newfoundland, St. Johns.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messrs. Morton, Bliss & Co., Messrs. C. F. Smithers & W. Watson; Boston, Merchants National Bank; Portland, Casco National Bank; Chicago, First National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank; Buffalo, Farmers and Mechanics' National Bank; Milwaukee, Wisconsin Marine and Fire Insurance Co. Bank; Toledo Second National Bank.

AGENTS IN GREAT BRITAIN.

London—Bank of Montreal. Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co.
 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital - - - \$5,500,000.
 Reserve Fund, - 475,000.

HEAD OFFICE - - MONTREAL

Board of Directors.

HON. JOHN HAMILTON, President
 JOHN McLENNAN, Esq., M.P., Vice-President
 Sir Hugh Allan, Andrew Allan, Esq.
 Hector Mackenzie, Esq. Robt. Anderson, Esq.
 Wm. Darling, Esq. Jonathan Hodgson, Esq.
 Adolphe Masson, Esq.

GEORGE HAGUE, General Manager
 Wm. J. INGRAM, Assistant General Manager

BRANCHES AND AGENCIES.

Almonte, Ottawa.
 Belleville, Owen Sound.
 Berlin, Pembroke.
 Brantford, Perth.
 Chatham, Prescott.
 Elora, Quebec.
 Galt, Kentrew.
 Gananoque, Sorel.
 Hamilton, Stratford.
 Ingersoll, St. Johns, Que. - ?
 Kincairdine, St. Thomas.
 Kingston, Toronto.
 London, Walkerton.
 Mitchell, Waterloo, Ont.
 Montreal, Windsor.
 Napanee, Winnipeg, Manitoba.

Bankers in Great Britain—The Clydesdale Banking Company, 20 Lombard Street, London, Glasgow and elsewhere.

Agency in New York, 48 Exchange Place.

Messrs. Henry Lingue, & John B. Harris, Jr., Agents.

Bankers in New York.—The Bank of New York N.B.A.

LA BANQUE DU PEUPLE.

Capital \$2,000,000.

HEAD OFFICE, . . MONTREAL

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

FOREIGN AGENTS.

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS.

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

The Chartered Banks.

THE CONSOLIDATED BANK OF CANADA.

Capital, - \$2,100,000

DIRECTORS:

President: SIR FRANCIS HINCKS, K.C.M.G. Montreal.

Vice-President: R. J. REEKIE, Esq., Montreal.

- JOHN GRANT, Esq., Montreal.
- W. W. OGILVIE, Esq., "
- JOHN RANKIN, Esq., "
- ANDREW ROBERTSON, Esq., "
- A. SAUNDERS, Esq., "

ARCHIBALD CAMPBELL, - General Manager.
W. C. Fridham, - - - - - Inspector.

BRANCHES.

MONTREAL.

- Do, Chabollez Square.
- Ayr. Galt. St. Hyacinthe.
- Woodstock. Belleville. Hamilton.
- Seaforth. Toronto. Chatham.
- New Hamburg. Sherbrooke. Toronto, Yungie St.
- Clinton. St. Catharines. Wingham.

FOREIGN CORRESPONDENTS.

Alliance Bank (Limited), London.
National Bank of Scotland and Branches.
National Bank (Ireland), and branches.
Ulster Banking Company, Belfast.
Smithers & Watson, New York.
National Park Bank, New York.
Bank of the Republic, New York.
Kidder, Peabody & Co., Boston.
Farmers' and Mechanics' Bank, Buffalo.
First National Bank, Oswego.
Interest allowed on Deposits, according to arrangement.
Letters of Credit granted on England, Ireland and Scotland and on China, Japan and West Indies.

THE CANADIAN

Bank of Commerce.

Head Office, - - - Toronto.

Paid-up Capital - - - - \$6,000,000
Rest - - - - - 1,400,000

DIRECTORS.

Hon. WILLIAM McMASTER, *President.*
WM. ELLIOTT, Esq., *Vice-President.*
Noah Barnhart, Esq. James Michie, Esq.
Hon. Adam Hope. T. Sutherland Stayner, Esq.
George Taylor, Esq. Jno. J. Arnton, Esq.
A. R. McMaster, Esq.
W. N. ANDERSON, General Manager.
B. E. WALKER, Inspector.

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

BRANCHES.

- Barrie, Guelph, Sarnia,
- Belleville, Hamilton, Seaforth,
- Berlin, London, Simcoe,
- Brantford, Leno, Stratford,
- Chatham, Montreal, Strathroy,
- Collingwood, Norwich, Thorold,
- Dundas, Orangeville, Toronto,
- Dunnville, Ottawa, Walkerton,
- Galt, Paris, Windsor,
- Goderich, Peterboro', Woodstock.
- St. Catharines

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

BANKERS.

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

The Chartered Banks.

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL,..... \$1,500,000
CAPITAL PAID in May 16, 1879..... 1,381,568
RESERVE FUND..... 800,000

Board of Directors.
R. W. HENKNER, President.

Head Office—Sherbrooke, Que.
Hon. T. LEE TERRILL Vice-President.
M. H. Cochrane, G. N. Guler,
G. K. Foster, Hon. J. H. Pope. J.
A. A. Adams, G. G. Stevens.
T. S. Morcy.
WM. FARWELL, General Manager.

Branches.

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

ONTARIO BANK.

Capital Subscribed, \$3,000,000; Paid-up, \$2,950,272; J Reserve Fund, \$825,000.

Head Office, - - - Toronto, Ont.

DIRECTORS:

HON. W. P. HOWLAND, President.
HON. D. A. MACDONALD.
G. S. GZOWSKI, Esq.
D. MACKAY, Esq.
WM. MCGILL, Esq., M.D.
A. M. SMITH, Esq.
D. FISHER, General Manager.
Agent for the Government of Ontario.
Branches.—Guelph, Lindsay, Montreal, Oshawa, Peterboro', Ottawa, Port Perry, Port Hope, Bowmanville, Whitby, Mount Forest, Toronto, Prince Arthur's Landing, Winnipeg.
Foreign Agent.—London, Eng.—Bank of Montreal. New York—R. Bell and C. F. Smithers. Boston—Tremont National Bank.

IMPERIAL BANK OF CANADA.

Capital Authorized - - - - - \$1,000,000
Capital Paid up - - - - - 894,045

DIRECTORS:

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

HEAD OFFICE—TORONTO.

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

STADACONA BANK. QUEBEC.

Capital subscribed. . . . \$1,000,000
do paid up 1st Aug. 1878. 990,890

DIRECTORS.

A. JOSEPH, President.
Hon. P. GARNEAU, M. P. P., Vice-Pres.
T. H. Grant, T. LeDroit, Joseph Sheehy, M. P. P.
F. Kirouac, G. R. Renfrew.
WM. R. DEAN, Cashier.
Agents in the Dominion—Bank of Montreal.
Chicago—"
" New York—C. F. Smithers and W. Watson.
" London, England, National Bank of Scotland.

The Chartered Banks.

The Bank of Toronto.

CANADA.

Incorporated 1855.

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

DIRECTORS:

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

HEAD OFFICE, TORONTO.

DUNCAN COULSON, Cashier.
HUGH LEACH, Assistant Cashier.
J. T. M. BURNSIDE, Inspector.

BRANCHES.

MONTREAL, J. Murray Smith, Manager; PETERBORO, J. H. Roper, Manager; COBURN, Joseph Henderson, Manager; PORT HOPE, W. R. Wadsworth, Manager; BARRIE, J. A. Strath, Manager; ST. CATHARINES, E. D. Boswell, Manager; COLLINGWOOD, G. W. Hodgetts, Manager.

BANKERS.

LONDON, Eng., The City Bank; New York, National Bank of Commerce.

Bank of Ottawa OTTAWA.

DIRECTORS:

JAMES MACLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.
C. T. Bate, Esq. Alexander Fraser, Esq.
Robt Blackburn, Esq., M.P. Allan Gilmour, Esq.
Hon. George Bryson. George Hay, Esq.
Hon. L. R. Church, M.P.P.
PATRICK ROBERTSON, Cashier.

Agency—Amprior. Agents in Canada—Canadian Bank of Commerce. New York—J. G. Harper & J. H. Goadby. London, Eng.—Alliance Bank. [Limited.]

Financial.

THE HAMILTON Provident and Loan Society.

Hon. ADAM HOPE, Senator—President.
W. E. SANDFORD—Vice-President.
Capital (authorized to date)..... \$1,000,000
Subscribed Capital..... 950,000.00
Paid-up Capital..... \$814,000
Reserve and Contingent Fund.. 107,500 921,500.00

Total Assets..... 1,593,768.00
MONEY ADVANCED on Real Estate on favorable terms of Repayments.
MONEY RECEIVED ON DEPOSIT, and interest allowed thereon at 5 and 6 per cent. per annum.
OFFICE,

KING STREET EAST, HAMILTON.

H. D. CAMERON, Treasurer.

THE ONTARIO SAVINGS & INVESTMENT SOCIETY OF LONDON, CANADA.

Paid-up Capital, . . . \$970,000
Reserve Fund, . . . 158,000
Total Assets, . . . 2,500,000
Total Liabilities, . . . 1,367,470
Money loaned on Real Estate securities only. Municipal and School section Debentures purchased.
WILLIAM F. BULLEN, Manager.

Stock Brokers.**FENWICK & BOND,
STOCK BROKERS**

(MONTEAL STOCK EXCHANGE.)

OFFICE:

No. 4 MERCHANTS EXCHANGE, 11 ST. SACRAMENT ST.

Assignees, Accountants, &c.

(For Legal Cards see other page.)

Antigonish, N.S.**ARCHD A. MACGILLIVRAY, J.P.**, County Treasurer, and Official Assignee. Collecting of debts attended to promptly.**Arlchat, Cape Breton.****JOHN H. RINDRLESS**, Official Assignee, Notary Public, Commissioner Merchant, &c., Arlchat, Cape Breton.**Arnprior, Ont.****JAMES BELL**, Official Assignee, a Commissioner and General Agent, Arnprior, Renfrew County, Ont.**Barrie, Ont.****JOSEPH ROGERS**, Official Assignee for the County of Simcoe and Muskoka District, Public Accountant, Insurance and General Agent, Barrie, Ontario. References kindly permitted.—Barrie: His Honor Judge Gowan, F. D. McConkey, Esq., Sheriff; Samuel Lount, Esq., Registrar, Messrs. Lount & Lount, Barriers.**Belleville, Ont.****M. B. ROBLIN**, Official Assignee, Valuator for Trust and Loan Company of Canada, Insurance Agent and Accountant, Belleville, Ont.**Berlin, Ont.****J. M. SCULLY**, General Broker, Accountant, Real Estate and Insurance Agent, Conveyancer, &c. Money to Loan on Real Estate, Berlin, Ont.**Bradford, Ont.****SAMUEL DRIFFIELD**, Bradford, County of Simcoe, Official Assignee, Accountant and Conveyancer, Valuator for the Freehold Loan and Saving Society, Agent for the leading British and Canadian Insurance Companies, Notes and Accounts collected. Charges moderate.**Brampton, Ont.****J. W. MAIN**, Official Assignee for the County of Peel, Brampton, Ont.**Brantford, Ont.****THOS. BOTHAM**, Banker and Broker, Brantford, Ontario, Official Assignee, County of Brant, Agent for the Canada and other Lines from New York and Philadelphia, Agent for Canada P. & M. Insurance Co., London and Ontario L. V. Co., Accident and Guarantee Ins. Co., Huron and Erie Loan Co.**Brockville, Ont.****JOHN N. ABBOTT**, Brockville, Ont., Official Assignee for the County of Leeds, &c.**Carleton Place, Ont.****A. W. BELL**, Official Assignee for the County of Lanark, Notary Public and Accountant, Real Estate Agent, &c., &c., Carleton Place, Ont.**Colborne, Ont.****A. VARS**, Insurance, Fire, Life, Marine. Money to loan. Colborne, Ont.**Galt, Ont.****ALEX. MACGREGOR**, Official Assignee, County of Waterloo, Galt, Ont.**Guelph, Ont.****JOHN SMITH,**OFFICIAL ASSIGNEE, ACCOUNTANT,
and General Agent.

GUELPH, ONT.

References are kindly permitted to E. Irving, Esq., M.P., and Adam Brown, Esq., Hamilton; Nicol Kingsmill, Esq., and Messrs. Lyman Bros., Toronto; F. Koller, Esq., Advocate, Montreal, &c., &c.

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

OFFICIAL ASSIGNEE,

For the County of Wellington.

INSURANCE AND LOAN AGENT.

Office—Federal Bank Buildings, Wyndham street, Gulph, Ont. P.O. Box 24.

Hamilton, Ont.**ALEXANDER DAVIDSON,**

OFFICIAL ASSIGNEE

AND

ACCOUNTANT,

No. 24 JAMES ST., South. HAMILTON, Ont.

L'Avenir, P. Q.**S. FRASER**, Notary, Official Assignee for the District of Arthabaska, Insurance Agent. Collections promptly attended to L'Avenir, P. Q.**Lindsay, Ont.****GEO. KEMPT**, Official Assignee and Sheriff for County of Victoria, Lindsay, Ont.**London, Ont.****H. E. NELLES**, Official Assignee for London and Middlesex. 98 Dundas Street, London, Ont.**Merrickville, Ont.****E. H. WHITMARSH**, Official Assignee for County Grenville-Merrickville, Ont. Conveyancer, Commissioner in B. R., and Collector of Claims.**Milton, Ont.****D. W. CAMPBELL**, Official Assignee for the County of Halton, Milton, Ont.**Montreal.****JOHN FAIR,**ACCOUNTANT AND OFFICIAL ASSIGNEE,
COMMISSIONER,For taking affidavits to be used in the Province of Ontario,
116 St. Francois Xavier Street, Montreal.**TAYLOR & SIMPSON,**Official Assignees, Accountants, Auditors,
Commissioners for taking affidavits for Quebec and Ontario.

588 NOTRE DAME STREET, Montreal.

P. O. Box 1724.

JOHN TAYLOR, Official Assignee for the city of Montreal. **ANDREW J. SIMPSON**, Official Assignee for the District of Montreal.**BEAUSOLEIL & KENT,**ASSIGNEES, ACCOUNTANTS & AUDITORS,
No. 55 St. James Street, Montreal.**C. BEAUSOLEIL**, Official Assignee.**A. L. KENT**, Accountant and Commissioner.**L'AJOIE, PERRAULT & SEATH,**

Assignees & Accountants,

Nos. 64, 66 & 68 St. James Street, Montreal.

L. JOS. LAJOIE,

Official Assignee, City of Montreal.

C. O. PERRAULT,

Official Assignee, District of Montreal.

DAVID SEATH,

Accountant and Commissioner.

Montreal, July 2nd, 1877.

Assignees, Accountants, &c.
(For Legal Cards see other page.)**New Westminster, B.C.****JAMES MORRISON**, Land and General Agent, Official Assignee. New Westminster, British Columbia.**Orangeville, Ont.****JOS. W. SHAW**, Official Assignee for the County of Wellington, Orangeville, Ont.**Owen Sound, Ont.****GEORGE PRICE**, Official Assignee for the County of Grey. Agent for the Dominion Telegraph Company, and Vickers' Express. Owen Sound, Ont.**Penobscuit, N.B.****J. E. B. MCGREADY**, Official Assignee for King's County, Coroner, &c., Penobscuit, N.B.**Peterborough, Ont.****JAS. A. HALL**, Sheriff and Official Assignee-Peterborough, Ont.**Plantagenet, Ont.****JAS. VAN BRIDGER**, Official Assignee for Prescott County, Plantagenet, Ont.**Prescott, Ont.****JOHN EASTON**, Official Assignee, Accountant, &c. Prescott, Ont. N.B.—Estates wound up with economy and despatch.**Renfrew, Ont.****GEORGE PEARSON**, Official Assignee County of Renfrew, Conveyancer, Commissioner in B. R., Agent for the Building and Loan Association and the North British Canadian Investment Companies of Toronto, also Agent for the Union, Standard, and Royal Mutual Fire Insurance Companies. Office, Main Street, Renfrew, opposite Merchant's Bank.**Riversdale, Ont.****JOHN MILLAR**, Official Assignee for the County of Bruce, Accountant, &c. Riversdale, Ont.**Sarnia, Ont.****J. FLINTOFF**, Official Assignee for the County of Lambton, Sarnia, Ont.**W. J. KEAYS**, Official Assignee for the County of Lambton, Sarnia, Ont.**Sherbrooke, P. Q.****BROOKS & WIGGETT**, Joint Official Assignees, Accountants, Real Estate Agents. Fire and Life Insurance. J. W. Wiggitt, Official Assignee Geo. Brooks, Official Assignee. Sherbrooke, P. Q. Office in Brooks' Block.**Stratford, Ont.****THOMAS MILLER**, Official Assignee for the County of Perth, Stratford, Ont. Accountant Insurance and General Agent. Collections solicited.**St. Catharines, Ont.****MILLER & CLENCH**, St. Catharines, Ont., Official Assignees, Accountants, &c. Collections a specialty. References if required.**Strathroy, Ont.****H. NICHOLSON**, Accountant, Official Assignee, Real Estate Agent, Agent for National, Cunard, and Anchor Lines of Ocean Steamers. Money to Loan at 5 1/2 per cent, per annum. Office: Front St., Strathroy, Middlesex County, Ont.**Sydney, N.S.****CHARLES W. HILL**, Auctioneer and General Agent, Official Assignee, Surveyor of Shipping, Sydney, Cape Breton, N. S.**Toronto, Ont.****TURNER, CLARKSON & CO.**, (see adv. on other page.)**Uxbridge, Ont.****W. M. SMITH**, Official Assignee for the County of Ontario, Agent for the Phoenix Fire Insurance Company of London, England, and the Imperial Loan and Investment Co., Toronto. References:—G. Wheeler, Esq., M.P.; E. Faxton, Esq., M.P.P.; A. T. Buttar, Esq., late Official Assignee. Uxbridge, Ont.

Assignees and Accountants.
(For Legal Cards see other page.)

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THOS. BRASSARD, Official Assignee for the County of Shefford, Waterloo, Que.

Welland, Ont.
F. SWAYZE, Official Assignee for the County of Welland, Accountant, Conveyancer, &c. Office in the Court House, Welland.

Whitby, Ont.
JOHN RICE, Official Assignee, County Ontario, Accountant, Auditor, &c., Office at the Court House, Whitby, Ont.

Williamstown, Ont.
D. McLELLAN, Official Assignee for the County of Stormont, Dundas and Glengarry, Williamstown, Ont.

Windsor, Ont.
J. McCRAE, Official Assignee for Essex County, Windsor, Ont.

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REFERENCES.—Hon. J. R. Thibaudeau, Andrew Robertson, Esq.; Wm. O'Brien, Esq.; Jas. Davison, Esq.

DANIEL W. SCARVILLE,
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Shoe Manufacturers' Goods.

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Ingot Tin,	Rivets,	Veined Marble,
Ingot Copper,	Iron Wire,	Roman Cement,
Sheet Copper,	Steel Wire,	Portland Cement
Antimony,	Glass,	Canada Cement
Sheet Zinc,	Paints,	Paving Tiles,
Ingot Zinc,	Fire Clay,	Garden Vases,
Pig Lead,	Flue Covers,	Chimney Tops,
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Patent Encaustic Paving Tiles, &c.

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Also a very large stock of Havana and Bordenaux
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The following grades of high class papers:—

- Nos. 1 & 2 Book and Printing, (Toned & White),
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A Stock of their celebrated Amber Ale and Porter
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IRISH FLAX THREAD

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Paris Exhibition, 1878.



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

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SPOOL COTTON.

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

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ESTABLISHED 1850

THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED AN AWARD —AT THE— CENTENNIAL EXHIBITION —FOR—

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Excellence in Color, Quality & Finish

Trial Orders are solicited. Wholesale Trade supplied only.

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HATS, CAPS, FURS, STRAW GOODS,

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We purpose selling only to really responsible merchants. As the matter now stands, a substantial tax is levied on responsible people to liquidate debts contracted by irresponsible traders. To obviate this, and effect the foregoing purpose, our prices will be at such rates as will give our customers a substantial advantage. Our Stock is all now, and selected from the leading styles in the English, American and Canadian markets.

C. MACDONALD & CO.,

37 ST. PETER STREET,

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The most popular Goods in the Trade. For sale at all the LEADING DRY GOODS HOUSES in the Dominion.

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Pig Iron, Galvanized & Black Sheet Iron,

General Supplies for Foundries,

Fire Bricks and Fire Clay,

Drain Pipes and Branches,

Chimney Tops and Linings,

Garden Vases and Edging,

Cement, Portland, Roman and Water-Lime,

Tiles and Flue Covers,

Wheelbarrows for Excavators,

Garden Wheelbarrows,

White Lead, Paints, Oils, Turpentine,

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Bradley Tin Plate and Tinned Sheer

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Manufacturers of

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MACHINE TWIST, &c. &c.

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The entire process of manufacture from the raw Silk to the finished thread is done at our Mill in Montreal.

We challenge comparison with the best.

Orders from Jobbers only solicited.

BELDING BRO. & CO.,

F. PAUL,

New York.

Montreal.

Commercial Summary.

- Potato blight is reported from several sections in Nova Scotia.
- The Furness Iron and Steel Company has suspended, having large liabilities.
- The expense of collecting \$1,589.66 for the Buctouche sufferers was \$813.28.
- Red River is so low that navigation is impeded.
- The town of Chatham, Ont., by a vote of 317 to 8, has concluded to separate from the County of Kent for municipal purposes.
- The Steamer "J. W. Steinhoff," recently burned at the city of Detroit, is rebuilding at the port of Chatham, Ont.
- Nearly all the perch crop along the Erie Shore in the County of Kent, Ont., has been bought up for the Montreal market.
- The proprietors of the recently discovered well at Blyth are about ready to begin the manufacture of salt.
- Grand Marais, 106 miles north-east of Duluth, is to be dredged and made a harbor of refuge.

Leading Wholesale Trade of Montreal.

**EAGLE FOUNDRY,
GEORGE BRUSH,**
4 to 34 King and Queen Streets, Montreal,
MAKER OF

Steam Engines, Steam Boilers, Hoisting Engines, Steam Pumps, Circular Saw Mills, Bark Mills, Water Mills, Mill Gearing, Hangers and Pulleys, Hand and Power Hoists for Warehouses, &c., also, sole Manufacturers of

Blake's Patent Stone and Ore Breaker, with Patented Improvements.

"ASKWITH'S" Patent Hydraulic Lift.
AND AGENT FOR

WATERS' PERFECT ENGINE GOVERNOR.
And Heald & Sisco's Centrifugal Pumps.

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No. 2 Corn Exchange, Montreal.

CONNALL, COTTON & CO.,

134 St. Vincent Street, Glasgow.

Agents for CHAS. TENNANT & CO., Glasgow—Chemicals, WM. LANG, Jr. & CO., Pig Lead, Dry Red Lead, Litharge, &c.

Importers of Paper and Soapmakers Chemicals, Bi-Carbonate of Soda, Sal Soda, Linseed Oil, Dry White Lead.

Orders for SCOTCH REFINED SUGARS and merchandise executed in the British markets ON BEST TERMS.

Leading Wholesale Trade of Montreal.

GREENE & SONS CO.,
Wholesale Manufacturers
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**FURS AND HATS,
BUFFALO ROBES, &c.**

Our Customers Buying from us Buy Direct from First Hands.

FINE FURS. BEST VALUE.

ALL THE LEADING STYLES.

WAREHOUSE, { 517, 519, 521, 523, } MONTREAL.
ST. PAUL STREET.

— 500,000 acres of Dominion lands were patented in the North West during 1878.

— A new building is to be erected on the exhibition grounds at Ottawa for the Government and Manitoba exhibits.

— Confirmatory reports have been received of the discovery of silver at Rat Portage in paying quantities:

— "Plenty of mackerel, but no vessels to catch them" is reported from Labrador by way of Halifax, N. S.

— The arrivals of grain for transshipment at Kingston on Saturday last amounted to over 300,000 bushels.

— Orders for 45,000 tons of steel rails for the Canada Pacific Railway have lately been placed in England.

— It is expected that the affairs of the Ottawa Agricultural Insurance Company will be finally wound up within three months from this time.

— The offer made by Leo Hamburger & Co., insolvents, of this city, and referred to last week, has been accepted, and a settlement effected on the terms named.

— It is reported that the river at Owen Sound is filling up rapidly, and that boats that have heretofore made the passage readily, now experience much difficulty in getting in and out.

— A joint stock company has been formed at Liverpool, N. S., with a capital stock of \$40,000, for the purpose of carrying on an extensive boot and shoe trade.

— A Toronto firm in the wholesale lace and fancy goods line is reported to be seeking some indulgence at the hands of their English creditors.

— A change has occurred in the wholesale hardware house of C. Cameron & Co., Hamilton, by which Mr. John Proctor alone will continue the business.

— Hamilton & Harrower, general store, of Whitby, Ont., have sold out their grocery business to A. H. Day, of Oshawa, who removes to the first named town.

— A creditor to the amount of \$350 has sued out a writ against the Mechanics' Bank with the announced intention of placing the concern in insolvency.

— At Winnipeg on Monday last the by-law authorizing the raising of \$200,000 with which to build a bridge across the Red River was carried with but one dissentient vote.

— The grocery business for many years so profitably carried on by John McKerrall, at North Chatham, Ont., has been purchased by McCorvie & Foreman.

— Building of the divers kinds incident to the settlement of a new country is going forward actively in the Little Saskatchewan district.

— Over two thousand men are at work on the Credit Valley Railway, and hopes are entertained that the road will be completed through to Ingersoll this year.

— It is now stated that \$265,000 in all has been subscribed for the Halifax sugar refinery, and but \$35,000 additional is required. An appeal is to be made to the general public to take up this amount of stock in \$100 shares.

— The estimate of a well-known agricultural authority is cabled from London that the grain crop will be a third less than the average, and that sixteen to seventeen million quarters of wheat will be required from abroad.

— Work on the Sault Ste. Marie ship canal is going on briskly, in conjunction with the survey of the St. Mary's river, in the expectation of obtaining a channel 300 feet wide and 16 feet deep.

— The threat of ejection from their dwellings, made by the owners against the strikers at the Springhill, N. S., mines, has been carried out, and the men with their families have quietly moved away.

— Grasshoppers along the lake shore in the township of Dunn are much complained of.

They eat up every green thing that comes in their way, and the damage done is already considerable.

— A silver lead deposit in the township of Aweres, ten miles from Sault Ste. Marie, is the scene of lively operations. A shaft is sinking and the product constantly improves with the descent.

— The medals to be awarded at the approaching Dominion Exhibition at Ottawa are "of elegant design and workmanship," and somewhat similar in pattern to those given at the Paris Exposition.

— Collated reports from Manitoba give the average yield of wheat at 30, barley 40, and oats 60 bushels to the acre. The area under cultivation is about 50 per cent. greater than last year.

— In the event of the removal by lapse of time of the embargo against American cattle, the English Government will refuse, it is said, to continue the suspension of the Contagious Diseases Act so far as relates to Canada.

— Mr. Angus has been numerously urged to reconsider his action in resigning the management of the Bank of Montreal, but it is understood that he cannot be prevailed upon to do so.

— The three Baie Verte, N.B., bridges were completely carried away during the fierce storm of last week, and fences in that region were blown down right and left. In the Miramichi great damage was done also by the breaking up of rafts.

— In reply to a correspondent, who bases inquiry upon our articles on "What Education is of Most Value," we recommend "Elementary Biology" by Huxley and Martin, and "Principles of Biology" by Herbert Spencer, works that can readily be had of any bookseller.

— The firm of Irving, Frank & Dubois, agents in New York of the Western Insurance

Leading Wholesale Trade of Montreal.

THE DOMINION TWEED AND WOOL COMPANY,

Nos. 9 and 11 Recollet Street,

MONTREAL.

JOHN CALDWELL,
Manager.REFERENCES
Any Bank in the Dominion*Make prompt Cash advances on all consignments of*

Canadian Cotton & Woollen Goods;

ARE ALSO PREPARED TO SUPPLY

*Wool to Manufacturers at most advantageous figures.***We sell to the Wholesale Trade only.**

Company for the Metropolitan district, have lately been appointed general agents in the United States for the Phoenix Fire Insurance Company of London, England.

—The fate of the Province of Quebec supply bill now hangs in the balance, pending a vote on the motion of Dr. Ross to throw it out.

—Vian & Frère, confectioners, &c., of this city, insolvents, have offered their creditors time notes at 20 cents on the dollar, unsecured, or at 15 cents on the dollar, secured, and the probabilities are strong that one or the other of these propositions will be accepted.

—The liabilities of Fish, Shepherd & Co., dry goods, of this city, are shown to be \$246,000, of which \$75,000 are indirect, due the Consolidated Bank. Of the direct liabilities the sum of \$110,000 is also due that institution, making the total amount owing the bank \$185,000. Assets are estimated at \$54,000.

—The work of rebuilding the Fort Dufferin breakwater, St. John, N.B., will not be undertaken this season. The Government has directed the sinking of a large quantity of stone for the purpose of securing the remaining portion of the structure, and has authorized the expenditure of \$5,000 on the work.

—The assignee of the estate of Montgomery, the Port Hope absconder, has finally obtained a permit to remove from the Custom House the jewellery found in possession of Montgomery in St. Louis and forwarded to Toronto. The creditors of the estate will save about \$1,750 by the exemption of the goods from duty.

—The Township of Pakenham Agricultural Society reports oats, peas, barley, and roots over an average crop; fall wheat fully an average; hay very abundant, and spring wheat alone below an average. Within the direct observation of the society the crops generally are much better than for years past.

—There is some falling off from expectations in the spring wheat crop in the Cannington

district. Fall wheat has turned out well and so also has early spring wheat, but late spring wheat has greatly suffered from the midge, and will in many instances yield not more than half a crop.

—A meeting of the creditors of D. Butters & Co., of this city, was held on Saturday last, and it was resolved to grant a full discharge on condition that the firm hand over the entire estate for distribution, the title of the Merchants Bank to the collateral security in its possession being confirmed.

—Mr. Charles D. Cory, late general manager of the Canada Fire and Marine Insurance Company, of Hamilton, having run behind hand in his accounting with the company to the extent of \$8,634 within a period of two years, has made good the deficit by the aid of friends, and his resignation has been tendered and accepted.

—In another column will be found a letter from Mr. Geo. Gordon Dugan, of Halifax, who, we are glad to notice, is as active as ever in the interests of sugar refining in Canada, and confident that ere long he will begin to realize some return for his long and able advocacy of due encouragement to that important industry among us.

—The Royal Canadian Insurance Company has transferred by re-insurance all its outstanding risks in the United States to the Commercial Union Insurance Company of London, and will hereafter do a home business only. The first instalment on premium account was paid on Wednesday last, and amounted to \$50,000.

—James Dagg, after carrying on the brick and tile business at Kerwood, Ont., for some three years, now succumbs financially to losses through bad accounts, and goes into insolvency with \$1,727.55 of liabilities and about \$400 in stock assets. He offers to compromise at 20 cents on the dollar, giving notes at four and

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seven months endorsed by his brother, John Dagg, of Lucan.

—"There," said a specimen of the genus "dead-beat" the day after the announcement of the failure of the Consolidated Bank,— "there is a hundred thousand dollars gone,—lost forever." "How is that?" said a bystander; "did you have \$100,000 in the bank? I thought"—"No;" interrupted the chevalier, "but I might have had, if I had only tried, as well as"—so and so.

—A further stay of proceedings for ninety days has been granted in the case of the Mechanics' Bank, thereby defeating for that period all efforts to throw the institution into insolvency. The board of managers are satisfied that within the time named they will be able to meet the claims of creditors to an extent to convince all of the impolicy of bankruptcy proceedings.

—Defalcations appear to be the order of the day on both sides of the line. An American paper in a recent number humorously suggests, in view of the numerous troubles at Fall River, Mass., that a wall be erected all round the place to make of it one grand prison. It might be interesting to know how much too soon a recent trivial fire insurance defalcation in Canada was discovered. We hope it is not capable of interpretation as a case of *saucy qui peut*.

—The farmers about Renfrew, Ont., are all busy harvesting, and consequently general business is very dull. The acreage sown with fall wheat is large, and the yield fine in quality and considerably above the average in quantity. Spring wheat in some localities has been affected by rust. Oats promise a large yield, and root crops look unusually well. Fall wheat sells at \$1 per bushel, but farmers are slow to accept that price.

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AND IMPORTERS OF**Teas, Sugars, Tobaccos, Wines & Spirits**

DUNDAS STREET,

LONDON, ONT.

—Last week the Customs authorities at St. John, N.B., seized five barrels of oil, which were part of a lot of fifty barrels imported from the United States by a merchant of that city. The oil would not stand the test, and the importer obtained permission to send it back to the United States. Subsequently the five barrels were found on the sidewalk in front of his store, and seized. The rest of the oil is understood to have been re-shipped for export to the United States.

—Mr. Childers having resigned from the Board of Directors of the Great Western Railway, active negotiation is now going on with the Grand Trunk authorities. The Great Western desires a division of traffic receipts covering competitive points only, while the Grand Trunk prefers a general apportionment. The latter Company announces the intention to refer the matter to a vote of the stockholders of the two Companies if a satisfactory conclusion should not be otherwise reached.

—The new managers of the Mechanics Bank are pressing Mr. Menzies, the late cashier, to father to some extent the worthless paper of some of his relatives and intimate personal friends with which the bank is laden, it is said, to the extent of \$100,000. The paper of Sénécal & Co. (Brokowski), to which reference was made in the JOURNAL of last week, amounting to \$30,000, is an instance in point. It is understood that Mr. Menzies refuses to furnish security or in any way acknowledge responsibility.

—At a meeting of creditors of Davidson Bros., of this city, insolvents, a statement was submitted showing direct liabilities amounting to \$90,000; indirect \$48,500, and privileged, claims \$1,000. The assets were valued as follows: stock, \$27,500; book debts considered good, \$1,500; books debts bad or doubtful, \$15,000. Adjournment was had without action that

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Large variety. PRICES LOW. Travellers now on the road. Buyers visiting Montreal are requested to examine our Stock before placing their orders.

INSURANCE AGENCY WANTED.

A GENTLEMAN having influence is desirous of obtaining the agency of an Insurance Company for Kingston.

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J. A.,

Box 155,

KINGSTON, ONT.

English creditors might be communicated with. A further meeting will be held on the 2d September.

—The directors of the Consolidated Bank having agreed to give the Shareholders' committee of which Rev. J. Green is chairman, and E. L. Bond, Secretary, access to the books, vouchers, &c., of the Bank, an investigation will be begun this day which will probably result in throwing some light upon what now seems a mystery to so many. Would it not be well to have some explanations from the Messrs. Ascher and their "friends at court?" The sums acquired from the bank by them during the last two years are said to be about \$300,000; if so, where has it all gone?

—We readily give insertion to the letter of *Empiricus*, and we are enabled to state that the criticism on the former letters of our correspondent, addressed to the Rt. Hon. John Bright and Hon. Edward Blake, was written without the least intention of violating confidence. Had the prints been marked "for private circulation," no such criticism would have been offered, but the fact that the letters were printed over the signature of a *nom de plume* will, we hope, be sufficient to exonerate us from the imputation of wilfully dragging into public discussion letters which were evidently intended to be circulated very generally without publication. We

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Special attention given to the binding of books issued in numbers, and to the re-binding of books for Libraries, &c.

JOHN LOVELL,

Montreal, Aug., 1879.

Managing Director.

have not yet received the explanatory letter to which reference is made by *Empiricus*.

—The question of the practical working of co-operative societies is one very likely to have increasing importance with every improvement in methods of concentrating labor and with the advance in education of the workmen. The following item therefore, from the *North-western Lumberman*, strikes us as having more than passing interest: "The largest furniture manufactory in St. Louis is a co-operative concern, each of the 110 skilled workmen being a bondholder of at least one share, and not more than 20, at \$25 each. They are chiefly German socialists. Only 10 per cent. of the capital was paid in at first, credit being obtained for about \$20,000 worth of wood-working machinery, and the dividends have since been sufficient to meet the assessments as they fell due. The men receive ordinary wages for their work, and thus far there has been no dispute in the management, which is vested in a committee."

—The fisheries question promises to be an awfully complicated one, and not the least of the puzzles it offers to the Canadian mind is presented by endeavoring to reconcile the result attested to by Senator Edmonds in the United States Senate last March of a net loss of \$63,384 from three months fishing by his

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fisherman fellow citizens in Canadian waters, with the little bill for \$103,000 presented at the Court of Saint James by his diplomatic fellow citizen, Mr. Welsh, for the loss accruing to fishermen through being deprived of the privilege of fishing in said waters on a Sunday. It is true that the scene of the first incident was the Gulf of St. Lawrence and that of the second Fortune Bay, but then, it is urged, if the greater be admitted to include the less, this circumstance only makes the inconsistency still more glaring. Our own opinion is, if we may paraphrase Dickens, that the true bearings of current remarks on this head are only to be found in the application of them.

— Ernest Craft, saddlery and harness, of Hamilton, has submitted a statement of his affairs, showing liabilities amounting to \$20,642.13, of which the sum of \$811 is preferred, \$8,831.13 direct and \$11,000 indirect. The assets are estimated at \$7,746.40, and are made up of stock, tools and chattels, \$4,754.04; book accounts, \$1,792.36 and value of property above mortgage \$1,200. The insolvent offers to compromise at 40 cents on the dollar at 4, 8, 12 and 16 months, but a Toronto creditor is understood to hold out against the settlement, and it is thought the estate will be put in bankruptcy. Craft did business with the Consolidated Bank, and was one of the many dealers with that easy-going institution who seem to have had no difficulty in securing a large line of discounts. With the

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SPRING SEASON, 1879.

Ostrich and Vulture Feathers

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GRAND OPENING DAY, MARCH 1st.

J. H. LEBLANC,

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"Portland Cement,"

(The Durham Brand)

C. H. BINKS & CO.,
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shutting off of this source of accommodation came the inevitable dénouement of insolvency.

— The following telegram from Ottawa, dated the 25th inst., will be of special interest to the lumber trade: "In the past, shippers of lumber to the States have been in the habit of sending invoices of each shipment, but in many cases no separate certificate for each barge load going to make up the total. This has been a source of trouble to the United States Customs authorities, and it is said that the verification of invoices will in future be insisted upon by the State Department. In order to obviate further difficulty, a meeting of lumbermen and shippers took place at the office of the American Consulate, in this city, at the request of Judge Barnet, to talk over the question, and as a result a written statement from a Canadian standpoint will be prepared and submitted to the State Department at Washington. The Canadian shippers prefer to invoice in bulk, as thereby considerable expense is saved, while the United States Customs officials favor separate certificates as more conducive to a satisfactory fulfilment of their duties."

— Among those who recently transferred their stock in Consolidated Bank are Sir Hugh Allan, 196 shares; Andrew Allan (in trust), 26 shares; Wm. Allan, 29 shares; John Atkinson, 64; Miss A. W. Black, 45; G. W. Bond, St. Andrews, 34; Robert Brodie, Quebec, 30; W. J. Buchanan (in trust), 286; H. A. Budden (in trust) 47; D. C. Chalmers, Halifax, 28; H. D. Clark, 50; Wm. Donahue, 106; F. Ellis, Brantford, 40; E. Ford, 34; A. N. Gouin, Sorel;

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Canada Vine Grower's Association of Ontario, (Brandy, Wine, &c.)

Whooler & Co., Belfast, (Ginger Ales, &c.)

E. Johnson & Co., Liverpool, (Export Bottlers, Guinness' Stout, and Bass' Ales, &c.)

Manuel Cardenosa & Co., (Barcelona and Tarragona Spanish Ports.)

Roig Ponsseti & Co., (Barcelona and Tarragona Spanish Ports.)

C. Scheidt De Wächter, Cotte, (Sherrries, &c.)

George Roe & Co., Dublin, (Celebrated Old Irish Whiskies.)

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Alphonse Chaumette & Co., Chateau Perinard, Bordeaux (Sauternes, &c.)

C. Clarke & Co., Bordeaux, (Clarets, Prunes, &c.)

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Geo. Randall & Co., Waterloo, Ontario, Distillers, (Whiskies, &c.)

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The advertiser has been appointed agent for the celebrated HENKES GIN for Quebec, Ontario and Newfoundland.

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223 McGill St., New Brunswick Cotton Mills,

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St. John, N.B.

Agent for Quebec and Ontario.

70; Rev. J. Green, 55; J. S. Hall, 25; R. C. Hamilton, 20; Dr. R. P. Howard, 38; J. H. Joseph, 100 out of 667; B. Kortosk, 32 out of 66; G. W. Lundie, 30 out of 50; R. & J. Moat, 223; City and District Savings Bank, 295 out of 980; Hon. R. Mackay (in trust), 27; Mrs. S. W. Racey, 81; Rev. D. Ross, Lachine 24; A. Saunders, 131 out of 433; W. Howe Smith, 50; H. S. Strathy, Toronto, (in trust), 115; Hon. T. Taschereau, 50; Robt. Thompson, Toronto, 127; Mrs M. S. Wilkie, Quebec, 52; Thos. Workman, 950, distributed among syndicate, out of 1000, (Mr. Workman now holds 50 shares); Henry Yates, Brantford, 348 out of 350.

— The committee of the billholders and depositors in the Mechanics Bank deputed to investigate the affairs of that institution have

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WHOLESALE MANUFACTURERS OF

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Nos. 9 & 11 Youville Street,

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BOOT AND SHOE

MANUFACTURERS,

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MONTREAL.

submitted with their report the following statement, which has at least the merits of being well condensed and intelligible:—

LIABILITIES.	
Notes of the Bank outstanding.....	\$255,000
Deposits.....	130,000
Due Molsons Bank.....	55,000
Due other Banks.....	34,328
Total liabilities.....	\$474,328

ASSETS.	
Specie and Dominion Notes \$1,459.00 valued at	\$1,459
Notes and cheques of Banks.....	1,760.00
Due in England.....	13,352.25
Bills discount'd	82,217.96
Held by Molsons Bank....	199,000.00
Overdue, part-	

ly secured....	280,924.27	"	50,000
Real Estate.....	56,431.49	"	10,000
Furniture.....	3,147.00	"	2000
Unpaid calls on preferred stock.....	49,580.01	"	40,000
Deficiency.....			\$254,219
			220,109
			\$474,328

From the extraordinary reduction in nominal values shown in this statement it may be fairly assumed that the committee adopted a basis of appraisal designed and considered to be dependable, and that the valuation reached is as nearly accurate as any that can now be made; in which case creditors should not look for dividends amounting to more than 50 to 60 cents on the dollar apart from such amounts as may be collected through the

JOHN S. SHEARER & CO.

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Representing well-known Makers of

Knitted Goods, Naps, Tweeds, Etoffes,

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Agents in Canada for Messrs. Wm. Lindsay & Co., Shippers and Forwarders of Liverpool, London and Glasgow. Messrs. L. & Co. having recently established a Branch House at Glasgow, importers trading with Scotland will find it to their advantage to correspond with them or us as to rates.

enforcement of the shareholders' double liability clause of the banking law. How much may be derived from this source the committee does not attempt to estimate, and it would hardly seem competent for any one to do so at this time. The committee strongly recommended the winding up of the affairs of the Bank by the present management, and to this end a petition, praying for a stay of proceedings in bankruptcy, was laid before the meeting and received many signatures.

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(LIMITED.)
LIME-FRUIT JUICE
AND
PREPARATIONS.

H. SUGDEN EVANS & CO.
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Metals, Hardware, Glass, Mirror Plates
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Agents for Messrs. Chas. Ebbinghaus & Sons, Manu-
facturers of Window Cornices.

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

1879. AUTUMN. 1879.

DRY GOODS
STOCK COMPLETE.

Having received the BULK of our NEW FALL
GOODS, we take pleasure in announcing that we are
now in condition to serve our customers, having
determined to close out our whole Stock early.
Special inducements will be offered.

Estate **T. JAMES CLAXTON & CO.**
St. Joseph St., Montreal.

The Journal of Commerce
FINANCE AND INSURANCE REVIEW.

MONTREAL, AUGUST, 29, 1879.

LIFE INSURANCE RETURNS.

The report of the Superintendent of In-
surance for the year 1878 has at last been
issued. Its late appearance is explained
in the preface as caused by the difficulty
in obtaining the returns of certain Amer-
ican and British companies in which the
business is transacted through several
agencies, which report direct to the home
office where the reports are made up, and
which are not within the cognizance of a
single head office in this country.

The business of life insurance for 1878
differs in character from that of the
previous year only in so far as indicating
still more forcibly the effects of the pre-
vailing commercial depression in a de-
crease in the amount of business trans-
acted, lessened incomes from premiums,
and an increased addition to the propor-
tion lapsed or surrendered. The following
table will be interesting, showing the
amount of insurance effected during the
respective years from 1869 downwards :

Year.	Canadian.	British.	American.	Total.
	\$	\$	\$	\$
1869.	1,156,855	2,627,392	9,069,885	12,854,132
1870.	1,581,456	1,657,493	8,952,747	12,191,696
1871.	2,023,944	2,212,107	8,486,575	13,322,626
1872.	5,276,859	1,896,655	13,896,587	21,070,101
1873.	4,698,913	1,704,358	14,740,367	21,053,618
1874.	5,259,822	2,143,039	11,705,319	19,108,221
1875.	5,077,691	1,639,833	8,396,824	15,074,258
1876.	5,465,996	1,533,357	6,740,804	13,899,127
1877.	5,724,648	2,142,702	5,967,317	13,534,667
1878.	5,508,556	2,739,291	3,871,998	12,169,755

By the foregoing it will be seen that the
progress of the Canadian companies was
arrested last year in about the same pro-
portion as in 1875, the first year of the de-
pression, while the business of the British
Companies, owing, probably, to the adop-
tion of special rates for Canada, and to their
having entered more actively into competi-
tion, shows a considerable advance. The
falling off in the business of the American
companies is not altogether attributable
to the retirement of some among them, as
the decline has been steady since 1872.

The amounts lapsed or surrendered
during the year are : In Canadian compa-
nies, 67½ per cent. of the new business ; in
British companies, 58.88 per cent., and in
American companies, 156.66 per cent. The
Superintendent estimates the annual
death rate among the insured lives for the
past year as only 8.42 per 1,000.

The following table is given as showing
the amount of income from premiums re-
ceived by all companies from 1869 to
1878 :

Year.	Canadian.	British.	American.	Total.
	\$	\$	\$	\$
1869.....	164,910	545,741	557,708	1,268,359
1870.....	203,922	531,250	723,175	1,464,347
1871.....	291,897	570,449	990,628	1,852,974
1872.....	417,628	396,982	1,259,912	2,265,522
1873.....	511,235	594,108	1,492,315	2,597,658
1874.....	638,854	629,808	1,575,748	2,844,410
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,637,612	2,803,310
1877.....	770,319	577,354	1,299,721	2,647,407
1878.....	827,998	589,102	1,197,535	2,694,735

5,307,662 5,816,255 12,083,192 23,201,109

It will be observed that the reduction
of the total premium income which began
in 1876 is still going on, but this occurs
chiefly in the American companies. The
Canadian companies show a large increase
in this respect. In new premiums for
the year under review, as compared with
1877, the Canada Life shows an increase
of over \$40,000; the Confederation nearly
\$17,000, or about 14 per cent.; the Sun
over \$12,000; the others are either
stationary or show a slight reduction.
The returns of the first-named company
are only to April, 1878, and the business
of the past year shows still greater results.
Among the British companies the greatest
progress is manifested by the Standard,
the London and Lancashire and the Re-
liance, the two latter showing the re-
markable increase of about 25 per cent

in their new premium income as com-
pared with 1877. A noticeable feature in
the business policy of the Standard Life
during the year is the great increase in
the number of policies in proportion to
premiums, being 325 against 99 in 1877,
while the new premium income has
advanced from \$135,472 to \$144,724,
showing that the company has properly
entered into active competition for the
smaller class of risks also. Among the
American companies the Etna, the Con-
necticut and the Union Mutual show a
slight advance, the others exhibiting a
considerable decline, notably the Globe,
the Equitable and the Metropolitan.
Further details will be found in the fol-
lowing table, being an Abstract of Life
Insurance in Canada for the year 1878.

	Premiums for the year.	Amount of Policies New.	Claims Paid.
<i>Canadian Cos.</i>			
Canada.....	\$ 509,831	\$ 2,599,850	\$ 114,064
Chicagos.....	31,177	17,250	31,000
Confederation.....	115,923	1,091,818	30,012
Mutual.....	35,919	156,259	4,159
Stadacona.....	517	N. R.	None.
Sun.....	109,397	1,149,200	21,574
Toronto.....	6,435	49,498	None.
Totals, 1878.....	\$2,709,882	\$5,598,556	\$290,739
Totals, 1877.....	779,319	\$5,721,018	212,015
Increase i—Dec. d.	i 59,779	d 216,092	i 18,784
<i>British.</i>			
Briton Life.....	4,897	100,000	593
Briton Medical....	33,332	None.	31,978
Commercial Union.	25,257	36,500	2,431
Edinburgh.....	29,967	None.	4,897
Life Association of Scotland.....	114,657	171,111	71,015
Liverpool and Lon- don and Globe.....	11,263	31,633	6,565
London Assurance	1,197	2,920	3,453
Lon. and Lancashire.	59,415	712,000	4,417
North British.....	29,405	38,433	8,547
Positive Government	579	None.	4,093
Queen.....	10,359	44,450	14,982
Reliance.....	31,233	699,000	3,000
Royal.....	27,765	26,300	27,275
Scottish Amicable.	29,658	6,100	2,929
Scottish Provident	35,329	None.	10,478
Scottish Provincial.	111,724	779,937	85,419
Standard.....	18,966	116,121	15,096
Totals, 1878.....	599,662	2,789,291	296,467
Totals, 1877.....	577,394	2,442,712	391,181
Inc. i—Dec. d.	i 9,656	d 646,499	d 98,017
<i>American.</i>			
Etna.....	284,765	1,322,984	117,315
Connecticut.....	162,823	None.	29,651
Equitable.....	183,163	918,859	69,274
Globe Mutual.....	33,273	531,200	8,900
Metropolitan.....	43,799	159,682	3,000
National.....	48,781	9,509	12,378
New York.....	121,493	43,500	73,939
North Western.....	41,327	147,759	9,100
Phoenix of Hartford.	102,511	None.	51,456
Travelers.....	92,829	375,785	31,653
Union Mutual.....	107,237	343,559	49,359
United States.....	3,658	None.	None.
Totals, 1878.....	1,197,535	3,871,998	472,193
Totals, 1877.....	1,230,721	5,957,317	399,492
Increase i—Dec. d.	d 102,189	d 1,795,319	i 101,916

* Deductions have been made in these totals for the
63 policies insuring \$31,350, transferred to the Con-
federation from the Stadacona, with \$3,011 as single
premium allowed.

† No Return.

Recapitulation for 1878.

7 Canadian Comp's	\$27,098	5,508,556	230,799
18 British do	580,192	2,789,201	230,467
12 American do	1,197,535	3,871,938	462,408
Grand Totals, 1878	2,604,785	12,169,755	979,674
Do 1877.	2,617,407	13,594,637	953,991
Inc. i.—Dec. d....	d 35,735	d 1,364,912	d 22,683

The philosophic reader cannot fail to be struck with the remarkable progress shown in the business of life insurance in our midst during such trying times as these through which the country has been passing. It is an evidence that the public mind is being gradually educated to the great advantages of the system, its superiority to all other methods of provision for the future, its character as a savings bank, combining absolute safety (in good companies of course) with the strictest economy, and that consequent contentment of mind which, in promoting longevity among the insured, is one of the special advantages enjoyed by life insurance companies.

THE BANK STATEMENTS.

The Bank statements for July cannot be considered as the right exponent of the situation at the time they were prepared. The statement of the Exchange Bank does not appear, although the Bank had not yet failed. The other Banks on the eve of suspending were already showing signs of the impending disaster in the drain it would soon be impossible for their resources to withstand, and the remaining institutions were strengthening their cash reserves in anticipation of a sudden demand. Everything was unsettled, and until the August statement is published, it is impossible to foresee what influence the failures of the early part of this month may have on the general trade of the country.

The reduction of the capital of the Jacques Cartier and the Consolidated Banks, as well as the withdrawal of the Exchange Bank, exhibit, in comparing the statement of June with the present one, a decrease of \$3,100,000 in the authorized capital, and of \$2,886,765 in the paid up capital of the banks. The circulation has decreased \$1,140,920, in which decrease the notes of the already discredited banks enter for \$612,000. As a contrast, the Government deposits had an increase of \$1,160,460. Public deposits decreased during the month to the amount of \$1,333,776, of which very nearly \$1,000,000 was withdrawn from the Consolidated Bank during the period. The indebtedness to other banks presents the small increase of \$137,945. The total decrease in liabilities is \$1,175,246.

† In taking these differences, the Scottish Provident has been excluded from the totals of 1877, this Company not having made its return for 1878, but the actual totals of 1877 are set down.

The assets have decreased in a larger proportion, the total reduction amounting to \$3,347,507; and the policy of the banks in their efforts to strengthen themselves is plainly exhibited in the following changes: There is an increase of \$429,409 in the specie and Dominion notes; an increase of \$615,000 in the balances in New York; of \$1,500,000 in the balances in London; while the notes and cheques on banks in Canada show a decrease of \$515,988, and the balances due to other banks a decrease also of \$483,801. The decrease in loans on stocks and bonds and to Corporations amounts to \$778,649, while the decrease of \$3,679,895 in current discounts is more apparent than real, as \$1,445,841 discounts to the credit of the Exchange Bank do not appear in the statements, and a reduction of \$1,760,020 of discounts in the Consolidated Bank is the wiping out of bad debts ascertained by the change in the management. The overdue notes, owing likely to the same process, have decreased \$267,977.

The reduction in the valuation of the property of the banks by \$239,296 is accounted for by the revised appraisalment of the building owned by the Jacques Cartier Bank, and by the exclusion of the value of the Exchange bank structure. The statements of the banks for the ensuing month will be awaited with special interest; for, with so generous a crop as that now harvesting, an unusually large amount of money will be required to move and market it, and the facilities to be obtained must depend in a great measure upon the effects that the failures lately recorded shall have had upon the banks in general.

	June, 1879.	July, 1879.	July, 1878.
Capital authorized...	\$62,966,666	\$59,866,666	\$63,966,666
Capital paid up.....	57,983,928	55,090,263	58,050,540

LIABILITIES.

Circulation...	\$15,977,509	\$14,836,589	\$16,528,000
Government deposits...	5,719,408	6,879,868	5,577,000
Public Deposits.....	58,658,617	57,324,841	59,379,000
Due Banks in Canada....	1,935,094	2,054,130	1,384,000
Due Banks not in Canada.	1,364,873	1,382,992	1,628,000
Other liabilities.....	70,714	72,549	148,000
	\$83,726,215	\$82,550,969	\$84,644,000

ASSETS.

Specie & Dom notes.....	\$13,082,616	\$13,513,025	\$12,631,000
Notes and cheques on other Banks	3,414,258	2,898,270	3,411,000
Due from Bk's in Canada...	3,970,714	3,487,113	3,426,000
Due from Bk's not in Can.	5,725,650	7,338,895	5,595,000
Available assets...	\$26,194,438	\$27,737,303	\$25,063,000

Government Stock.....	\$1,950,275	\$2,071,525	\$1,881,000
Loans to Government....	474,114	525,896	1,153,000
Loans on Stocks and Bonds.	6,972,935	6,623,565	7,524,000
Loans to Corporations...	3,382,008	2,952,729	3,686,000
Discounts....	102,453,570	98,773,675	104,939,000
Overdue debts, secured and unsecured...	5,497,451	5,229,474	6,007,000
Real Estate and Bank Premises...	1,991,676	1,999,480	5,001,000
Sundries.....	3,171,046	2,931,750	
	1,296,527	1,191,136	1,467,000
	\$153,384,010	\$150,036,533	\$156,721,000

BUSINESS CHANGES.

The more important business changes of the past week are as follows:—

Dissolutions:—Smallwood & Borer, machinists, Charlottetown, P.E.I.; R. Smallwood continues.—*Offer to compromise*:—F. A. Braman fruits, &c., Digby, N.S., at 25 cents; B. H. Witter, Wolfville, N.S., at 30 cents; and Viau & Frère, bakers and confectioners, Montreal, at 15 cents. L. Harburger & Co., fancy goods, &c., Montreal, have compromised at 10 cents; Jno. McKerrall, groceries, Chatham, Ont., sold out to McCorvie & Forman. Hamilton & Harrower, general store, Whithy, Ont., sold out grocery business to A. H. Day, Oshawa, Ont.

—Some fifty or sixty of the lady shareholders of the Consolidated Bank resident in Montreal held an indignation meeting last Wednesday in the Natural History Society's rooms, at which many of them took occasion to ventilate pretty freely their pent up wrath and their opinion of the "monsters" who had been entrusted with the care of their property, who, instead of making it increase and multiply, dealt it out with lavish hands to whosoever asked with brazen front. A series of resolutions were passed, to the effect that some action be taken to urge upon some of the gentlemen shareholders to institute criminal proceedings against the management, the president and directors, but that they (the ladies) were on no account to be called upon to contribute towards any expenses that may be incurred by such action. It is to be hoped that each of the gentlemen composing the directorate as well as the manager will prove himself a *preux chevalier*, and fork out of his own means wherewithal to save these poor women from indigence and want brought about by their liberal mode of bank management. We learn that a gentleman of this city, whose sisters on his advice invested each some \$30,000 in Consolidated stock some years ago, has recently paid them out of his own pocket \$60,000, the amount they lost through his investment for them.

—The following are the principal recent acquisitions of Consolidated Bank Stock: R. Anderson, Montreal, 100 shares; H. Archibald, 100; W. Allan (in trust), 29; T. Bickerstaff, 149; A. Campbell, Manager (in trust), 42; Cassils & Co., 85; Dorinda E. Carter, St. Andrews, 60; J. P. Cox, 25; H. Dobell, 25; R. Edwards, Cannington, 32; John Grant, 100; Miss N. E. Green, 55; (Rev. Mr. Green transferred 55 shares); C. W. Hagar, Executor, 95; Sir Francis Hincks, 24; A. Houghton, 40; J.

Hutchinson, 50; H. Judah, 50; James Metcalf, Yorkville, 73; G. Muir, Kingston, 100; D. Morrison, 37; S. E. Moss, 100; F. Macculloch, 150; William MacDougall (in trust) 650; N. Macpherson, 88; Mrs. F. P. A. McKenzie, 70; James O'Brien, 200; Nott & Co., 135; A. Prevost, 50; S. Pedlar, 75; John Rankin, 118; M. A. Rowland, Niagara, 100; R. J. Reekie (in trust) 240; John Rankin (in trust) 300; W. Sache, 35; G. W. Stephens, trustee, 100; J. Tasker, 60; W. Wainwright, 91; Miss E. Walker, 127; Burton W. Yates, Brantford, 318, the exact number transferred by Henry Yates of same place.

BRITISH AMERICA ASSURANCE COMPANY.

The Annual General Meeting of the Proprietors of this Company was held at their Offices, Toronto, on Wednesday, August 13th, 1879. Among those present were the Governor, Deputy-Governor, Hon. G. W. Allan, Messrs. J. D. Ridout, E. Howland, J. Priestman, J. Morison, H. Pellatt, Duggan, G. J. Boyd, Gunn, Fennell, George Boyd, Forbes, Lyman, Smith, Baines, Ramsay, Gamble and Thompson.

The Governor was called to the chair, and the Manager requested to act as Secretary.

The minutes of last Annual General Meeting were taken as read, and the Governor then read the Annual Report and Statement, also the Auditor's Report, which were as follows:—

Report, 1879.

The Directors have the pleasure of laying before the proprietors the results of the company's operations for the twelve months ending 30th June, 1879.

For the first six months of the year under review the profits in all branches were very satisfactory, but from January to June of this year the losses in the fire branch, and especially in the United States Department, have been unusually severe. However, the Directors believe that this Company's ratio of losses to net premium will be found less than the average of companies transacting fire business in the United States.

The Manager, during his visit to England last year, opened a branch at Liverpool, the results of the business through which, so far, have been very satisfactory.

The usual statements of Assets and Liabilities, Profit and Loss, Surplus Fund, and Reinsurance Liability, are annexed. From these it will appear that the assets have been increased from \$1,067,523.34 to \$1,193,632.74; the gross premiums from \$720,618.13 to \$817,306.31; the gross surplus from \$484,358.69 to \$583,387.43; and the net surplus from \$212,275.19 to \$272,730.23; the latter showing a net gain on the year's transactions of \$51,455.04, after providing for the payment of two half-yearly dividends at the rate of ten per cent. per annum.

The actual cash profit on the business of the year, including interest, amounts to \$158,185.68. This has been reduced by the sum of \$91,674.94, which has been written off to profit and loss, for depreciation in the Company's investments, and which is included in the item \$11,907.74. This leaves the balance \$149,028.74.

The Directors are convinced that the proprietors will share with them the gratification they feel, on examination of the above figures, especially in view of the depression which has so seriously affected all branches of trade during the past two or three years.

Inasmuch as the Government of Canada, and the Insurance Departments of the various States comprised in the Union, require detailed reports of the Company's transactions for the year ending 31st December, it has been determined to recommend to the proprietors that in the future the annual statement shall be made to close on the 31st December in each year, and that the annual meeting shall henceforth be held on the 2nd Wednesday in February, instead of in August as at present, and in order to

carry out this proposal a by-law will be submitted to authorize the change of date for the annual meeting.

All of which is respectfully submitted.
P. PATERSON, F. A. BALL,
Governor. Manager.
Toronto, August 13th, 1879.

Assets.	
Cash on hand and in banks.....	\$ 64,801 01
Dominion stock.....	52,250 00
Debentures and mortgages on real estate.....	91,366 14
Bills receivable.....	43,397 56
Sundry accounts receivable.....	814 21
Agents' balances.....	63,686 80
Real estate.....	112,790 09
Bank and other dividend paying stock.....	200,210 51
United States registered bonds.....	550,058 33
Office furniture, head office and U. S.....	6,412 21
Salvage property and claims on losses already paid.....	7,815 85
	\$1,193,632 74

Liabilities.	
Capital stock.....	\$ 500,000 00
Losses under adjustment.....	83,535 24
Dividend No. 70 (balance).....	1,710 07
Dividend No. 71.....	25,000 00
Balance.....	583,387 43
	\$1,193,632 74

Profit and Loss.	
Fire losses.....	\$ 373,088 36
Marine losses.....	58,959 59
Agents' commission and other charges.....	240,689 80
Profit and loss (written off).....	11,937 74
Premium on re-insurance.....	36,270 76
Balance.....	130,028 74
	\$ 869,944 99

Interest on investments.....	\$ 52,638 68
Premiums received—fire department.....	719,276 17
Premiums received—marine department.....	98,030 14
	\$869,944 99

Surplus Fund.	
Dividend No. 70.....	\$ 25,000 00
Do No. 71.....	25,000 00
Balance at credit of surplus fund.....	583,387 43
	\$ 633,387 43
Balance from last statement 30th June, 1878.....	484,358 69
Profit and loss, as above.....	149,028 74
	\$ 633,387 43

Reinsurance Liability.	
Balance at credit of surplus fund...	\$583,387 43
Reserve to reinsure existing risks...	310,657 20
	\$272,730 23

Net surplus over all liabilities.....\$272,730 23

AUDITORS' REPORT.

Fredk. A. Ball, Esq., Manager British America Assurance Company, Toronto, Ont.

Sir,—We beg to report that we have completed the examination of the books of your Company, and we have much pleasure in stating the audit has proved quite satisfactory. We have traced every item received or paid to its proper account, the balance sheet as exhibited is correctly extracted from the ledger; the bank balances and cash on hand agree with the ledger accounts; the bills receivable and the other securities have been produced to us, or certificates or letters to show where they are deposited, for safe keeping.

All of which is respectfully submitted,
Your obedient servants,
(Signed), WM. GAMBLE,
R. R. CATHRON,
Auditors.

Toronto, August 12th, 1879.
The following resolutions were then passed: Moved by the Governor, seconded by Mr.

Morison, "That the report now read be received and adopted, and that it be printed for distribution among the shareholders."

Moved by Mr. Lee, seconded by Mr. Forbes, "That the thanks of the shareholders are due, and are hereby tendered to the Directors for their attention to the interests of the Company during the past year."

Moved by Mr. J. Morison, seconded by Mr. John Lyman, "That in consideration of the services rendered by the Governor, Peter Paterson, Esq., the thanks of the stockholders be presented to that gentleman, with the sum of \$2,000."

Moved by Hon. G. W. Allan, seconded by Mr. Smith, "That the thanks of the shareholders are due, and are hereby tendered to the Manager, Mr. F. A. Ball, for his efficiency and faithful services in promoting the interests of the Company."

Moved by Mr. Duggan, seconded by Mr. Priestman, "That the thanks of the shareholders be presented to the general agents and agents of the Company, and to the members of the office staff, for their efforts in promoting the interests of the company."

The by-law authorizing a change of date for the annual meeting, referred to in the report, was withdrawn, the Company's solicitor having advised that, inasmuch as under the Company's charter the Directors are elected for twelve months, a new election could not take place in February without a change in the Act of incorporation authorizing the same.

Moved by Mr. Smith, seconded by Mr. Ridout, "That Messrs. W. S. Lee and H. Pellatt be appointed Scrutineers for taking the ballot for Directors to serve for the ensuing year, and that the poll be closed as soon as five minutes shall have elapsed without a vote being taken."

The Report of the Scrutineers was then received and adopted:

"We, the undersigned, Scrutineers appointed at the Annual General Meeting of the British America Assurance Company, held this day, beg to report the following as the result of the vote:—Peter Paterson, Peleg Howland, John McLennan, John Gordon, John Smith, John Morison, George Boyd, Henry S. Northrop, and Joseph Priestman."

(Signed), W. S. LEE, } Scrutineers.
H. PELLATT, }

Moved by Mr. Morison, seconded by Mr. R. Thompson, "That the thanks of this meeting be presented to the gentlemen who have acted as Scrutineers, together with the sum of \$10 each."

A vote of thanks to the Governor for his able conduct in the chair terminated the proceedings.

ROYAL INSURANCE COMPANY OF ENGLAND.

The annual meeting of this Company was held on 1st inst., at its offices in Liverpool, when the report of the business for the year ending 31st December, 1878, was presented.

In the Fire Department the premiums for the year amounted to \$3,874,358, and the losses to \$1,907,801, and after deduction of agents commission and management expenses the net profit amounted to \$974,642.

In the Life Department the premiums for the year amounted to \$1,232,571, and there was received the sum of \$127,143 in the Annuity Branch.

After payment of all claims, bonus additions and expenses of every description, there remained a balance in this department of \$715,525, which sum has been added to the Life Funds, making the total accumulations in this department \$11,949,536.

PROFIT AND LOSS.

The amount at credit of Profit and Loss Account, after payment of the Dividend and Income Tax of 1877, was.....	\$348,111
To which has been added—	
Fire profit for the year.....	974,642
Interest.....	258,359
	\$1,581,112

Of which amount there has been carried—	
To Fire Reserve Fund.....	\$250,000
To Fire Reinsurance Fund.....	500,000
Shareholders' Dividend.....	482,575 \$1,232,575

Leaving a balance at credit of the Account of.....	\$348,537
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FUNDS.

After payment of the dividends, the funds for the security of the Policyholders of the Company will stand as follows:—	
Capital paid up.....	\$1,447,725
Fire Reinsurance Fund.....	2,500,000
Fire Reserve Fund.....	4,000,000
Balance of Profit and Loss Account.....	348,537
Life Funds.....	11,949,536

\$20,245,768

In the course of the proceedings it was stated that the past year had been one of the most prosperous in the history of the Company, and that this was largely due to the increased vigilance exercised in the acceptance of business, which has greatly neutralized the decrease in premiums received, as compared with 1877.

Reference was also made to this being the last year of the quinquennial period, when a division of the Life Profits will be made; and that from the accounts of the past four years, and the prospects of the present one, there was every reason to believe that a satisfactory bonus to the assured, and a fair amount of profit to the shareholders, would be declared at the next annual meeting from this department.

In reference to the funds of the Company, now exceeding twenty million dollars, the following report from the auditors was read:

"We hereby certify that we have carefully examined the books of The Royal Insurance Company, also the Bank Books and vouchers, and that we have compared the same with the balance sheet signed by us; and we declare that such balance sheets represent fully the financial position of The Royal Insurance Company, on the 31st December last.

"We have also examined and corrected every security, including life policies, title deeds, notes, bonds, railway shares, government stock, &c., held here; also the certificates of deposit of the stocks of the United States and Canada, and have found all these correct and in perfect order, and that the present aggregate market value thereof is in excess of the amounts in the said balance sheets."

It was also stated that from the very commencement of the Company, the funds had been so well invested that they had not suffered diminution; that they now stand as of as much value as they had been at any former period of the Company's existence, and that the increased market value of certain investments, such as British and United States Government Stocks, English Railway and Guaranteed Stocks, above the amount at which they stand in the Company's books, is about \$1,000,000, which is not included in the assets of the Company, as no investment fluctuation account is kept. In the words of a Shareholder, whose criticisms of the report, with the view of obtaining an increased dividend for the Shareholders, evinced a close investigation of the subject, "the investments of the Company stood pre-eminently high, they were the cream of the cream, and the best that he thought the wisest men could select.

ATTACHED.

PROVINCE OF ONTARIO.

Jas Mullin, Goderich.
Wm. McPhie, South Plantagenet.
Mark Kilroy, St. Thomas.
Elett & Noecker, millers, Mildmay.
E. Bowes, Stratford.
J. C. Rankhurst, Aylmer.
Wm. Thompson, Bowmanville.

PROVINCE OF QUEBEC.

C. Lincours, Upton.
Jos. D. Latourelle, hotel, Actonvale.
C. O'Brien, Montreal.
Z. Leclere, St. Julie de Somerset.

Thos. Wyatt, Sherbrooke.
K. Forsyth, marble and granite, Montreal.
G. & A. Lanigan, Sherbrooke.
F. Dale, Sherbrooke.
F. Racette, Montreal.
Viau & Frère, Montreal.

PROVINCE OF NOVA SCOTIA.

J. A. Stewart, carriages, Sherbrooke.

PROVINCE OF NEW BRUNSWICK.

A. Rainey, Bathurst.
Jno. E. Baldwin, Bathurst.

PROVINCE OF PRINCE EDWARD ISLAND.

A. McSween, Summerside.
Jos. Campbell, general store, Montague Bridge.
M. Mullaly, groceries and liquors, Souris.

ASSIGNED.

PROVINCE OF ONTARIO.

R. R. Southcombe, Oshawa.

PROVINCE OF QUEBEC.

Aug. Desrosiers & Frère, Rivière du Loup.
Louis A. Blanchet, Montreal.

PROVINCE OF NEW BRUNSWICK.

A. Parks, St. John.

FIRE RECORD.

QUEBEC.

Montreal, Aug. 23.—S. Goltman's tailoring establishment considerably damaged. Insured in the Imperial for \$7,000 and in the Western for \$3,000.

ONTARIO.

London, Aug. 18.—The barns and sheds of N. Tuckery, occupied by J. Stafford, destroyed. Loss \$600; insured for \$400. Cayuga, 19.—A two storey frame house owned by W. Nunn and occupied by himself and Jas. Waters, also a dwelling owned by J. Mitchell and occupied by Miss Elliott, dressmaker, destroyed. Losses: W. Nunn \$1,000, insured in Waterloo Mutual for \$325; J. Waters \$1,200, Gore District Mutual \$650; Miss Elliott \$100, no insurance. Hagarville, 20.—The sheds of J. & P. Brennan destroyed. Insured for \$1,400. Cannington, 21.—Smith's hotel stables, R. Munro's jewellery store, Wyatt's drug store, the residence of John Sharp, Battling's tailor shop and residence, King's implement warehouse, and T. McPherson's residence all totally destroyed. Loss from \$20,000 to \$25,000. Shelburne, 21.—A large building known as Jelley's Hall totally destroyed. Loss \$1,200; no insurance. Peterboro, 21.—An unoccupied dwelling owned by P. Hagarly partially destroyed. Loss about \$600; insured for \$400 in Liverpool, London and Globe. Osgoode, 22.—The barns and sheds of Jas. Blanchard destroyed. Insured. Bathurst, 22.—House of Jos. Warren destroyed. No insurance. Brantford, 24.—A two storey building owned by Dr. Bacon and occupied by Mr. Knowlton as a cider factory. A large hall in the upper flat was occupied by the Conservative Club. The printing office of the *Expositor* adjoining was badly damaged. Loss on building about \$3,500. Mr. Knowlton was insured in the Imperial for \$1,800, Royal \$400, Conservative Club loss \$100. *Expositor's* loss fully covered by insurance. Acton, 24.—B. Haslett's new building totally destroyed. Loss \$1,500; insured for \$500 in the Waterloo Mutual. Annapolis, 24.—Store house and contents of B. P. Stafford. Loss \$1,600; insured for \$800 in the Union. Galt, 25.—R. Blackwood's residence completely destroyed. Loss about \$2,500; insured for \$1,000 in the North Dumfries Farmers' Mutual. Kingston, 26.—A tenement in Agnew's Lane destroyed. Loss \$600; covered by insurance in the Acton. Perth, 27.—The Holliday Block, owned by M. E. O'Brien, Prescott, completely destroyed. Loss \$2,500; insurance \$1,500.

NEW BRUNSWICK.

Cedar Cliff, 19.—Some outbuildings together with 300 casks of lime, the property of A. Armstrong & Co. destroyed. Loss about \$1,000.

Correspondence.

QUIET—BUT AWAKE.

To the Editor JOURNAL OF COMMERCE.

Sir,—Thanks for remembering me in your last issue. You ask: "What has become of Mr. Dustan, of Halifax and sugar notoriety?" Well I will tell you. Since I got the Government and Legislature to alter the sugar duties and effectually checkmate bounty-fed sugars, I have been doing everything in my power to carry my project for a sugar refinery here to a successful issue. I find many unexpected obstacles to overcome, but they will be overcome in time.

The Americans are jealous of our new position, just as England felt towards America when she entered into competition with her in manufactures. But the result to the Dominion will be determined by our enterprise in taking advantage of the protection which we have secured. Every influence from America and England will be brought to bear in getting us to return to a free trade policy (one-sided) in order that we may be once more at their mercy, and they will find plenty of advocates in our own land, specially among the importers of manufactured goods.

Let us therefore be true to our cause, true to the best interests of our own country, true to ourselves, let us "stick to our colors and don't give up the ship."

Yours very truly,

GEORGE GORDON DUSTAN.

Woodside House,
Halifax, Nova Scotia, 5th August, 1879.

MERCANTILE AGENCIES.

To the Editor of the JOURNAL OF COMMERCE.

DEAR SIR,—I am pleased to observe that "Mercantile Agency" has replied to my letter of the 28th ult. I approve of the suggestion to refer the matter to yourself, and trust you will consent to act as arbiter. I will request the party referred to to send you a statement of his capital as given to the Agencies, and a reference of the most reliable character, and I have every confidence in the strict impartiality of your decision, after comparison with the report furnished by the Agency.

"Mercantile Agency" fights shy of the real charge in my letter. I maintain that if the Agency is not satisfied with the correctness of a man's statement, they ought to request further evidence in support of it, and when they have no reason to doubt the accuracy of his statement, it having been confirmed by a reliable reference (or references), then they ought to give the party a rating in their "Reference Book" in accordance with his capital, provided that his character is good. In conclusion I may state that I wrote my last letter without consulting my friend in the matter, but I am so well aware of his financial position that I am fully satisfied "Mercantile Agency" will find that, had his firm taken the trouble to investigate the case at all, and made use of the reference given, my friend would have been accorded a proper rating.

As the facts of the case will now be placed in your hands, I shall patiently await the decision.

I remain your obedient servant,

MERCATOR.

Cooksville, Ont., August 11, 1879.

[The locality of the case in question is within the jurisdiction of the Toronto branches of the Mercantile Agencies. An investigation is about to be made, which we trust will result satisfactorily to all parties concerned.—ED.]

67 Queen Victoria St.

LONDON, E. C., 12th Aug., 1878.

To the Editor of the JOURNAL OF COMMERCE.

Sir,—There has appeared in your journal of the 1st Aug. a criticism upon two letters of mine addressed to Mr. Blake and Mr. Bright of which your contributor received proof for the sake of private, not public, criticism. These letters have never been published, only some proofs having been printed for private circulation, and any copy so circulated had *proof* distinctly printed in the corner for the express purpose of preventing unauthorized publicity.

As your contributor, it may be out of a too friendly and too flattering estimate of your humble servant (although to tell the truth his object seems to me to have an equivocal air), constitutes modest Empiricus the instructor of Mr. Blake if not of Mr. Bright, permit me to assert in your journal that these two statesmen are so entirely and so beyond comparison the two greatest statesmen of Great Britain and of Canada respectively, that the idea of any poor effusions of mine affecting the public standing or reputation of the one or the other of them is simply ridiculous.

Had the letters to which your contributor refers not been as yet unpublished, I might have felt called upon further to notice his experimental party-spirited criticism of "A National Policy for the Empire," but I content myself with enclosing for your perusal the *proof* of a second letter addressed to Mr. Bright under date 6th August, which shows that your contributor has greatly misapprehended "A National Policy" in guessing at it from the *proof* of two preliminary letters.

Trusting to your courtesy for the mention of this letter in your valuable and influential journal,

I am, Sir, your humble servant,
EMPIRICUS.

Financial and Commercial.

GENERAL MARKETS.

THURSDAY, August 28, 1878.

It is a notable feature, and one we venture to suggest our business men should ponder well, that during the very month that witnessed the collapse of three considerable banks, together with many mercantile failures involving large amounts, and also a quasi-monetary panic,—during and at the close of this month of August we are able to record a better general business than at any previous time throughout the season. We have taken occasion repeatedly to utter the caution that failures are not in themselves disasters, but rather the announcement of conditions, the full practical effects of which may have been felt long before, and we think it helpful to a good understanding of the commercial situation that the present close juxtaposition of comparatively healthful business with widespread insolvency should be brought into full view. The dry-goods business, as may be further seen by reference to the report of that market, is mending and picking up satisfactorily; the hardware trade has awakened in some instances to real activity, and so with other lines of occupation. The general feeling is healthful and hopeful, and this feeling is based, not upon expectations only, but upon what is actually transpiring. The one drawback is the abnormal condition of the butter and cheese market, and this is certainly a serious one; but old heads accustomed to study a wide field of observation before drawing conclusions, are leaning to the opinion

that the crisis in even this market has been reached, and there is no longer occasion to take a despondent view of the outlook. We have not abandoned our expressed conviction that the vigorous general advance which took place in the stock market just prior to the bank troubles was the natural forerunner of a better condition of general business. That advance was suddenly checked and converted into a precipitate decline by news that would ordinarily have had far greater effect than was really produced, but now that the character of the bank suspensions is better understood we find prices moving up slowly but steadily, and a feeling of relief and confidence taking the place of old time distrust. The course of prices on the Stock Exchange is shown by the following enumeration of reported sales, a good feature of which is that special steadiness has characterized, and the chief advances have taken place in, the shares of the banks standing highest in public estimation, such as the Bank of Montreal, Commerce, Merchants, Toronto, &c. The sales for the week were, of bank stocks: 487 Montreal, at 129 to 131½ to 130½; 251 Commerce, at 107½ to 110; 552 Merchants, at 74 to 76½ to 75½; 130 Ontario, at 56 to 55½ to 56½; 329 Consolidated at 10 to 3; 410 Nelsons, at 63 to 60½ to 64; 13 Peoples at 40, and 25 Jacques Cartier, at 58. Of miscellaneous shares, the sales were as follows: 107 City Passenger Railway, at 82 to 81½; 103 City Gas, at 118½ to 117½ to 118; 335 Richelieu Navigation, at 42½ to 42½ to 42; and 655 Montreal Telegraph, at 90½ to 89½. The only stock which has suffered a marked decline is that of the Consolidated Bank, which has reached a point clearly indicating that stockholders hardly hope to save anything from the wreck; many, indeed, are of the opinion that they will yet have to suffer an assessment in order to meet the claims of bill-holders and depositors. The market to-day has been quiet and dull, but not without firmness. Reported sales are as follows: 73 Bank of Montreal, at 131 to 130½ to 131; 37 Toronto, at 112½ to 112; 50 Merchants, at 75½; 30 Commerce at 110½; 52 Consolidated, at 2½; 80 City Gas, at 118½; 135 Montreal Telegraph, at 90, and \$500 Corporation 6 per cent. bonds at 105.

ASRES.—Receipts fair for the season. First Pots sold up to \$3.80 to \$3.85, but close weaker, with sales at \$3.72½ to \$3.75 for Firsts; Seconds, \$3.15 to \$3.20; Thirds, nominal. *Pearls*.—18 brls. First Sort at \$5.80, and a small lot of very heavy tares at \$5.90. The demand is limited. Receipts since 1st January, 6,720 brls. Pots, 946 brls. Pearls; deliveries, 6,565 brls. Pots and 1,066 brls. Pearls. Stock in store at 6 o'clock on Wednesday evening, 1,278 brls. Pots and 118 brls. Pearls.

ROOTS AND SHOES.—Shipments for the past week have been very fair, and most manufacturers have as many orders in hand as can be executed for four weeks to come. Stocks in the country are reported low. No change can be noted in prices.

Dry Goods.—The trade is favored at last with some degree of activity all around, and one large house reports as much doing as they can well attend to. Harvesting still takes up much of the time and attention of farmers, and, therefore, the improvement is not so general as may be looked for later on. The abnormal and

altogether unhealthy condition of the butter and cheese markets is also assigned as a reason for slow purchasing on the part of farmers, as in many instances they refuse to sell dairy produce at prevailing ruinous prices. Considering these drawbacks the business doing must be accounted very fair, and we find wholesale dealers well pleased with the situation. Orders seem to be well distributed as to classes of goods, though somewhat favoring light and fancy lines. The prudence in buying, which has characterized country merchants throughout the season, still continues a noticeable feature, and is most marked in the inquiry for heavy goods, of which but very moderate supplies are taken.

DRUGS AND CHEMICALS.—Business in this line continues without particular change. In a small way a good many sorting up orders are coming in from the country. In heavy goods there is very little movement. Prices are without change.

FLOUR AND GRAIN.—The most that can be said of the wheat market is that inquiry has been sufficient to fix prices from day to day. Canada Spring is quoted at \$1.01 to \$1.03, and were there any business it would, doubtless, be done within these figures, but we do not learn of a single transaction. A cargo of No. 2 Milwaukee Spring sold for \$1.02½, and that constitutes the only noteworthy sale reported in this market. New Red Winter wheat has made its appearance in market by sample, and the quality is pronounced very fair. The quotation put upon it is \$1.07 to \$1.08½, but this is purely nominal. The Chicago market has been unsettled and at times feverish since last report. An advance of plump *l.c.* per bushel was made early in the week amid some activity, but news of lower prices in Liverpool caused a sudden reaction, and all the rise and all the good feeling was lost. The market is still very sensitive at the prices of a week ago, but the tendency seems to be towards improvement, as, in the absence of unfavorable advices, there is a general hardening of quotations. The estimates that come from abroad still indicate a large deficiency, but reports from France represent a better condition of the crop than heretofore advised. It is beyond question that there will be a good European demand for the surplus wheat of this Continent, and we see no reason to doubt that fair prices will be obtained. Coarse grains have been pressed for sale and are weak. The special strength in corn noticed last week has disappeared, and a reaction of *l.c.* has taken place, the quotation now being 45½c. to 46. in bond. Oats have continued heavy, and for delivery next month were at one time offered down to 30½c. without finding buyers. This price, however, has since been offered and could now be obtained. We note a sale of 10,000 bushels in store at 32c., and we quote the market 31c. to 32c. Peas are offering freely at 80c, but are not marketed as lower prices have been cabled from Liverpool. In flour there has been a better distributed business though at receding figures. This is also in sympathy with foreign advices, and perhaps is partly due to the fact that stocks on hand are now increasing. The change in prices is but slight, and hardly indicative of weakness. The volume of transactions is larger than for some weeks past, and this should be regarded as a healthy feature. We note sales of Superior Extra at \$5.15, \$5.17½, \$5.10 and \$5.15; Superfine, at \$4.65 and \$4.60; Spring Extra, at \$4.82½, \$4.80, \$4.75, and later some choice lots at \$4.86; Extra, at \$5.10; Medium Bakers, at \$4.90, and a small lot of Fine at \$4.20. City Bags have been done freely at \$2.47½ and \$2.50, and Ontario Bags at \$2.40, \$2.37½, and \$2.35. Oatmeal continues at \$4.75 to \$5.00, with transactions at \$4.90; and Cornmeal is \$2.50 to \$2.60. We quote flour: Superior Extra, \$5.10 to \$5.20; Extra Superfine \$4.90 to \$5.05; Spring Extra, \$4.75 to \$4.80; Superfine, \$4.60 to \$4.70; Strong Bakers, \$5.05 to \$5.20; Ontario Bags, \$2.35 to \$2.40, and City Bags, \$2.47½ to \$2.50.

FREIGHTS.—The market has a tendency to weakness, and vessels have been offered and accepted from the other side at 6s 6d and 6s. To direct port a fair quotation of rates would be 6s to 6s 3d. We note the charter of one vessel, 900 tons, at 6s. Steam tonnage for outside ports is rather scarce, and as a rule firm figures are mentioned. New York rates are a trifle easier notwithstanding free shipment of grain; the market can hardly be said, however, to be flooded with tonnage as some reports have it. Tonnage for the River Platte can be had at \$14 to \$16 sufficient to cover demand, though grain fit vessels will not accept these rates. We note three charters, one large vessel at \$14, one small one at \$16 and one at \$15. The heavy expenses incurred for tonnage at this port have heretofore been a great drawback to our shipping business, and we are glad to learn that easier and what are called fairer terms have been made this year, and are found to give better satisfaction all round.

FRUITS.—It is quite apparent that supply has exceeded demand in this market, and the result is lower prices and an unsatisfactory condition of the trade. Apples are coming in very freely, many consignments in very poor condition, and are almost a drag. The price is down to \$1.50 to \$2 per barrel, but the figures do not attract active buying, and a good deal of fruit remains in dealers' hands. So with plums and peaches, the receipts having been liberal and the demand slow. Lemons are an exception and continue in light supply. This fruit has been in brisk demand throughout the summer, and arrivals are still quickly bought up at prices ranging from \$5 to \$7 per case according to quality, &c.

GROCERIES.—Harvesting has so far advanced that a sensible improvement has taken place in the demand for general groceries from country storekeepers, which, of course, springs from the diversion of farmers' attention from their own fields to their need of supplies. We have to report a fair business in pretty much all lines, with moderate activity in sugars and teas. Teas especially are in good request, and the advance recently noted has not only been promptly acceded to, but seems to have stimulated purchasers into more active buying.

HARDWARE.—We note an improvement in business and a better feeling. As yet the increased orders have not become well distributed, some houses still finding business dull, while others have been favored with quite an influx of custom. The season of activity is, however, now close at hand, and from the opening movement the promise may be declared more than satisfactory. The news from abroad, which for a time seemed to be unheeded in this market, or only much considered by importers, has now infused the entire trade with its invigorating influence, and given rise to healthful inquiry and here and there, active buying. Our prices current, thoroughly revised to date, will be found to give full information as to figures.

HIDES.—A pre-concerted effort to reduce prices has been made within the week, and has proved abortive for want of unanimity, the chief opponent to the move being the dealer, who was most concerned in forcing the advance last spring. Numbers of letters have been received from tanners complaining of prices, and promising a far better business if a reduction can be secured. As it is they buy the least possible, and there is in consequence very little doing. We are advised that at the opening of next week lambskins and sheep clips will be advanced 5c. to 10c., but at present prices are unchanged. We continue to quote a quiet market, with the following prices: Green Butchers' No. 1, \$8; No. 2, \$7; No. 3, \$6; Lambskins and Sheep Clips 30c. each.

HORS.—The time is close at hand when the new crop will begin to appear in market, and

naturally there is awakening curiosity as to the prices that will be made. The outlook is generally considered favorable to farmers, and it may be regarded as quite certain that they will do far better than last year, when prices were so low and the demand so languid that the crop was practically unsaleable. This year the quality promises to be good and the yield fair, while the condition of the market abroad almost assures an export demand at fair prices. Until harvest time, however, there will be nothing doing, as growers will not entertain the idea of selling on contract. From what we can gather we judge that the country round about is pretty well cleared of last year's residue through the recent speculative demand, but there are some instances of growers still persistently holding on, and this circumstance gives rise to and room for a difference of opinion as to the stock now in producers' hands. The New York market is reported a shade easier, with a rather limited demand confined to brewers buying for consumption. The quotations for the new crop are as follows: prime and choice, 14c to 18c; medium, 10c to 12c; low to fair, 7c to 9c; and yearlings, 4c to 10c.

LEATHER.—The advance has fully been maintained, and light dry Upper is in demand, while stock in the market is held by only one or two dealers. The quality of stock coming forward is not as good as it might be, or otherwise the advance would be greater.

LIVE STOCK.—The receipts of live stock during the past week were 42 cars of cattle, 52 do. of sheep, 1 do. of horses, and 1 do. of mules, for shipment to Europe; and 23 car loads of cattle, 4 do. of sheep, 8 do. of hogs, and 1 do. of horses for the Montreal markets. At the St. Gabriel Market, last Monday, the sales made were comparatively large, and the quality of stock was good for the present season. The prices paid for cattle were from 3c. to 4½c.; but a great number of the latter were sent to the Viger Market. Prices of hogs were from \$4.00 to \$4.50 per 100 lbs. The following sales were made at the St. Gabriel Market: 44 cattle at \$40 a head; 150 do. at \$60 each; 18 do. at \$46 each; 1 car do. at \$18 each; 1 car do. at \$35 each; 2 do. at \$78 each; 5 do. for \$178; 11 do. at 3½c. per lb.; 25 hogs at \$1.60 per cwt.; 128 do. at \$1.75 per cwt. At the Viger Market, last Monday, the attendance of butchers, and the receipts of cattle and sheep, were large, with a fair demand. The arrivals were: 250 head of grass-fed, 800 sheep and lambs, chiefly the latter; 20 calves and an equal number of hogs. There was a good demand for heaves at from 3c. to 5½c. per lb. Calves were in good condition, and sold at from \$2 to \$4 each. The demand for lambs was moderate at from \$1.50 to \$3.00 each. Fat hogs were in good demand, and sold at \$6 per cwt.; lean hogs at \$5 per cwt. On Tuesday there was not much business done as was expected, nearly all the butchers being supplied the day before. About 40 head of cattle from St. Gabriel Market, at noon only half of them had been sold at from 2½c. to 4½c.; also a few milk cows were sold at \$18 to \$25 for first class, and \$10 to \$15 for second class. One hundred lambs were sold at from \$1.50 to \$2.25 each; a few small calves were disposed of at \$1.50 to \$2.50 each, and about 10 hogs at \$4 per cwt.

LUMBER.—There has been no change in the market here, which remains altogether lifeless. Advice from abroad are of a rather more favorable character than those of last week, and by private letter we learn that in some quarters an improvement both in demand and prices is confidently looked for. This view is based on a somewhat better condition of business in England and upon the settlement of the colliery difficulties. From Ottawa the reports are better than for some time past, and although lumbermen complain that prices are ruinous they acknowledge that the trade is now fairly active. This activity is in great measure due to purchases on American account.

OILS.—There is very little movement in Oils of any kind beyond the ordinary requirements of the season, and prices are nominally unchanged. A lot of fresh Cod Liver by a recent steamer was offering at 80c., but we believe it is still unsold. *Sauk Stores.*—Turpentine is slightly firmer in New York without affecting the price here, which is unchanged. *Tars and Rosins* in moderate demand. *Paints* without change. *Refined Petroleum* is firm at ½c. advance on last week's prices owing to increased freight rate. A further advance of ¼c. per wine gallon will take effect in London on 1st Sept.

PROVISIONS.—Butter.—There has been rather more doing this week, but purchases have been mostly confined to finest selections of Creameries and Eastern Townships; and we note sales of about 400 packages Creameries at 15½c. and a lot of 100 packages, reported fine, at 15c. Also 800 packages selected Townships, part at 12c and remainder at 12½c; 120 packages Fair Townships at 10c. We hear of some pretty extensive purchases of Western Dairy and Store-packed, at points West, at 7 to 8c. for selections. The quality is said to be fair. We note shipments from New York continue large, and if our farmers want to secure this trade they will have to make up their minds to moderate rates throughout the season, otherwise the larger proportion of orders will go to that market. Advice from abroad report rather a better enquiry for finest qualities. Creameries at 80s to 85s, while finest Townships bring 65s to 70s. Medium and inferior grades continue as dull as ever and almost unsaleable. Latest cable advices report market very dull at 28s to 30s.

CHEESE.—The market is in a very bad state, and the past week has probably been the worst of the season. Foreign advices continue very unfavorable, and shippers have operated very moderately and cautiously. The highest price for strictly "Gilt Edge" quality has been 5½c. and in fact really fine cheese has sold at 5c. and under. From present appearances there is not any probability of much business being done until holders in the country come down on their ideas. We hear considerable complaint on the part of factory men regarding low prices, and quite a number of factories have been closed during the past week, but we hardly look for much improvement in prices, as it is evident the unsettled state of trade in England and the condition of the working classes generally will prevent much, if any, advance in prices. At the Ingersoll market this week, eleven factories registered 3,700 boxes on the board, many factories present not registering. Total offering, 7,100 boxes. Sales, 4,640 boxes.—1,600 on P. T. 700 boxes sold at 5c; 1,400 at 5½c; 940 at 5½c. Last half July sold at 5c, first half August at 5½c. Better feeling prevailing with buyers and sellers. Cable 30s. At the Little Falls market this week, 8,500 boxes offered and sold. 6,000 boxes sold at 5c; 1,500 boxes at 5½c; 500 at 5½c. Market dull. The Utica cheese market to-day showed a downward tendency, and sellers were correspondingly despondent. The offering was a little larger than last week, being in the neighborhood of 13,000 boxes. Several holders took their cheese home. The majority of them, however, sold for what they could get, for fear of a further depression of prices. The following sales were made: 3,036 bxs on commission; 400 bxs at 4½c; 868 bxs at 4½c; 500 bxs at 4½c; 1,062 bxs at 5c; 262 bxs at 5½c; 4260 at 5½c, and 200 at 5½c. Some 1,200 bxs sold on private terms, which were supposed to be 5½c; of this number, however, 800 bxs were small cheese, whose sale is not properly indicative of the market. Two lots of ordinary size sold presumably at 5½c, although this figure was not quoted at all in the open market. The New York *Bulletin*, of Aug. 27, makes the following comment on that market: Receipts of cheese to-day, 8,915 pkgs. Business does not improve, and we again find a very uninteresting market. Some few small sales were made, but most of the negotiations at the depots to-day failed to culminate in actual transactions, and the receivers generally are trans-

ling over the condition of the market. We retain 5½c for a top quotation, but this is the very extreme, and can only be obtained on the perfection of quality. Even at 5c and below there does not appear as much inclination to purchase as last week, and throughout the market is depressed. On home account a limited movement, and some very fancy selections of Ohio flat exceed 5c, but this price is about all that is obtained on any offering of Western at present.

Wool.—The crop is now pretty much all in dealers hands, and they are disposed to complain of having thus far fared badly. The farmers generally have made good disposition of their stocks, in doing which they were greatly favored by the spurt in prices which took place just at the opening of the clip. We have heard it estimated that they received on an average 1c to 2c per lb. more for their fleeces than would have been paid could the present lifeless market have been foreseen. It is true that this is only the dealers' view of the matter, but it fits well with the course of prices, and we think it clear that producers are to be congratulated upon the outcome of the season. Manufacturers are buying very lightly, but the run of small orders is steady, and fair prices are obtained without difficulty. These are made as heretofore on the basis of new fleece at 20c to 21c.

TORONTO MARKETS.

Toronto, Aug. 28.

Market inactive to-day. Flour unchanged at \$1.75 to \$1.80 for Superior Extra, and \$4.55 for Spring Extra. Wheat seems easier, with 96 the best bid for No. 2 Spring, but holders wanting more. Oats easier, with sales of new at 35c to arrive, and of old at 37c on track. Barley not offered on street, but Peas sold there at 50c. Wool unchanged, with two lots, equal to 10,000 pounds, of fleeces sold yesterday at 50c.

AMERICAN MARKETS.

Chicago, Aug. 28, 2.20 p.m.—Wheat, Aug., 86½c to 86½c; Sept., 87½c to 87½c; Oct., 87½c to 87½c. Corn, Aug., 32½c to 32½c; Sept., 32½c to 32½c; Oct., 33½c to 33½c. Oats, Aug., 21½c; Sept., 22½c; Oct., 22½c to 23c. Barley, Sept., 74c. Pork, Sept., \$7.90; Oct., \$7.95. Lard, Sept., \$5.17½; Oct., \$5.52½ to \$5.55.

Milwaukee, 2.40 p.m.—Wheat, Sept., 88½c; Oct., 88½c.

New York, 2.15 p.m.—Wheat, quiet and firm; sales 175,000 bushels. No. 2 Red, \$1.11½ to \$1.12. Corn, quiet; No. 2, 45½c; sales 75,000 bushels. Oats, firm. Pork, Sept., \$8.40; Oct., \$8.45. Lard, Sept., \$5.80; Oct., \$5.85.

ENGLISH MARKETS.

Liverpool and London, Beerbohm's Report, Aug. 28th.—Floating cargoes, Wheat, turn dearer, not much demand. Maize, firm and steady. Good cargoes No. 2 Spring Wheat off coast was 42s, now 42s. 6d. Wheat shipments for the present and following months was 40s. 6d., now 41s. Heavy rains in England. French wheat crops progressing unfavorably. Liverpool spot, Wheat, steady. Maize quiet, on passage to U. K. ports, call and direct ports, Wheat, 1,825,000 qrs.; Maize, 880,000.

Liverpool Press Report, Aug. 28, 5.30 p.m.—Flour, 9s. 6d. to 11s. 3d.; Red Wheat, 8s. 1d. to 8s. 9d.; Red Winter Wheat, 9s. to 9s. 2d.; White do, 8s. 6d. to 9s. 6d.; Club, 9s. 5d. to 10s.; Corn, 4s. 8d. to 4s. 9.; Peas, 4s. 6d. Pork, 48s. Lard, 31s. Cheese, 30s. Consols, 97 11-16; Erie, 25; I. C., 89.

G. E. CAMPBELL,
House, Land and Investment Agent.
\$50,000 TO LOAN.

Special attention given to winding up Estates, negotiating Loans, Bonds, Mortgages, etc., etc. House and Villa lots for sale. Houses, Stores and Offices to let.

TO CAPITALISTS.—Splendid investments now on hand.

OFFICE: 67 ST. SULPRICE STREET.

Statement of Banks acting under Charter, for the month ending 31st July, 1870, according to the Returns furnished by them to the Department of Finance.

BANKS.	CAPITAL.					LIABILITIES.							
	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dominion Govt. Deposits payable on Demand.	Deposits payable after notice or on a fixed day.	Dem. Govt. Deposits payable after notice or on a fixed day.	Provincial Govt. Deposits payable after notice or on a fixed day.	Other Deposits payable after notice or on a fixed day.	Due to other banks or Agents not in Canada.	Due to other banks or Agents in Kingston.	Liabilities not including Foreign Branches.	Total Liabilities.
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	572,294	98,707	1,472,410	1,472,410	100,000	1,472,410	178,843	1,651,253	800	9,111,755
2 Bank of Montreal.....	1,000,000	1,000,000	1,000,000	310,561	23,507	1,026,568	1,026,568	100,000	1,026,568	9,015	1,035,583	800	11,682,969
3 Bank of Nova Scotia.....	1,000,000	1,000,000	1,000,000	1,743,903	195,130	1,548,773	1,548,773	100,000	1,548,773	4,061,450	270,450	1,819,223	11,694,081
4 Canadian Bk of Com.....	1,000,000	1,000,000	1,000,000	678,497	93,736	1,350,233	1,350,233	100,000	1,350,233	564,423	50,450	1,350,233	8,085,570
5 Dominion.....	1,000,000	1,000,000	1,000,000	1,438,110	143,810	1,294,300	1,294,300	100,000	1,294,300	37,156	5,553	1,331,459	8,412,733
6 Montreal B. of Can.....	1,000,000	1,000,000	1,000,000	222,714	143,810	290,524	290,524	100,000	290,524	37,156	5,553	1,331,459	8,412,733
7 Federal.....	1,000,000	1,000,000	1,000,000	555,115	40,295	1,322,412	1,322,412	45,000	1,322,412	37,531	51,315	1,373,747	8,580,505
8 Bank of Ottawa.....	1,000,000	1,000,000	1,000,000	109,585	14,972	110,212	110,212	45,000	110,212	37,531	51,315	1,373,747	8,580,505
9 Imperial Bk of Can.....	1,000,000	1,000,000	1,000,000	431,472	19,100	1,023,117	1,023,117	1,023,117	1,023,117	3,894	8,583	1,031,711	2,164,451
Total Ontario.....	17,000,000	15,975,000	15,025,740	5,315,678	611,091	11,925,700	11,925,700	375,000	10,469,707	523,785	852,177	800	20,425,717
10 Quebec.....	12,000,000	12,000,000	11,969,200	3,629,557	2,495,679	7,057,529	7,057,529	619,651	6,437,878	1,105,102	1,340	1,105	20,292,049
11 Montreal.....	4,800,000	4,800,000	4,800,000	170,793	2,693	214,035	214,035	1,300	214,035	1,300	1,300	1,300	5,274,305
12 Bank of North America.....	1,600,000	1,600,000	1,600,000	109,015	25,501	1,324,516	1,324,516	11,374	1,324,516	6,139	1,085	1,085	1,659,605
13 National.....	2,000,000	2,000,000	2,000,000	823,803	10,001	1,623,804	1,623,804	106,000	1,623,804	5,446	21	21	2,065,003
14 Jacques Cartier.....	500,000	500,000	500,000	28,848	13,835	29,214	29,214	11,000	29,214	6,642	6,642	6,642	353,329
15 Ville Marie.....	1,000,000	1,000,000	1,000,000	68,675	14,022	115,000	115,000	10,000	115,000	416,958	59,433	59,433	1,041,700
16 St. Jean.....	1,000,000	1,000,000	1,000,000	65,900	8,045	88,250	88,250	10,000	88,250	25	25	25	104,276
17 Banque de St. Hyac.....	1,000,000	1,000,000	1,000,000	118,468	15,212	133,680	133,680	10,000	133,680	10,910	10,910	10,910	150,596
18 La Bk d'Hochelega.....	1,000,000	1,000,000	1,000,000	400,546	51,041	349,505	349,505	10,000	349,505	10,910	10,910	10,910	460,416
19 Exchange Bk of Can.....	2,000,000	2,000,000	2,000,000	758,616	93,491	1,650,805	1,650,805	10,000	1,650,805	10,910	10,910	10,910	1,761,715
20 Persons.....	2,000,000	2,000,000	2,000,000	1,711,785	292,772	1,419,013	1,419,013	10,000	1,419,013	10,910	10,910	10,910	1,529,923
21 Merchants.....	3,000,000	3,000,000	3,000,000	403,896	51,139	3,550,035	3,550,035	10,000	3,550,035	10,910	10,910	10,910	3,560,945
22 Union.....	2,000,000	2,000,000	2,000,000	295,310	1,472	2,000,000	2,000,000	10,000	2,000,000	10,910	10,910	10,910	2,010,910
23 Strathcona Bank.....	1,000,000	1,000,000	1,000,000	162,481	1,095	1,000,000	1,000,000	10,000	1,000,000	10,910	10,910	10,910	1,010,910
24 Consolidated B. of C.....	2,400,000	2,400,000	2,050,920	653,164	169,193	792,935	792,935	10,000	792,935	10,910	10,910	10,910	813,754
Total Quebec.....	42,805,000	40,471,033	39,490,513	9,500,911	3,291,172	19,905,570	19,905,570	750,455	15,379,531	1,530,341	959,932	71,033	53,124,266
25 Nova Scotia.....	400,000	400,000	352,460	91,740.51	46,685.51	38,005.21	38,005.21	10,000	38,005.21	706.45	1,300.00	1,300.00	275,259.27
26 Bank of Yarmouth.....	1,000,000	1,000,000	1,000,000	583,154.80	217,594.01	800,748.81	800,748.81	10,000	800,748.81	1,300.00	1,300.00	1,300.00	982,048.81
27 Bank of Nova Scotia.....	400,000	400,000	400,000	393,515	298,756.93	692,271.93	692,271.93	10,000	692,271.93	1,300.00	1,300.00	1,300.00	693,571.93
28 Exchange.....	1,000,000	1,000,000	1,000,000	174,018.27	46,976.93	127,041.34	127,041.34	10,000	127,041.34	1,300.00	1,300.00	1,300.00	128,341.34
29 Merchants Bk of Halifax.....	1,000,000	1,000,000	1,000,000	174,018.27	46,976.93	127,041.34	127,041.34	10,000	127,041.34	1,300.00	1,300.00	1,300.00	128,341.34
30 People's Bk of Halifax.....	1,000,000	1,000,000	1,000,000	370,000	59,314.50	429,314.50	429,314.50	10,000	429,314.50	1,300.00	1,300.00	1,300.00	430,614.50
31 Union Bank.....	1,000,000	1,000,000	1,000,000	370,000	59,314.50	429,314.50	429,314.50	10,000	429,314.50	1,300.00	1,300.00	1,300.00	430,614.50
32 Bank of Liverpool.....	500,000	500,000	500,000	94,003.00	1,433,547.77	1,527,550.77	1,527,550.77	10,000	1,527,550.77	1,300.00	1,300.00	1,300.00	1,528,850.77
33 Ficton Bank.....	500,000	500,000	500,000	94,003.00	1,433,547.77	1,527,550.77	1,527,550.77	10,000	1,527,550.77	1,300.00	1,300.00	1,300.00	1,528,850.77
Total Nova Scotia.....	5,900,000	5,900,000	4,206,678	1,433,547.77	631,727.46	3,805,275.23	3,805,275.23	10,000	3,805,275.23	1,300.00	1,300.00	1,300.00	3,806,575.23
34 New Brunswick.....	1,000,000	1,000,000	1,000,000	423,938.00	118,130.14	542,068.14	542,068.14	10,000	542,068.14	1,300.00	1,300.00	1,300.00	543,368.14
35 Bank of New Brunswick.....	2,000,000	2,000,000	2,000,000	198,610.06	51,920.95	250,531.01	250,531.01	10,000	250,531.01	1,300.00	1,300.00	1,300.00	251,831.01
36 Maritime Bank.....	200,000	200,000	200,000	198,610.06	51,920.95	250,531.01	250,531.01	10,000	250,531.01	1,300.00	1,300.00	1,300.00	251,831.01
37 St. Stephen's Bank.....	3,200,000	3,200,000	2,551,100	686,404.00	251,350.26	937,754.26	937,754.26	10,000	937,754.26	1,300.00	1,300.00	1,300.00	939,054.26
Total, New Brunswick.....	65,669,666	64,246,633	61,277,131	16,956,699	4,705,941	30,202,272	30,202,272	1,155,455	28,046,817	2,272,335	1,547,058	1,547,058	31,816,211
Grand Total.....	100,000,000	100,000,000	95,000,000	30,000,000	10,000,000	50,000,000	50,000,000	1,000,000	40,000,000	1,000,000	1,000,000	1,000,000	100,000,000

Statement of Banks acting under Charter, for the month ending 31st July, 1879, according to the Returns furnished by them to the Department of Finance.

ASSETS.

BANKS.	Specie.	Domini'n N.ves.	Notes and Clieques on other Banks.	Balances due from other Banks in Can- ada.	Bal. due from other Banks or Agents in Kingdom.	Government Debentures or Stock.	Loans to Dominion Government.	Loans to Provincial Government.	Advances secured by Stock.	Loans secured by Bonds.	Loans, &c., to Corporations.	Notes and bills dis- counted and Current.	Notes ac- cording to and not specially secured.	Overdue not secured.	Real Estate (other than the Bk Premises).	Bank Premises above.	Off'r As- sets not included above.	Direct- ors' Liabil- ities.	Total Assets.	
ONTARIO.																				
1 Toronto	265,845	355,071	181,020	48,410	16,481	135,882	1,071		7,675	757,381	395,038	1,231,181	30,377	52,251	35,003	32,000	13,070	109,108	5,465,586	
2 Hamilton	75,510	62,852	323,518	188,913	1,821	777,213		11,353	11,353	298,378	25,782	1,224,521	10,271	124,828	193,029	254,555	10,269	253,316	4,015,261	
3 Montreal	918,718	618,913	618,718	397,718	2,015	209,112		18,590	18,590	128,400	19,188	4,182,283	410,511	124,828	193,029	492,683	82,306	4,427,009	10,415,000	
4 Dominion	176,982	37,058	17,050	17,050	91,517	2,009	2,009		2,250	154,451	3,110,481	3,110,481	43,011	70,381	5,455	168,726	48,122	104,448	6,083,173	
5 Ontario	124,147	176,982	176,982	17,050	91,517	2,009	2,009		102,251	50,025	86,025	969,429	1,431	2,217	8,575	115,123	48,122	1,938,680	6,083,173	
6 Standard	176,982	176,982	176,982	17,050	91,517	2,009	2,009		102,251	50,025	86,025	969,429	1,431	2,217	8,575	115,123	48,122	1,938,680	6,083,173	
7 Federal	176,982	176,982	176,982	17,050	91,517	2,009	2,009		102,251	50,025	86,025	969,429	1,431	2,217	8,575	115,123	48,122	1,938,680	6,083,173	
8 Imperial	111,400	168,644	74,813	292,778	63,410	1,071		12,153	12,153	73,650	1,010,110	2,120,371	24,225	21,129	17,594	9,406	1,487	134,851	4,317,268	
9 Total	1,797,501	2,322,230	973,928	1,210,170	905,800	1,063,935	3,116	1,136,918	433,257	1,375,992	1,200,317	31,251,350	302,197	418,556	295,129	506,292	132,720	1,690,463	48,890,044	
QUEBEC.																				
10 Montreal	1,091,915	2,161,225	764,533	609,051	1,500,418	2,210,203	3,116	390,369	51,024	2,083,304	522,519	3,249,551	100,324	50,215	124,351	405,000	192,221	660,121	37,531,629	
11 N. A.	708,013	509,110	129,438	231,706	1,497,893	259,210			6,742	687,527	597,250	1,301,212	100,324	50,215	124,351	405,000	192,221	660,121	37,531,629	
12 Du Peuple	17,515	369,166	45,171	134,825	2,615				5,919	19,467	2,635,158	111,511	130,227	114,324	1,132,211	26,801	67,235	75,406	3,249,551	
13 Nationale	42,367	369,166	45,171	134,825	2,615				5,919	19,467	2,635,158	111,511	130,227	114,324	1,132,211	26,801	67,235	75,406	3,249,551	
14 Jacq. Cartier	2,101	1,403	62,081	1,352	1,181				3,009	65,000	1,294,371	141,522	188,558	106,650	1,132,211	26,801	67,235	75,406	3,249,551	
15 B. Y. Marie	8,307	72,314	62,081	1,352	1,181				3,009	65,000	1,294,371	141,522	188,558	106,650	1,132,211	26,801	67,235	75,406	3,249,551	
16 St. Jean	4,648	4,497	10,617	1,352	1,181				3,009	65,000	1,294,371	141,522	188,558	106,650	1,132,211	26,801	67,235	75,406	3,249,551	
17 St. Hyacinthe	3,310	11,617	11,617	1,352	1,181				3,009	65,000	1,294,371	141,522	188,558	106,650	1,132,211	26,801	67,235	75,406	3,249,551	
18 D. Rochelle	3,166	11,617	11,617	1,352	1,181				3,009	65,000	1,294,371	141,522	188,558	106,650	1,132,211	26,801	67,235	75,406	3,249,551	
19 E. Townships	95,417	61,680	15,737	110,776	3,051				28,667	13,304	2,399,705	45,715	13,955	65,821	168,274	168,274	40,241	3,249,551	10,176,463	
20 B. Y. de Chr.	158,771	129,119	101,914	101,914	550				6,464	135,912	42,677	179,241	110,745	112,316	112,316	176,939	4,137	80,702	5,021,474	
21 Mercantile	450,931	319,889	578,085	578,085	5,403				65,000	70,000	137,500	102,500	152,500	142,500	142,500	606,038	3,200	221,257	15,237,839	
22 Quebec	149,001	409,123	162,007	207,911	71,043				210,500	71,000	3,930,171	135,875	35,818	42,886	47,886	7,979	574,943	6,402,011	23,400,000	
23 Union	76,600	50,576	31,111	31,111	5,152				190,000	15,789	1,715,430	715,430	86,134	86,134	112,318	112,318	50,122	542,580	2,785,574	
24 Stadacona	27,433	33,794	22,102	182,024	49,051				56,125	23,340	2,345,458	345,458	13,093	13,093	3,200	3,200	5,931	1,655,657	5,931,000	
25 Consolidated	62,052	71,708	71,708	70,595	15,103				70,595	67,519	826,458	345,458	13,093	13,093	3,200	3,200	5,931	1,655,657	5,931,000	
26 Total	3,885,203	5,547,711	1,924,311	2,297,313	4,300,419	891,316	5,403	390,369	706,236	1,713,132	63,663,255	3,148,951	2,507,381	241,156	1,794,330	2,125,548	1,668,416	3,647,407	101,176,463	
NOVA SCOTIA.																				
27 Yarmouth	18,057.01	13,057.00	8,676.45	10,520.78	36,203.82	18,213			299,514	1,573,944	1,573,944	31,677	61,677	35,747	23,125	8,000	39,134	295,511	770,833	
28 Nova Scotia	104,583.58	181,843.00	99,297.36	285,292.45	310,305.35	22,679.25			1,573,944	1,573,944	1,573,944	31,677	61,677	35,747	23,125	8,000	39,134	295,511	770,833	
29 Exchange	18,292.89	11,630.00	6,777.89	8,244.17	31,812.35	4,000			1,573,944	1,573,944	1,573,944	31,677	61,677	35,747	23,125	8,000	39,134	295,511	770,833	
30 Merchants	97,431.90	165,500.00	15,315.30	18,165.29	18,165.29	15,315.29			1,573,944	1,573,944	1,573,944	31,677	61,677	35,747	23,125	8,000	39,134	295,511	770,833	
31 People's Bank	61,015.59	125,000.00	28,007.78	28,007.78	31,488.02	67,206			1,573,944	1,573,944	1,573,944	31,677	61,677	35,747	23,125	8,000	39,134	295,511	770,833	
32 Union	58,801.53	117,000.00	20,000.00	19,163.31	4,068.16				1,573,944	1,573,944	1,573,944	31,677	61,677	35,747	23,125	8,000	39,134	295,511	770,833	
33 Liverpool	117,000.00	117,000.00	20,000.00	19,163.31	4,068.16				1,573,944	1,573,944	1,573,944	31,677	61,677	35,747	23,125	8,000	39,134	295,511	770,833	
34 Victoria Bank	18,837.16	14,748.74	4,701.59	1,446.17	3,792.31	811			1,573,944	1,573,944	1,573,944	31,677	61,677	35,747	23,125	8,000	39,134	295,511	770,833	
35 Total	378,957.18	633,175.75	217,401.20	283,410.43	417,685.63	171,727.57	4,923	67,483	16,000	230,541	160,439	6,706,945	375,425	79,597	37,395	295,940	1,003,412	932,022	11,426,638	
NEW BRUNSWICK.																				
36 N. Brunswick	126,505.72	72,225.00	41,908.48	63,400.03	429,041.62	30,900			51,081	50,095	51,081	1,130	1,130	204,824	10,551	30,000	493,151	4,023,490	35,000,000	
37 Maritime	2,716.55	10,000.00	1,147.83	507.44	1,782.10	91,229			3,657.71	8,530	8,530	852,558	5,000	5,000	15,355	3,093	62,003	1,047,237	36,000,000	
38 St. Stephen's	19,911.35	1,200.00	54,411.29	12,797.37	79,365.70				411,979	136,271	136,271	3,205,561	121,159	691,181	29,489	33.39	15,646	609,764	5,724,140	
39 Total	149,133.62	83,425.00	43,567.60	77,704.84	430,670.44	122,129			1,194,991	612,216	612,216	3,074,593	3,074,593	3,310,151	2,095,259	2,295,290	6,130,681	107,157,300		
Gr. Total	6,150,901	8,000,949	3,216,544	3,910,687	6,486,063	2,273,671	108,797	530,856	1,194,991	6,122,616	3,215,431	108,174,851	3,074,593	3,310,151	2,095,259	2,295,290	6,130,681	107,157,300		

Q.M.O. & O. RAILWAY.
Western Division.
WOOD FOR SALE.

Owing to Co I having been substituted for Wood on this Division of this Railway, Tenders, endorsed "Tenders for Wood," will be received by the undersigned, on or before 30th instant, for the purchase of the following lots of Fir-wood on the line. The highest or any Tender not necessarily accepted. Terms of payment, Cash.

C. A. SCOTT,
Genl. Supt.

STATIONS.	Cords.	Approx.
Lachine Crossing	183	1674
Stonewall Crossing	183	290
Greenville	201	238
St. Jerome	201	500
Wilson Crossing	325	87
Point au Chêne	325	125
Montebello	200	330
Papineauville	200	191
North Nation Mills	60	109
Between ditto and Thurso	60	16
Thurso	337	81
Between Buckingham and L'Ange Gardien	150	63
L'Ange Gardien	89	117
East Templeton	115	115
St. Scholastique	153	384
Total	1513	3916

Montreal, August 20, 1879.

Notice to Contractors.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Heating Apparatus," will be received at this office until WEDNESDAY, the TWENTY-SEVENTH instant, at NOON, for HEATING APPARATUS required for the Post-office for the Maritime Provinces, Dorchester, N. B.

Plans, specifications, &c., can be seen at the Lachine Canal office, Montreal, at the office of M. Stead, Esq., Architect, Saint John, N. B., and at this Department, on and after TUESDAY the 12th inst., where forms of Tender, &c., and all necessary information can be obtained.

No tender will be considered unless made strictly in accordance with the printed forms and—in the case of firms—except there are attached the actual signature, occupation and place of residence of each member of the same.

The tender to have the actual signatures of two solvent persons, residents in the Dominion, and willing to become sureties for the due performance of the Contract.

This Department does not bind itself to accept the lowest or any Tender.



RIVER ST. MAURICE.
Notice to Contractors.

SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Repairs of Grandes Piles Dam," will be received at this office until the THIRTEENTH DAY OF NEXT SEPTEMBER, inclusive.

The plans and specification of the work can be seen at this office and at the Superintendent's Office at Three Rivers, on and after the TWENTY-FIFTH instant. Printed forms of tender can also be obtained, together with printed copies of the specification in English and French, at these places and at the residence of Arthur Rousseau, Slide-Master at St. Bonifacio de Shawongan, by parties tendering, only.

Ten per cent. will be retained of the monthly progress estimates until the completion of the work.

To each tender must be attached the actual signatures of two responsible and solvent persons, residents of the Dominion of Canada, willing to become sureties for the due performance of the work embraced in the contract.

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

By order,

F. BRAUN, Secretary.

Department of Public Works,
Ottawa, 22nd August, 1879.



QUEBEC, MONTREAL, OTTAWA,
AND
OCCIDENTAL RAILWAY.

PUBLIC NOTICE IS HEREBY GIVEN THAT the Plan and Book of Reference of the Lands required for that part of the Quebec, Montreal, Ottawa and Occidental Railway, extending from the North-East limits of the City of Montreal to Barrack street, in the said City of Montreal, in the District of Montreal. MADE and SIGNED on the TWENTIETH OF JUNE, 1879, by JOSEPH LIEBLE, Esquire, Provincial Land Surveyor, have been examined and certified by the Deputy Minister of Railroads and Canals for the Dominion of Canada, at Ottawa, the FIFTEENTH DAY of JULY, ONE THOUSAND EIGHT HUNDRED and SEVENTY-NINE. That a duplicate of the said plan and book of reference has remained deposited in the office of the Department of Public Works for the Dominion of Canada, since the said FIFTEENTH DAY of JULY, 1879, and that another duplicate has been deposited in the office of the Clerk of the Peace for the District of Montreal, the TWENTY-SECOND DAY of JULY, ONE THOUSAND EIGHT HUNDRED and SEVENTY-NINE, the whole according to the Consolidated Railway Act, 1879.

H. G. JOLY,

Com. of Agric. and Public Works.

Quebec, 31st July, 1879.

F. & G. CUSHING,

IMPORTERS OF

STAPLE AND FANCY

DRY GOODS

STOCK COMPLETE

IN EVERY DEPARTMENT.

F. & G. CUSHING

18 St. Helen Street,

MONTREAL.

A. GIBERTON & CO.

8 DeBrosles Street,

MONTREAL

SOLE AGENTS IN CANADA FOR

Riviere, Gardrat & Cie., Cognac, Brandies.
Wynaud, Fockiuk, Amsterdam, Beste Schiedammer
Gin and Cordials.

La Grande Chartreuse, Isere, L. Garnier, Chartreuse
(genuine).

E. Mercier & Co., Epervay, Champagne.

La Benedictine, from the Abbey of Fecamp.

J. Brisson & Co., Bordeaux, Claret.

H. R. H. the Duke d'Aumale, Palerme, Zucco-
Madeira.

Odrion & Piot, Purveyors to the Court of Russia,
Côte d'Or, Burgundy Wines.

E. Cusenier & Co., Purveyors to the Court of Italy,
Paris, Cordials.

Chevalier-Appert, Paris, Conserves Alimentaires.

Gallard & Cavillon, Provence, Oils.

Amieuz Freres, Nantes, Sardines in Oil.

The Gruyere Model Cheese Factory, Gruyere,
Switzerland, Cheese.

H. Tavernier & Co., Vevey, Switzerland, Cigars and
Tobacco.

The French and Belgian Plate Glass Companies.

Haidin & Cie., Belgium Window Glass.

The Crystal Works of Baccarat, Paris.

J. Pouyat, Limoges, French Porcelains.

J. Vicillard & Co., Bordeaux, French Crockery.

Dufour & Co., Anchor Brand, Bolting Cloths.

E. Chouippe, Paris, French Leathers.

French Boot Factories, Paris, Ladies', Men's and
Children's Boots and Shoes.

Cottance La Parfumerie Centrale and St. James,
Paris, Perfumeries.

C. Debrye, Paris, Brushes and Combs.

Larocho, Joubert, Lacroix & Cie., Angoulême,
Papers of all kinds.

Jules Turquetil & Cie., Paris, Wall Papers.

Jeantet David, St. Claude, Jura, Smokers Goods and
Toys.

E. Lefaucheux, Paris, Fowling-pieces.

N. Vivario-Ploudeur, Armourer to the King of the
Belgians, Liege, Sporting Arms.

Astier-Prodron, Tuiers, Tui de Dome, French
Cutlery.

Blot & Drouard, Paris, French Clocks and Bronzes.

IN STOCK—FINE GROCERIES AND

ARTICLES DE PARIS.

WHOLESALE ONLY.

GUSTAVE A. DROLET, A. GIBERTON

LUCIEN HUOT.

IMPORTATIONS

OF

CHAMPAGNE WINES

Into the United States in 1878.

According to Benfort's Wine and Liquor Circular,
of Jan. 10, 1879.

Brand.	Importer.	Cases.
G. H. Mumm & Co.	Fred. de Hary & Co.	35,906
Pijor Heidsieck	John Osborn Son & Co.	19,638
L. Roederer	J. D. & M. Williams	13,409
Pommery & Greno	Chas. Graef	7,236
Moët & Chandon	Renault, François & Co.	5,478
Heidsieck & Co.	C. F. Schmidt & Peters	5,401
Chas. Heidsieck	Emil Schultze	4,075
Hollinger	E. J. Burke	3,221
Delbeck & Co.	E. La Montagne	2,080
De St. Marcoux & Co.	Horn, Häjler & Bro.	2,602
De Venoge & Co.	De Venoge	2,602
Yve, Clequot-Ponsard	Hy. G. Schmidt & Co.	2,715
Napoleon's Cabinet	Bouché Fils & Co.	1,362
Chapin & Gore's Brands	Chapin & Gore	1,336
George Goulet & Co.	Billard's Sons	2,450
Theo. Roederer & Co.	Leszysky & Troupp	2,013
Giesler & Co.	Purdy & Nicholas	1,950
Ayala & Co.	Runk & Ungere	1,528
Brunswick Priv. Stock	Acker, Merrill & Condit	1,512
Ackerman-Laurance	Timothy Stevens	1,010
Various Brands		7,420
Total		126,349

HENRY CHAPMAN & CO., Montreal,
Sole Agents for Dominion of Canada,
For G. H. MUMM & Co.

Legal.

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

Belleville, Ont.

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George Denmark. W. B. Northrup, M.A.

Bowmanville Ont.

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Solicitor, Conveyancer, Notary, Commissioner,
&c., Office, Silver Street, Bowmanville.

Cayuga, Ont.

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Public, Conveyancers, &c., Cayuga, Ont.

Fredericton, N.B.

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Wetmore, E. Byron Winslow.

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Halifax, N.S.

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R. Motton, Q.C. W. B. McSweeney. G.W. Fielding

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AND NOTARIES,
OFFICE, 52 BEDFORD Row, HALIFAX, N.S.
W. F. Maccoy, Q.C. J. Wilberforce Longley.

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SOLICITORS AND NOTARIES PUBLIC,
DOULL'S BUILDING,—180 Hollis street,
HALIFAX, N. S.
Refer to Mackay Bros., Montreal.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUG. 28, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Boots and Shoes:		Dry Goods.		Lybster Twills XX36 in.		Bags:—	
Men's Thick Boots.	2 00 2 50	Valleyfield (blech'd) X30 in	0 00 0 07 1/2	Colored Goods:—	0 00 0 11	2-ply 16 oz., per bale..	0 00 26 50
" Split do	1 65 2 00	" XX33 in.	0 00 0 08 1/2	Denims, blue & brown...	0 00 0 17 1/2	3-ply 17 oz., " ..	0 00 29 50
" Inferior do	1 25 1 50	" XXX36 in.	0 00 0 08 1/2	Checks, blue, brown, &c	0 00 0 15	Yarns:—	
" Kip Boots.	2 50 3 00	" 036 in.	0 00 0 08 1/2	Checks, Prince Victor...	0 00 0 15	Grey, per bale.	0 00 50 00
" Cali Boots, pegged.	3 00 3 50	" 036 in.	0 00 0 09	Ticking, 28in. No. IX...	0 00 0 12 1/2	Colored " ..	0 00 70 00
" Kip Brogans.	1 25 1 35	" RE36 soft finish...	0 00 0 09 1/2	" 30in. No. DI...	0 00 0 14	Carpet warp, white..	0 00 50 00
" Split do	0 90 1 00	" 036 in.	0 00 0 10	" 30in. No. BI...	0 00 0 15	" colored..	0 00 70 00
Wom's Puffed & Buff Bala	1 30 2 00	" RE36 soft finish...	0 00 0 10	" 30in. No. AI...	0 00 0 17 1/2	Fish.	
" Split do	0 90 1 10	" RE36 ex. h'vy.	0 00 0 12	" 32in. No. AB...	0 00 0 19	Green Cod, No. 1, 200 lbs.	0 00 0 00
" Prunella do	0 50 1 50	" CC 36 in. (heavy)...	0 00 0 11 1/2	Dundas (Grey Domestics),	0 00 0 20	Dry Codfish, American,	4 25 0 00
" Inferior do	0 45 0 50	" L. L. 36 in. (blech'...	0 00 0 13	D 30 in.	0 00 0 06 1/2	100 lbs.	5 00 5 25
" Cong. do	0 50 1 25	" RH36 in. h'f blech'd	0 00 0 12	C 33 in.	0 00 0 08 1/2	Gaspé " ..	4 50 0 00
" Buskins. do	0 60 0 80	Hochelaga (Brown), G30	0 00 0 06 1/2	B 36 in.	0 00 0 08 1/2	Herrings, per brl...	4 50 0 00
Misses' Pel bled & Buff Bala	90 1 15	" in.	0 00 0 07	A 36 in.	0 00 0 09 1/2	Pickled Salmon No. 1.	13 00 0 00
" Split do	75 1 00	" H33 in.	0 00 0 07	AX 36 in. (full)...	0 00 0 09 1/2	" Nos. 2 and 3.	12 00 0 00
" Prunella do	65 1 00	" H11 H36 in.	0 00 0 08 1/2	Tickings:—		Mackerel, No. 1.	0 00 0 00
" Cong. do	0 65 0 75	" XXX36 full.	0 00 0 09 1/2	C 30 in.	0 00 0 14 1/2	" No. 2.	0 00 0 00
Childs' Puffed & B'f Bala	0 60 1 00	" M drilling.	0 00 0 10	B 36 in.	0 00 0 16	" No. 3.	0 00 0 00
" Split do	0 60 0 60	" L. B. Batts, p. bale.	4 25 0 00	Check 33 in.	0 00 0 21	" Small fall.	0 00 0 00
" Prunella do	0 60 0 75	" L. B. Batts. " ..	7 50 0 00	A 33 in.	0 00 0 22	Smoked Herrings, per box.	0 21 0 00
Infants' Cucks, pr. doz.	4 00 6 00	Cornwall (Br Sheetings)		AA 33 in.	0 00 0 23	Flaxen Haddies, per lb.	0 00 0 00
Drugs.		" AW 30 in.	0 00 0 06 1/2	85 in.	0 00 0 23	Smoked Salmon, per lb.	0 00 0 00
Aloes Cape	0 16 0 17	" AD32 in.	0 00 0 07 1/2	Denims:—		Roasters, per box.	2 00 0 00
Alum.	1 65 1 90	" AC35 in.	0 00 0 08 1/2	Blue AA.	0 00 0 20	Fresh Salmon, per lb.	0 08 0 00
Bora &	0 10 0 12	" AR35 in.	0 00 0 09 1/2	" A.	0 00 0 18 1/2	Boneless Codfish.	0 6 0 44
Castor Oil	0 12 0 13	" AE30 in.	0 00 0 10	" B.	0 00 0 16	" Make.	0 4 0 41
Caustic Soda.	2 25 2 50	" AX36 in. full.	0 00 0 12	" C.	0 00 0 13 1/2	Furs.	
Creum Tartar.	0 27 0 30	" Twilled 36 in.	0 00 0 25	Brown AA.	0 00 0 20	Rats, Spring	0 15 0 18
Epsom Salts	1 60 1 75	" Plain 72 in.	0 00 0 25	" A.	0 00 0 18 1/2	" Winter.	0 13 0 15
Extract Logwood.	0 10 1 11	" Twilled 72 in.	0 00 0 32 1/2	" B.	0 00 0 16	" Fall.	0 8 0 11
Indigo, Madras.	0 75 1 00	Fancy Shirts:—		" C.	0 00 0 13 1/2	Red Fox.	1 25 1 50
Madder	1 10 0 12	Canada.	0 00 0 15	" A.	0 00 0 16	Cross " ..	2 00 4 00
Oplum	0 00 5 50	A cloth.	0 00 0 14 1/2	" B.	0 00 0 16	Silver " ..	25 00 50 00
Oxalic Acid.	0 11 0 13	CC prize bags, 3-ply,	0 00 26 50	" C.	0 00 0 13 1/2	Lynx.	1 50 1 75
Potass Iodide.	0 60 0 70	per bale.	0 00 26 50	Shirts:—		Martin.	1 00 1 25
Quinine	4 25 0 00	Lybster No. 2, 32 in.	0 00 0 07	Oxford striped B.	0 00 0 11	Otter.	4 00 8 00
Soda Ash	1 75 1 90	" No. 2, 36 in.	0 00 0 08	" check B.	0 00 0 12 1/2	Mink, Dark Prime.	1 25 1 75
Soda Bicarb.	3 10 3 20	" No. 1, 36 in.	0 00 0 08 1/2	" C.	0 00 0 13 1/2	" Pale.	0 25 0 50
Sul Soda.	0 95 1 25	" XX36 in. full.	0 00 0 09 1/2	Sheetings:—			
Tartaric Acid.	0 46 0 48	" Twills, 36 in.	0 00 0 10 1/2	T 8 S 33 in.	0 00 0 13		
Bleaching Powder	1 40 1 50			No. 1 72 in. plain.	0 00 0 24		
				H 72 in.	0 00 0 22		
				No. 1 72 in. twill.	0 00 0 32 1/2		

Legal.

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

Hamilton, Ont.

MARTIN & CARSCALLEN,

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SOLICITORS IN CHANCERY AND INSOLVENCY.

Notaries, &c.,

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H. Carscallen, *

Collections promptly made in all parts of Canada.

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J. Taylor.

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MONTREAL.

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ADVOCATES, BARRISTERS, ATTORNEYS, &c.,

103 St. Francois Xavier Street,

WM. H. KERR, Q.C., D.C.L.

G. B. CARTER, B.C.L.

R. D. MCGIBBON, B.A., B.C.L.

Legal.

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

Napanee, Ont.

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Special attention to the collection of Outstanding
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A. J. Christie.

H. P. Hill.

Parkhill, Ont.

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Office, Main Street, Parkhill, Ont.

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Port Hope. David Smart. Seth S. Smith, Official
Assignee, Co. Durham.

Prince Arthur's Landing, Thunder
Bay, Ont.

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Renfrew, Ont.

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frew, Ont. Office—Raglan Street, opposite Smith
& Stewart's Hardware Store.

Seaforth, Ont.

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Seaforth, Ontario.

Legal.

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

Simcoe, Ont.

KILMASTER & WELLS, Barristers, &c., Simcoe,
Ont.

J. G. Kilmaster.

G. W. Wells.

Sorel, P. Q.

A. GERMAIN,

SOREL,

ADVOCATE AND OFFICIAL ASSIGNEE,

For the District of Richelieu.

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ADVOCATE,

14 Phipps Street, Sorel.

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BARRISTERS, &c.

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Walter Cassele, W. R. Muloch, C. J. Holman, H. Cassels.

Whitby, Ont.

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BARRISTERS, ATTORNEYS,
Notaries and County Solicitors.

J. E. Fawcett, L.L.B. James Rutledge, B.A.
County Crown Attorney.

Woodstock, Ont.

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Woodstock, Ont.

J. H. Nellis.

Woodstock, N.B.

APPLEBY & COURSER, Barristers and Attorneys
at Law, Notaries, &c. Woodstock, N.B.
Stephen B. Appleby, Daniel C. Courser.
Special attention given to Collections.

Oceanic Steamships.

ALLAN LINE,



UNDER CONTRACT with the Government of Canada for the conveyance of the CANADIAN and UNITED STATES MAILS.

1879. Summer Arrangements. 1879.

This Company's Lines are composed of the undernoted First-class, Full-powered Clyde-built, Double-Engine, Iron Steamships:—

Line	Tons	Capt.	Agent
Sardinian	4100	Capt. J. E. Dutton.	
Polynesian	4100	Capt. R. Brown	
Sarmatian	4000	Capt. A. D. Aird	
Circassian	3800	Capt. Jas. Wylie	
Moravian	3650	Capt. John Graham	
Peruvian	3600	Lt. W. H. Smith, R.N.R.	
Nova Scotian	3300	Capt. W. Richardson	
Hibernian	3200	Lt. F. Archer, R.N.R.	
Caspian	2700	Capt. M. Trocks	
Austrian	2700	Capt. R. R. Watts	
Nestorian	2700	Capt. J. G. Stephen	
Prussian	3000	Capt. Jos. Ritchie	
Scandinavian	3000	Capt. Hugh Wylie	
Manitoban	3150	Capt. McDougall	
Canadian	2800	Capt. Neil McLean	
Phoenician	2800	Capt. James Scott	
Waldensian	2600	Capt. C. J. Menzies	
Corinthian	2400	Capt. Legallais	
Lucerne	2800	Capt. Kerr	
Acadian	1500	Capt. Cabel	
Newfoundland	1350	Capt. Mylins	

The Steamers of the LIVERPOOL MAIL LINE, sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY (calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland), are intended to be despatched

FROM QUEBEC:

Polynesian	Saturday 30th August
Sarmatian	" 6th Sept.
Circassian	" 13th "
Sardinian	" 20th "
Moravian	" 27th "
Peruvian	" 4th Oct.
Polynesian	" 11th "

Rates of Passage from Quebec:

Cabin, (according to accom.)	\$70 & \$80
Intermediate	\$40
Steerage	\$25

The Steamers of the Halifax Line will be despatched as under:

Hibernian	Tuesday 2nd Sept.
Nova Scotian	" 16th "
Caspian	" 30th "
Hibernian	" 14th Oct.

An experienced Surgeon carried on each Vessel. Berths not secured until paid for.

Through Bills Lading granted in Liverpool, and at Continental Ports, to all points in Canada, via Halifax and the Intercolonial Railway.

For Freight or other particulars, apply in Portland to J. L. FARMER; in Quebec to ALLANS RAE & Co.; in Havre to JOHN M. CURRIE, 21 Quai d'Orleans; in Paris to GUSTAVE BOSSANGE, 11 Rue du Quatre Septembre; in Antwerp to AUG. SCHMITZ & Co., or RICHARD BERNIS; in Rotterdam to RUYSS & Co.; in Hamburg to C. HUGO; in Bordeaux to JAMES MOSS & Co.; in Bremen to HEINR. RUPPEL & Sons; in Belfast to CHARLEY & MALCOLM; in London to MONTGOMERIE & GREENHORN, 17 Gracechurch Street; in Glasgow to JAMES & ALEX. ALLAN, 70 Great Clyde Street; in Liverpool to ALLAN BROTHERS, James Street; in Chicago to ALLAN & Co., 72 La Salle Street.

H. & A. ALLAN,

Corner of Youville and Common Streets.

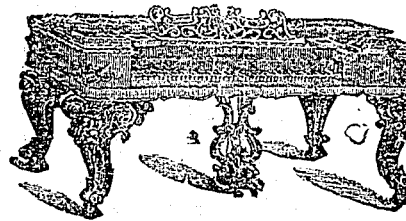
ESTABLISHED 1860.

Laurent, Laforce & Co.

225 Notre Dame St. Montreal, Canada.

SOLE AGENTS FOR THE

Wm. Knabe & Co. PIANOFORTES.

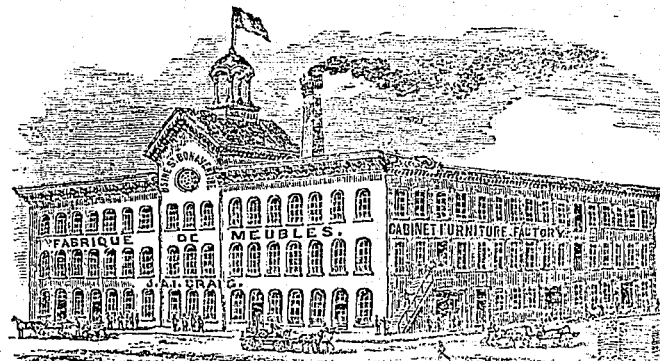


The Judges at the Centennial Exhibition pronounced the KNABE PIANOS to be the best exponents of the Art of Piano Making, and fully entitled to the leading position, combining all the requisites of a perfect instrument in the highest degree; power, richness and singling quality of tone, ease and elasticity of touch, effectiveness of action, solidity and originality of construction and excellence of workmanship. The Knabe Award is not confined to any single style of instrument, but comprises ALL FOUR STYLES and stands unqualified by phrases indicative of mediocrity. Nor were the Judges content to recognize only a few good qualities, for they especially commend ALL THE ELEMENTS OF MERIT which is possible for the best Pianoforte to possess. Messrs. Laurent, Laforce & Co. have reduced their prices on these excellent instruments to suit the times.

Call and try them and you will buy no other.

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Furniture Retail at Wholesale Prices.



The proprietors of this establishment have just opened for the benefit of the public a retail store at No. 483 N. de la Grande Rue, where purchasers can procure Furniture at Wholesale Prices. Some prices will give an idea—
Bedroom Furniture, Black Walnut, \$22.
Bedroom Furniture, Marble Tops, \$35.
Bedroom Furniture, Ash and Walnut, \$18.
Bedroom Furniture, Soft-wood, \$15.

CRAIG & CO.

WILLIAMS SINGER SEWING MACHINE

IS

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

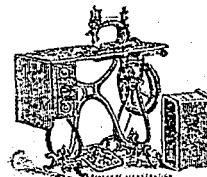
Don't buy a Machine until you have given it a trial.

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D. GRAHAM,

Managing-Director.

GUELPH SEWING MACHINE CO.



The OSBORNE SEWING MACHINES having been awarded both Centennials Medals and Medal in the Canadian award at the International Centennial Exhibition, Philadelphia, last year, as well as having been invariably awarded First Prizes wherever exhibited since they were put in the markets, we can with every confidence warrant them as First-Class Machines in every respect.

Inspection and trial asked. Price low. Terms liberal. Satisfaction guaranteed.

WILKIE & OSBORNE, Manufacturers, GUELPH, ONT., CANADA

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 23, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Beaver, Winter, clean		Barbadoes..... per lb.	0 06 1/2 0 06 1/2	Sago..... per lb.	0 54 0 6	Glass.	
" Pelt. per lb.	1 75 2 00	Yellow Reined.....	0 07 1/2 0 08 1/2	" 2 lb. tins.	0 51 0 10	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	
" Fall, clean Pelt, p lb.	1 50 1 75	Dry Crushed " "	0 10 1/2 0 10 1/2	" Flake.	0 8 0 9	10 x 12.....	1 40 1 50
Bear, large Prime.....	6 00 8 00	Granulated " "	0 08 1/2 0 09 1/2	CANNED GOODS. p. doz.		10 x 14.....	
" small.....	4 00 5 00	Maple Sugar.....	0 7 8 9	Tomatoes, 3 lb. tins.....	1 30 1 35	12 x 16.....	1 50 1 70
" Cub.....	2 00 4 00			" 2 lb. tins.....	1 15 1 25	14 x 20.....	1 80 0 00
Fisher.....	5 00 7 00			String Beans, 2 lb. tins.	1 20 1 30		
Skunk.....	0 25 0 75			Lima " 2 lb. tins.	1 40 1 50		
				Green Peas, 2 lb. tins.....	1 55 2 05		
Groceries.		SYRUPS.		Baked Beans, 3 lb. tins.	2 50 0 00		
TEA, (Hf-Chests, & Cad.)		Amber.....	0 55 0 60	Clam Chowder, 3 lb. tins.	2 40 0 00	Hardware.	
Japan, com. to med. per lb	0 25 0 31	Silver Drip and Honey " "	0 48 0 48	Fish " 3 lb. tins.	2 40 0 00	Tin : Block, per lb.....	0 18 0 19
" med. to good.	0 31 0 37	Molasses (Barbados) " "	0 24 0 29	Spiced Salmon, 3 lb. tins.	3 50 4 00	Grain.....	0 18 0 19
Japan, fine to choice per lb	0 41 0 56	Trinidad " "	0 24 0 28	Spiced Salmon 4 lb. tins.	6 50 7 00	Copper : Ingot.....	0 19 0 20
Japan Nagasaki.....	0 25 0 31	Maple.....	0 85 0 95	Fresh Salmon, 1 lb. tins.	1 70 0 00	Sheet " "	0 20 1/2 0 25
Y. Hyson common to gd.	0 25 0 42			Canned Salmon.....	1 75 0 00	Cut Nails : 12 dy to 7 in.	
Y. Hyson fine to finest, p. lb	0 37 0 62	FRUIT.		Lobsters.....	1 40 0 00	per 100 lb keg.....	2 75 0 00
Gunpd. fair to med.	0 50 0 60	Loose Muscatel. per box.	1 50 1 67	Loobsters, 1 lb. tins.....	1 20 1 60	8 dy to 10 dy p. 100 lb kg.	3 05 0 00
" Good to fine " "	0 50 0 60	Layers in boxes.....	1 50 1 55	Halibut, 1 lb. tins.....	1 50 1 50	5 " to 6 " " "	3 30 0 00
" Finest " " "	0 65 0 70	Sultanas.....	0 7 1/2 0 8 1/2	Haddock, 1 lb. tins.....	1 40 1 50	2 " to 4 " " "	3 40 0 00
Imper'!, med. to good " "	0 30 0 40	Seedless.....	0 6 1/2 0 7 1/2	Scotch Ling, per lb.....	0 7 1/2 0 00	2 " to 4 " " "	4 15 0 00
" Fine to finest " "	0 45 0 65	Valentia..... per lb.	0 6 1/2 0 6 1/2	Loch Fine Herrgs p 1/2 keg.	1 50 0 00	100 kg-lots 5 p. c. discount.	
Twankay, com. to gd.	0 22 0 25	Currants.....	0 4 0 5 1/2	Sardines halves.....	2 60 0 00	American Shingle Nails :	
Oolong.....	0 22 1/2 0 30	Prunes.....	0 4 1/2 0 5	" quarters.....	0 15 0 16 1/2	Best Blued.	
Congou common.....	0 24 0 28	Pigs.....	0 6 0 13 1/2	CANNED FRUIT. p. doz.		2 dy per 100-lb. keg.....	4 75 0 00
" med. to good " "	0 32 0 40	H. S. Almonds.....	0 5 0 8	Peaches, 2 lb. tins.....	1 90 1 95	2 1/2 dy to 4 dy " "	4 00 0 00
" fine to finest " "	0 41 0 60	Walnuts.....	0 15 0 17	" 3 lb. tins.....	2 30 2 30	Common Pattern.	
Souchoing common " "	0 25 0 32 1/2	Walnuts.....	0 7 0 9	Strawberries, 2 lb. tins.	1 40 1 50	2 1/2 dy to 4 dy per 100 lb kg	3 55 0 00
" med. to good " "	0 33 0 45	Filberts.....	0 7 0 9	Pine Apples, 2 lb. tins.	1 50 1 90	Finishing Nails :	
" Fine to choice.....	0 50 0 65	Brazils, new.....	0 7 1/2 0 8	Pears, 2 lb. tins.....	1 50 1 55	1 in. to 1 1/2 in. p. 100 lb kg	6 50 7 50
				Dansons, 2 lb. tins.....	1 40 1 45	1 1/2 in. to 2 in. " "	5 50 6 00
COFFEES, grain.		SPICES.		Assorted Pickles.		2 in. and up " "	5 00 0 00
Mocha..... per lb.	0 31 0 35	Cassia..... per lb.	0 17 0 20	Batty's Mxd Ast, pts. doz.	2 90 0 00	25 kegs 25 p. c. discount.	
Java, old Govt.....	0 27 0 30	Mace.....	0 90 1 00	Nabob.....	4 00 0 00	Under 25 kegs 10 p. c. dis..	
Marcato.....	0 18 0 23	Cloves.....	0 40 0 45	Nabob Sauce.....	2 75 0 00	Flour Barrel Nails :	
Capo.....	0 18 0 19	Nutmegs.....	0 60 0 90	Crosse & Blackwell, pts.	2 70 0 00	4 in., 1 in. and 1 1/2 in p. kg.	6 25 7 25
Jamaica.....	0 18 1/2 0 24	Jamaica Ginger, Bl	0 22 0 27	Potted Meats, per doz.....	2 70 2 75	Tobacco Box Nails :	
Rio.....	0 19 0 23	African.....	0 10 0 11	Harvey Sauce, per doz.....	2 80 0 00	1 in. and 1 1/2 in. p. 100 lb kg	6 25 7 25
Singapore & Ceylon	0 22 0 26	Pimento.....	0 15 0 16	Archovy " per doz.....	2 80 0 00	1 1/2 " 2 " " "	5 50 6 00
Chicory.....	0 11 1/2 0 12	Pepper.....	0 32 0 31	Reading " per doz.....	2 80 0 00	2 " 2 1/2 " " "	5 00 5 25
		Mustard, 4 lb. Jars " "	0 17 1/2 0 18 1/2	India Soy " per doz.....	2 50 0 00	Clinch and P'y Cl. Nails :	
SUGAR, (Csk. & Brs.)		1 lb. Jars " "	0 24 0 25	Clintney " per doz.....	3 00 3 50	1 and 1 1/2 in. per lb.....	0 08 0 08 1/2
Porto Rico..... per lb.	0 06 1/2 0 07 1/2			Worcester, 1 pts. per doz.....	3 20 6 00 1/2	1 1/2 " 1 3/4 " " "	0 07 0 07 1/2
Cuba.....	0 00 0 00	RICE.		pts. per doz.....	5 75 0 00	2 " 2 1/2 " " "	0 06 1/2 0 07
		Arracan, & c..... per 100 lb.	4 05 4 35			2 1/2, 2 3/4, 3 in. and up.....	0 06 1/2 0 00

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

Intercolonial Railway.

Summer Arrangements.
Commencing 14th July, 1879.

THROUGH EXPRESS PASSENGER TRAINS run DAILY (except Sundays) as follows:

Leave Point Levi.....	7.30 a.m.
" River du Loup.....	1.15 p.m.
Arrive Trois Pistoles (Dinner).....	2.25 "
" Rimouski.....	3.44 "
" Campbellton (Supper).....	8.05 "
" Dalhousie.....	8.22 "
" Bathurst.....	10.15 "
" Newville.....	11.40 "
" Moncton.....	2.00 a.m.
" St. John.....	6.00 "
" Halifax.....	10.35 "

These Trains connect at Point Levi with the Grand Trunk Trains, leaving Montreal at 9 o'clock p.m., and at Campbellton with the steamer City of St. John, sailing Wednesday and Saturday mornings for Gaspé, Percé, Paspébiac, &c. &c.

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

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

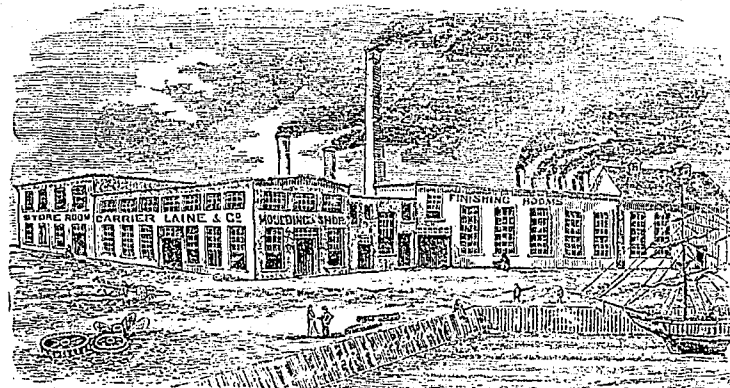
SUMMER EXCURSION TICKETS may now be obtained via rail and steamer to the unrivalled sea bathing, boating and fishing resorts on the Lower St. Lawrence, Metapedia, Restigouche, Bay Chaleur, Gaspé, Prince Edward Island and the Maritime Provinces.

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

G. W. ROBINSON,
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120 St. Francois Xavier street,
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Montreal.

D. POTTINGER,
Chief Superintendent.
July 16, 1879.



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Flour & Meal, Boots & Shoes, Groceries,
&c., &c.
AUCTIONEER AND COMMISSION MERCHANT

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG. 28, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Flat & sharp pres'd N's: 1 and 1 1/2 in. per lb.	\$ 0 09 0 104	Anchors per lb.	\$ 0 5 0 06	Ash, timber, M.	20 00 25 00	Olive Lucca, Flaska.	\$ 0 00
14 " 1 1/2 "	0 08 0 08 1/2	Rides, per 100 lbs.	0 09 0 10	Birch, 1 to 4 in., M.	12 00 18 00	Spirits Turpentine, brls	0 40 0 41
24 " 2 "	0 07 0 08 1/2	Calcks per lb.	0 40 0 50	Basswood, 8 in. wide, M.	10 00 12 00	Wales, redhd.	0 70 0 75
3 in. and up "	0 06 1/2 0 00	Lamb and Sheep Cljhs.	8 00 9 00	Black Walnut, culls.	30 00 45 00	Coal Oil, car lots.	0 11 1/2 0 12
25 bxs 30 p.c. dis.	0 06 1/2 0 00	Green Hide, No. 1.	7 00 8 00	Cedar, round, lineal foot.	00 04 00 07	" Small lots.	0 11 0 11 1/2
*Under 25 bxs 15 p.c.		" " No. 2.	6 00 7 00	Cedar, flat, lineal foot.	00 03 00 05	" Single bbls.	0 12 0 12 1/2
horse Nails:		" " No. 3.	6 00 7 00	Cedar, square, lineal foot.	00 07 00 09	Paints, &c.	
Black "Eagle," 7 lb. size.	0 22 0 00	Leather (at 6 m'ths):		Elm, 1 to 4 in., M.	18 00 25 00	White Lead, gen., 100 lb.	7 50 \$ 00
" " 8 "	0 21 0 00	Span Sole, latvty wts.	0 22 0 23	Elm, timber, M.	20 00 25 00	" " No. 1	6 75 7 20
" " 9 "	0 20 0 00	Span Sole, 1st mid wts.	0 22 0 23	Elm, Rock, 1 to 4 in., M.	30 00 40 00	" " 2	6 00
C. C. Best Norway	0 20 0 00	Do. No. 2.	0 19 0 20	Hemlock, 1 to 3 in., M.	5 00 8 00	White Lead, genuine,....	2 10 2 25
Bright "Woolfords & Co."	0 20 0 00	No. 1 B. A. Sole, mid wts.	0 22 0 23	Hemlock, timber, M.	3 00 10 00	in Oil, per 25 lbs.	1 75 1 90
Painted and finished.	0 22 0 24	No. 1 B. A. Sole, over wts.	0 21 0 22	Maple, hard, M.	20 00 25 00	Do., No. 1	1 60
40c. to 45c. p. c. dis.		No. 2 B. A. Sole.	0 19 0 21	Soft, do.	12 00 16 00	" 2.	1 40
Galvanized Iron: No. 24		Buffalo Sole No. 1.	0 19 0 20	Oak, M.	20 00 33 00	" 3.	1 40
" 26.	0 74 0 72	Do.	0 17 0 18	Pine, good clear, M.	25 00 35 00	White Lead, dry	0 6 0 6
" 28.	0 72 0 8	Slaughter, No. 1.	0 22 0 23	2nd quality, do.	12 00 15 00	Red Lead.	0 65 0 65
Pig Iron: Siemens No. 1	19 60 20 00	Do. light	0 23 0 24	3rd	7 00 9 00	Venetian Red, Eng'h.	1 75 2 00
Gartshorrie, No. 1.	17 00 18 00	Zanzibar No. 1.	0 21 0 22	Pine, sound, 1 in., planed.	33 00 15 00	Yel. Ochre, French.	1 75 2 00
Eglinton, No. 1.	16 00 16 60	Do. No. 2.	0 18 0 19	Pine, sound flooring, plan.	11 00 12 00	Whiting	0 60 0 70
" Summerlee.	17 00 17 60	Harness, best	0 25 0 26	Pine roofing, planed, M.	30 00 33 00	Produce.	
Bar—ord-brds, pr 100 lbs	2 00 2 15	Upper heavy, No. 2.	0 33 0 34	Pine strips, 1 to 2 in., M.	07 00 10 00	Grain:	
Do Best.	2 60 2 70	" light.	0 35 0 36	Pine, com, culls, M.	09 00 11 00	Canada White, (No. 2.)	0 00 0 00
Refined.	2 10 2 10	Grained Upper.	0 32 0 37	Pine, com, 3 in. planed, M.	04 00 05 00	" Spring (No. 2.)	1 01 1 03
Swedes.	4 00 4 60	Red Upper.	0 34 0 36	Pine, com, 3 in. culls, M.	07 00 08 00	Red Winter.	1 07 1 08
Hoops—Coopers.	2 25 2 30	Kip Skins, French.	0 75 0 85	Pine, timber, M.	10 00 14 00	Oats.	0 31 0 32
Canada Plates: Hatton.	3 25 0 00	English.	0 65 0 75	Shingles, M.	1 75 2 00	Barley	0 55 0 65
Arrow.	3 49 8 50	Hemlock Calf.	0 60 0 65	Common, clear.	2 25 2 60	Peas	0 80 0 60
Swansea.	3 25 3 35	Do. light.	0 46 0 56	Lath, M.	06 00 1 00	Oatmeal.	4 75 5 00
Marshfield.	3 25 3 35	French Calf.	1 10 1 30	Spruce, 1 to 2 in., M.	07 00 08 00	Corn.	0 45 0 46
Penn.	3 25 3 35	Fine Calf Splts.	0 39 0 35	Spruce, planed, 1 to 2 in, M.	07 00 09 00	Flax Seed, prime.	1 10 0 00
Iron Wire:		Stoga Splts.	0 20 0 25	Spruce, 3 in., M.	06 00 07 00	FLOUR.	
No. 6, per bundle.	1 65 1 75	Splts, large, per lb.	0 23 0 24			Superior Extra.	5 10 5 20
" 9.	1 95 2 05	" small.	0 17 0 20	Oils.		Extra Superfine.	4 80 5 05
" 12.	2 25 2 35	Extra fine Shaved Splts.	0 23 0 30	Cod Oil, Newfoundland.	0 46 0 47	Strong Bakers.	5 05 5 20
No 16, per bundle.	2 65 2 75	Leather Board, Canadian.	0 12 0 14	Straits Oil—American.	0 37 0 40	Fancy.	4 10 4 15
Steel, cast, per lb.	0 12 0 13	Enamelled Cow, pr ft.	0 15 0 16	Straw Seal.	0 38 0 40	Spring Extra.	4 75 4 80
" Spring	0 3 0 3 1/2	Patent.	0 15 0 16	S. R. Pale Seal.	0 42 0 47 1/2	Superfine.	4 00 4 70
" Fire.	0 3 0 3 1/2	Polished Grain.	0 12 0 14	Pale Seal, ordinary.	0 40 0 42	Fine.	4 10 4 20
" Sleigh Shoe.	0 21 0 3	Peble Grain.	0 12 0 14	Lard Oil.	0 60 0 65	Middlings	3 40 3 55
" Blister.	0 8 0 1 1/2	B. Calf.	0 16 0 17	Linseed raw.	0 30 0 32	Pollards	3 00 3 20
Tin Plate: IC Coke	4 75 5 25	Brush Kid.	0 12 0 15	" boiled.	0 65 0 67	Ont. Bags.	2 35 2 40
IC Charcoal.	5 75 6 00	Buff.	0 12 0 15	Olive machinery.	1 02 1 07 1/2	City Bags.	2 45 2 60
IX	7 10 7 75	Russets, light.	0 30 0 37 1/2	Olive eating.	1 75 1 90	Provisions.	
IXX	9 25 9 60	" heavy.	0 20 0 25	" qt., per case.	2 60 2 75	Butter	
DC	5 00 5 25	Lumber.		" pts., "	3 25 3 30	Creamery	0 15 0 15 1/2
DX	6 75 7 00	Ash, 1 to 4 in., M.	12 00 10 00	" spts., "	4 00 4 20	Townships, choice selec'ns	0 12 0 12 1/2
DXX	8 75 9 00					"old ch'ce lines dairies	0 10 0 11

* These discounts apply only for immediate delivery, and for quantities named of each kind separately
 Terms for all nails 4 months from average date of delivery. Cash discount (within 30 days) on Clinch and Pressed Nails, 5 per cent.; on Cut, Finishing, Flour Barrel and Tobacco Box Nails, 3 per cent.

COMMERCIAL UNION ASSURANCE CO. OF LONDON, ENGLAND. **NORTHERN ASSURANCE CO.'Y OF LONDON.** **Scottish Imperial INSURANCE CO.'Y OF GLASGOW.**

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It circulates in every town and village in the following Provinces: Ontario, Quebec, New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland, Manitoba and British Columbia. In addition to these it has Subscribers in the

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

ARTHUR GAGNON, Secretary-Treas.

JAMES DAVISON, Manager Canada Fire Department.
 HENRY STEWART, Manager Marine Department.

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

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, AUG 28, 1879.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Brockville, choice select's	\$ 0 10 12	Wool.	\$ c. s. c.	<i>Irish Whiskey—</i>		" in stone " qt.	2 30 0 00
" ch'ce lines dairies	0 10 0 00	Fleece.....	0 20 0 21	Dunville.....	6 50 7 00	" " pt.	1 70 0 00
" fair to good.....	0 08 0 00	Washed.....	0 22 0 25	Roos.....	7 00 8 00	Hunyadi Janos, doz. pts...	4 00 0 00
Morrisburg, ch'ce select's	0 10 0 12	Do Extra Super.....	0 27 0 29	Scotch Whiskey.....gal	2 50 2 80	Canada Spirits.	
" ch'ce lines dairies	0 09 0 11	Do B Super.....	0 21 0 23	Scotch Whiskey...case-qts	5 50 7 25	Duty Paid—	
" fair to good.....	0 00 0 00	Do C.....	0 20 0 22	Rum: Jamaica.....gal	2 25 2 50		
Western Dairy, ch'ce lines	0 8 0 0 0	Black.....	0 20 0 22	Demarara.....gal	2 00 0 00	Alcohol— 65 O. P.	2 20 0 00
" fair to good.....	0 5 0 0 6	Capo.....	0 16 0 17	Geneva Spirits.....gal	1 55 1 70	" Pure Spirits "	2 24 0 00
Store packed, all sections.	0 05 0 06	" 4 mo's.....	0 17 0 17	" Green c'sus	4 00 4 25	" 50 "	1 95 0 00
Cheese, new.....	0 5 0 0 3	Wines, Liquors etc.		" Red cases..	7 50 8 00	" 25 U. P.	1 06 0 00
Sept & Oct. old.....	0 2 0 0 3	Ale English.....qts	2 35 2 40	" Blue.....	4 25 4 75	Whiskeys —	
Poor and common grades.	0 2 0 0 3	Montreal.....qts	0 39 1 15	Wyn and Pockink, (best	1 55 1 60	Family Proof.....	1 15 0 00
Pork, mess.....new	13 00 13 25	Stout: Guinness.....qts	0 23 0 25	Schiedamer Geneva)..	7 50 8 00	Old Bourbon.....	1 15 0 00
Do thin mess.....	13 00 13 50	Montreal.....qts	1 00 0 00	cases		Rye.....	1 05 0 00
Ham, City cured.....	00 11 0 12	Stout: Guinness.....qts	1 00 0 00	Champagne, (cases)		Today.....	1 05 0 00
Lard.....pails and tubs	3 50 9 75	Montreal.....qts	1 43 1 50	G. H. Mumm, Dry Verzon'y	24 50 26 00	Malt.....	1 05 0 00
" tierces.....	0 00 8 75	" pts.	0 70 0 00	Louis Roderer.....	26 25 28 00	Rye, 4 years old.....	1 39 0 00
Eggs.....fresh	0 12 0 12	Brandy: Hennessy's..gal	3 4 3 5	J. Mumm Dry Verzenay	20 00 21 50	" 5 ".....	1 49 0 00
Tallow rendered.....	13 50 14 00	Montreal.....gal	10 00 10 5	Bollinger Champagne...qts.	24 00 26 00	" 6 ".....	1 59 0 00
Beef, mess.....	12 00 13 00	Martell's.....case	10 00 10 5	E. Mercier & Co., Carte	0 09 22 00	" 7 ".....	1 69 0 00
Prime mess.....	0 5 0 19	Blasquit, Dubouché & Co.gal	2 50 0 00	d'Or.....	0 09 22 00	In Bond—	
Hops.....	1 50 2 00	Jules Duret & Co.....gal	2 50 0 00	Sherry —		Alcohol, 65 O. P.	0 57 0 00
Apples, Canadian.....	1 75 2 25	J. Robin & Co.....gal	2 00 2 70	Duke d'Aumale, Zucco	1 80 2 00	" Pure Spts.	0 61 0 00
" American.....	1 75 2 25	Riviere Gardrat & Co.,	2 65 2 75	Sherry.....	1 25 5 00	" 50 "	0 50 0 00
Tobacco.....		per gal.	2 65 2 75	Port & Sherry, por gall.		" 25 U. P.	0 29 0 00
Tobacco in Bond.—Duty 20c p.tb.	0 9 0 15	Pinet, Castillon & Co.....gal	2 65 2 70	Claret, (cases.)		Whiskeys —	
lack, Chewing in boxes	0 10 0 17	Orard Dupuy & Co.....gal.	2 65 2 70	Cruze & filst wired].....	4 50 and up	Family Proof.....	0 35 0 00
" in caddies	0 12 0 17	Rouyer, Guillet.....gal.	2 65 2 70	J. Brisson & Co., cases..	4 00 0 00	Old Bourbon.....	0 30 0 00
Mahoganies, Smoking bxs.	0 13 0 20	Faure freres.....gal.	2 65 0 00	Faure freres.....case	4 60 & up.	Rye.....	0 31 0 00
" caddies	0 20 0 45	Rouyer, Guillet.....gal.	2 65 0 00	" Sauternes.....	4 60 & up.	Today.....	0 31 0 00
Brights.....		Faure freres.....gal.	2 65 2 70	Cette Ports.....	1 05 1 25	Malt.....	0 34 0 00
Tobacco Duty paid.		".....case	7 50 0 00	Tarragon.....	1 20 1 30	Rye, 4 years old.....	0 60 0 00
Prince of Wales, brand.....	0 34 0 38	".....case	10 75 0 00	Native Wines.....	0 75 1 50	" 5 ".....	0 70 0 00
Nelson's Navy 3's & 4's.	0 36 0 39	".....case	13 00 0 00	Apollinaris in glass dz.qt.	2 55 0 00	" 6 ".....	0 80 0 00
Black, Twist 12's.....	0 37 0 40	Cheaper shippers.....gal	2 25 2 40	" " pt.	1 80 0 00	" 7 ".....	0 90 0 00
Mahogany Chewing.....	0 40 0 65						
Solace, Common.....	0 31 0 37						
" Fair.....	0 33 0 42						
" Good.....	0 45 0 50						
Rough and Ready, in 1/2 bxs.	0 48 0 56						
Navy, 6's & 8's & 10's.....	0 35 0 45						
Gold Bars, 6 and 12 inch.....	0 45 0 65						
Mahogany Navy, 3s.....	0 40 0 45						
Bright Navy, 3s.....	0 47 0 55						

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

Jan. 1st, FINANCIAL STATEMENT [1879.

OF THE
WESTERN ASSURANCE CO.,
INCORPORATED 1851.

HEAD OFFICE, - - - TORONTO.

HON. J. McMURRICH, President. J. J. KENNY, Secretary.
B. HALDAN, Managing Director. JAS. BOOMER, Inspector.
J. PRINGLE, General Agent.

Capital Subscribed, . . . \$800,000 00
Capital Paid-up, . . . 400,000 00

ASSETS.

Cash in Bank.....	\$ 92,097 75
Government and Municipal Bonds.....	246,136 10
United States Bonds and Deposits.....	627,015 01
Bank Stocks, reduced value.....	56,451 00
Loan and Investment Co. Stocks and Deposits.....	107,445 50
Mortgages on Real Estate.....	47,411 73
Bills Receivable—(Marine Premium).....	29,597 66
Interest Unpaid and Accrued.....	10,954 59
Company's Offices.....	46,505 19
Agents' Balances and other Accounts.....	76,870 88
	\$1,270,400 41

LIABILITIES.

Losses under Adjustment.....	59,288 39
Dividends Unclaimed.....	\$519 30
Dividend payable Jan'y 7, 1879.....	30,000 00
	30,519 80

SURPLUS..... \$1,180,595 81
Capital Subscribed but not called in..... 400,000 00
\$1,580,595 81

Income for Year ending Dec. 31st, 1878, - - \$890,520 53

FIRE AND MARINE INSURANCE.
ANCUS R. BETHUNE, Agent, Montreal.

UNION FIRE
Insurance Co.

Head Office, 52 ADELAIDE STREET, E. TORONTO

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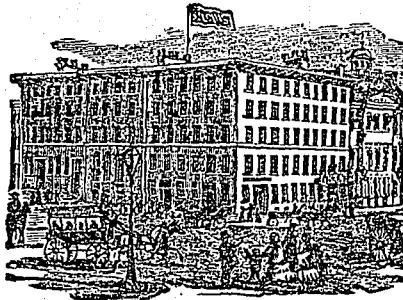
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Its chambers and menu are not surpassed. Commercial gentlemen and tourists will find it to their advantage to stop here.

Rates reasonable, though first-class in every particular.

Hotels.

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

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S. MONTGOMERY, Manager.

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CORNER OF
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This hotel, so well known to the public, has been newly furnished throughout, and offers every comfort to the travelling public. Table superior. Suitable sample rooms for commercial travellers. House located convenient to Railway Depôts and Steamboat Landings. Terms liberal.

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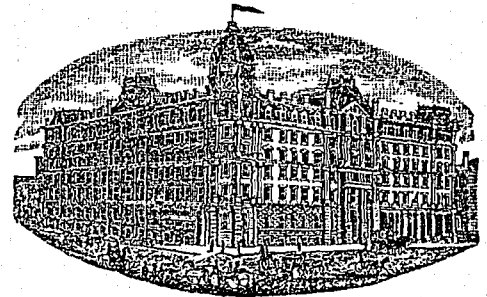
Cobourg, Ont.

PAUWEL HOUSE

Best Commercial House; central locality. Sample Rooms on ground floor.

Hotels.

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Rates Reduced to Meet the Times.

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A. A. DICKSON, SECRETARY.

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Mutual Fire Insurance Company
OF THE
COUNTY OF JOLIETTE.

HEAD OFFICE:

MONTREAL, . . . P. Q.

JOHN CRILLY, Esq., FRANCO O. WOOD, Esq., A., B.C.L.,
President. Vic - President.
A. A. DICKSON, Secretary.

This Company insures all classes of Property in the Province of Quebec at equitable rates (the large cities excluded). Agents wanted in all unoccupied Territory in the Province.

THE STANDARD
Fire Insurance Company.

Head Office, . . Hamilton, Ont.

GOVERNMENT DEPOSIT, \$25,000.

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

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

PRESIDENT.

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

SECRETARY-TREASURER.

H. THEO. CRAWFORD.

WILLIAM CAMPBELL, General Agent Toronto District.

CANADA LIFE

ASSURANCE COMPANY.

Established, - - - - 1847.

CAPITAL AND ASSETS OVER \$4,000,000.

N. B.—1.—The Profit Bonuses added to the Life Policies are larger than given by any other Company in Canada. 2.—It has occurred that Profits have not only altogether extinguished all Premium payments, but, in addition, yield the holder an annual surplus.

Upon a calculation of the Company's Reserves upon the Government standard of future interest at the rate of 4 1/2 per cent. per annum the Company had over and above that, and its capital and every liability, in 1877, a profit-surplus of \$39,285; and upon a careful computation as at 30th April, 1878, that profit-surplus has been so greatly increased as to warrant the anticipation that the profits to be divided in 1880 will not fall short of the liberal average rate which the Company has hitherto given to its policy-holders.

HEAD OFFICE, - HAMILTON, Ont.

A. G. RAMSAY, *Managing Director.*

R. HILLS, *Secretary.*

J. W. MARLING, *Superintendent of Agencies.*

BRANCH OFFICES.

EASTERN ONTARIO:

GEORGE A. COX, General Agent, Peterboro.

MARITIME PROVINCES:

ALEX. RAMSAY, Secretary, 145 Hollis St., Halifax, N.S.

P. McLAREN, General Agent for Nova Scotia and P. E. Island.

E. F. DUNN, Agent for St. John and New Brunswick.

Hon. W. O. WHITEWAY, St. John's, N.F., Agent for Newfoundland.

PROVINCE OF QUEBEC:

R. POWNALL, Secretary, Canada Life Buildings, 182 St. James Street, Montreal.

Special Agent for Montreal—JAMES AKIN.

Inspector of Agencies, P. Q.—P. LAFERRIERE.

Agent in Toronto, J. D. HENDERSON, Canada Life Buildings, 46 King Street West.

Incorporated
A. D. 1874.

CANADA

Charter
Perpetual.

FIRE & MARINE

Insurance Company.

HEAD

OFFICE,

HAMILTON,



ONTARIO.

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

Deposited with Dominion Government, \$50,000.

PRESIDENT—J. WINER, Esq., (of Messrs. J. Winer & Co.) Merchant.
VICE-PRESIDENTS—George Roach, Esq., Mayor City of Hamilton.
D. THOMPSON, Esq., M. P., Co. of Haldimand.
MANAGER AND SECRETARY—CHARLES D. CORY.

BRANCH OFFICES:

Montreal—No. 117 St. François Xavier Street.—WALTER KAVANAGH, General Agent.

Quebec—No. 99 St. Peter Street.—A. FRASER, Agent.

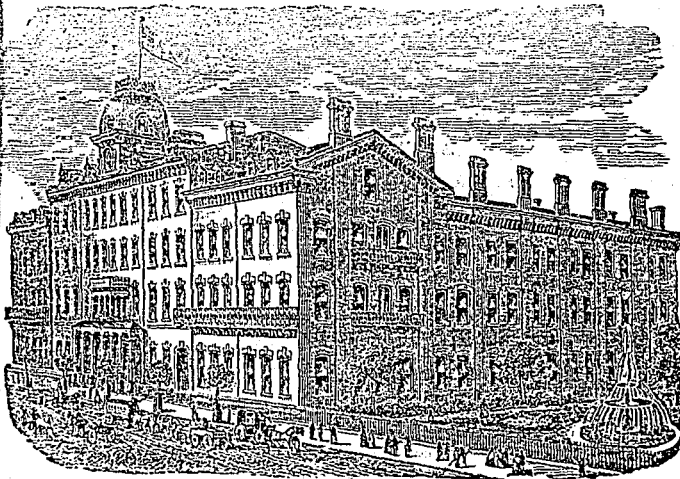
Halifax, N. S.—No. 22 Prince Street.—CAPT. U. J. P. CLARESON, General Agent.

St. John, N. B.—No. 51 Princess Street.—IRA CORNWALL, JR., General Agent.

Manitoba Agency—Winnipeg.—ROBT. STRANG, Agent.

THE QUEEN'S HOTEL,

TORONTO.



McGAW & WINNETT, Proprietors.

Patronized by Royalty and the best families. Besides being most elegantly furnished, the Queen's is the only hotel in Canada containing a fire-proof Elevator. Prices, as usual, graduated according to location of rooms.

FIRE and MARINE INSURANCE.

THE BRITISH AMERICA

Assurance Company.

INCORPORATED 1833.

HEAD OFFICE:

Cor. of Front and Scott Streets, Toronto.

BOARD OF DIRECTORS:

Hon. G. W. ALLAN, M.L.C.	HUGH McLENNAN, Esq.
GEORGE J. BOYD, Esq.	PETER PATERSON, Esq.
Hon. W. CAYLEY.	JOS. D. RIDOUT, Esq.
PELEG HOWLAND, Esq.	JNO. GORDON, Esq.
	ED. HOOPER, Esq.

GOVERNOR	PETER PATERSON, Esq.
DEPUTY GOVERNOR	Hon. WM. CAYLEY.
INSPECTOR	JOHN F. McQUAIG.
General Agents	KAY & BANKS.

Insurances granted on all descriptions of property against loss and damage by fire and the perils of inland navigation. Agencies established in the principal cities, towns, and ports of shipment throughout the Province.

F. A. BALL, Manager.

Insurance.

Royal Insurance Coy.

OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders unlimited.

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

HEAD OFFICE FOR CANADA—MONTREAL.
 Every description of property insured at moderate rates of premium.
 Life Assurances granted in all the most approved forms.

M. H. GAULT,
 W. TATLEY,
 Chief Agents.

CITIZENS' INSURANCE COMPANY, OF CANADA.
CAPITAL, - \$2,000,000.

DIRECTORS:

President.—SIR HUGH ALLAN.
 Vice-President.—HENRY LYMAN,
 N. B. Corse. John L. Cassidy.
 Robert Anderson. J. B. Rolland.
 ARCH. MCGOWN, SEC.-TREAS.
GERALD E. HART, GEN'L MAN'R.
ALFRED JONES, INSPECTOR.

Fire, Life, Accident, Guarantee.
 RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.

TORONTO—HIME & LOVELACE, Agents.
 QUEBEC—OWEN MURPHY, Agent.
 ST. JOHN, N. B.—IRA CORNWALL, jr., Agent.
HEAD OFFICE, 179 St. James Street, MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations Aug. 28, 1879.

NAME OF COMPANY.	No. Shares.	Last Dividend. per year.	Share par value.	Amount paid per Share.	Last Sale. per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	5-6mos.	\$50	\$50	\$66	112
Canada Life	2,500	7½-6mos.	400	50	85	193
Citizens Fire, Life, Guarantee & Acct'	11,880	.....	100	20	.....	.....
Confederation Life	5,000	6-6 mos.	100	10	22½	126½
Sun Mutual Life and Accident.	5,000	4-6 mos.	100	12½	12½	102
Isolated Risk, Fire	5,000	.....	100	10	.....	26
Quebec Fire	5,000	10	100	65	49	80
Queen City Fire	2,000	10	50	10	10	100 105
Western Assurance	20,000	7½ 6 mos.	40	20	28	153
Royal Canadian Insurance	20,000	5	100	60	15	43 45
Accident Insurance Co. of Canada	2500	8 per ct.	100	20	20	100
Canada Guarantee Co.	2335	8 per ct.	50	20	20½	102½
Merchants' Marine Insurance Co.	5 000	.....	100	20	.....	.....
National Insurance, Fire	20,000	.....	100	35	.....	.....
Stadacona Insurance Co., Fire and Life	50,000	.....	100	20	.....	.....
Ottawa Agricultural	10,000	.....	100	25	.....	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Aug. 11, 1879.)

Briton Medical Life	20,000	10	£10	2	£1 2½	.....
Briton Life Association	50,000	10	1	1	1	.....
British & Foreign Marine	50,000	50	20	4	16½ 16½	.....
Commercial Union Fire Life & Marine	50,000	30	50	5	18½ 19	.....
Edinburgh Life	5,000	10	100	10	50	.....
Guardian Fire and Life	20,000	13	100	15	68	.....
Imperial Fire	12,000	£7 p. sh.	100	25	150½	.....
Lancashire Fire and Life	100,000	30	20	2	7½	.....
Life Association of Scotland	10,000	30	40	3½	28 28½	.....
London Assurance Corporation	35,382	48	25	12½	67½ 61½	.....
London & Lancashire Life	10,000	10	10	1	20 25	.....
Liverpool & London & Globe Fire & Life	£391,752	70	20	2	15½ 15½	.....
Northern Fire & Life	30,000	70	100	5	30½ 30½	.....
North British & Mercantile Fire & Life	40,000	56	50	6½	45½ 45½	.....
Phoenix Fire	8,722	£21 p. a.	.....	.....	81½	.....
Queen Fire & Life	200,000	30	10	1	3-5	.....
Royal Insurance Fire & Life	100,000	60	20	3	22½ 22½	.....
Scottish Commercial Fire & Life	125,000	22½	10	1	1-16 1-17	.....
Scottish Imperial Fire and Life	50,000	6	10	1	1 4½ 1 5	.....
Scottish Provincial Fire & Life	20,000	35	50	3	10½ 10½	.....
Standard Life	20,000	68½	50	12	76	.....

The liability on all Bank Stocks and the Canada Guarantee Co.'y is limited to double the Amount of the Subscribed Capital. On all other Stocks the liabilities of shareholders is strictly limited to the amount of Subscribed Capital.

Agricultural Insur. Co.,

(A STOCK COMPANY.)

OF WATERTOWN, NEW YORK,

CHARTERED IN 1853.

J. A. SHERMAN, Pres. ISAAC MUNSON, Sec'y

DEPOSITED WITH CANADIAN GOVT. - - - \$100,000.

Insures nothing but Farm Property, Churches, Convents, Private Residences and similar risks with contents of same, against Loss or Damage by Lightning as well as Fire.

CASH ASSETS, January 1, 1879.....\$1,150,063.99
 Claims for Losses, Dividends..... 51,440.75
 Capital (paid up in cash)..... 200,000.00
 Unearned Reserve Fund..... 681,977.62
 Net Surplus..... 216,645.62

GEO. H. PATTERSON, Montreal, Manager Pro. Quebec.

J. FISHER, Cobourg, Chief Agent, Ontario.

BOSTON MARINE

UNDER WRITERS.

THESE COMPANIES CONTINUE TO INSURE

OCEAN MARINE CARCOES and FREIGHTS

AT CURRENT RATES OF PREMIUM.

Losses promptly paid in Boston, Montreal or London.

H. HERRIMAN, Manager,

17 ST. JOHN STREET, MONTREAL.

SUN MUTUAL

LIFE AND ACCIDENT INSURANCE COMPANY.

CAPITAL, \$500,000
DEPOSITED WITH GOVERNMENT, 56,000

PRESIDENT.—THOMAS WORKMAN, Esq.

MANAGING DIRECTOR.—M. H. GAULT, Esq.

DIRECTORS:

T. WORKMAN, Esq.	T. J. CLAXTON, Esq., Vice-Pres.
A. F. GAULT, Esq., M.P.	JAMES HUTTON, Esq.
M. H. GAULT, Esq.	T. M. BRYSON, Esq.
A. W. OGLIVIE, Esq.	JOHN McLENNAN, Esq.

Toronto Board:

Hon. J. McMURRICH.	JAS. BETHUNE, Esq.,
A. M. SMITH, Esq.	Q.C., M.P.P.
WARRING KENNEDY, Esq.	JOHN FISKEN, Esq.
Hon. S. C. WOOD.	ANGUS MORRISON, Esq.

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

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

SURPLUS to Policy-holders, \$108,167 48.

All Pure Insurance. No Fictive. Periodical examinations or chance of Policies being diminished on becoming claims. Contracts plain and straightforward

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

HV. O'HARA, Toronto.

Branch & Gen. Agt. Nor. West'n Ont.

R. MACAULAY, Sec'y.
 Active Agents wanted.

Insurance.

LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY.

LIFE AND FIRE.

Invested Funds - 27,470,000
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 STARNE, Chairman,
THOMAS CRAMP, Esq., Dep.-Chairman,
SIR ALEXANDER T. GALT, K.C.M.G.,
THEODORE HART, Esq. GEORGE STEPHENS, Esq.

G. F. C. SMITH, Resident Secretary

Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada
HEAD OFFICE, CANADA BRANCH,
MONTREAL

Queen Insurance Co.

OF ENGLAND.

FIRE AND LIFE

Capital, . . . £2,000,000 Stg.

INVESTED FUNDS.....£660,818.

FORBES & MUDGE.

Montreal,

Chief Agents in Canada

Agents' Directory.

CHAS. DESJARDINS, General Insurance Agent, and Broker, representing first-class Fire, Life, Accident and Guarantee Insurance Companies. Agent Canadian Steam Users Insurance Association. Anchor Line of Steamers and General Transatlantic Company's Steamers from New York to Havre direct. 40 Elgin Street, Ottawa.

T. H. MAHONY, Agent for Connecticut Mutual Life; Canada Accident; Canada Agricultural; NATIONAL Fire—78 Peter Street, Quebec.

P. C. MURPHY, Scottish Commercial Fire Insurance Company; Union Mutual Life Insurance Company; Quebec.

OWEN MURPHY, Insurance Agent, Official Assignee and Commission Merchant.—No. 55 St. Peter Street, Quebec.

R. C. W. MacQUAIG, General Insurance Broker, representing First-class Companies in Fire, Life and Accident, also agent for the White Star Steamship Co. Ottawa. Established 1876.

A. J. FORTIER, Official Assignee, County of Rentrow, Insurance Agent and Town Clerk. Office—Town Hall, Pembroke.

CHAMBERLAIN & WEDD, Conveyancers, Accountants, Fire, Life, and Accident Insurance Agents, Land Agents, Commissioners in B. R., &c., office opp Metropolitan Hotel, Pembroke, Ont, William Wedd, Official Assignee Co. Rentrow,

WM. CAMPBELL,
INSURANCE AGENT
and
ADJUSTER OF LOSSES,
Office 1 Court Street, Toronto.
P. O. Box 1817.

Insurance.

VICTORIA MUTUAL
Fire Insurance Co. of Canada.

Head Office, - Hamilton, Ont.

W. D. BOOKER, Sec'y. | GEO. MILLS, Pres.

Water Works Branch.

Continues to issue Policies—short date or for three years—on property of all kinds within range of the city water system, or in other localities having efficient water works.

General Branch.

On Farms and other non-hazardous property. Rates exceptionally low. Prompt settlements.
Montreal Office, 4 HOSPITAL STREET.

EDWARD T. TAYLOR,
AGENT.



A. W. OGILVIE, M.P.P., President.

HENRY LYE, Secretary.

J. R. HIEA & J. T. VINCENT, Inspectors

THE HOCHELAGA



Mutual Fire

INSURANCE COMPANY.

Incorporated by Special Act of Parliament, 1876.

HEAD OFFICE:

194 St. James Street, - - Montreal.

Manager & Secretary, JAMES GRANT.

Q. M. O. & O. RAILWAY.
EASTERN DIVISION.

Commencing MONDAY, May 19, Trains will be run on this Division, as follows:

Leave Hochelaga.....	4.00 p.m.	MIXED.
Arrive Three Rivers.....	7.45 p.m.	6.00 p.m.
Leave Three Rivers.....	8.00 p.m.	11.30 p.m.
Arrive Quebec.....	10.45 p.m.	4.30 a.m.
		9.00 a.m.

RETURNING.

Leave Quebec.....	2.20 p.m.	6.15 p.m.
Arrive Three Rivers.....	5.10 p.m.	11.20 p.m.
Leave Three Rivers.....	5.25 p.m.	3.15 a.m.
Arrive Hochelaga.....	8.40 p.m.	8.30 a.m.

Trains leave Mile End 10 minutes later.
Tickets for sale at offices of STARNES, LEVE & ALDEN, 202 St. James street, 158 Notre Dame street, and at Hochelaga and Mile End Stations.

J. T. PRINCE, Gen'l Pass. Agent.
May 17, 1878.

POST OFFICE TIME TABLE.

MONTREAL, 28th Aug. 1878.

DELIVERY.	MAILS.		CLOSING.
A. M. P. M.			A. M. P. M.
8 00	2 45	ONTARIO AND WESTERN PROVINCES.	
		Ottawa by Railway.....	8 15 5 30 00
8 00		Provinces of Ontario, Manitoba & B.C.....	8 15 5 30 00
		Ont. Riv. to Carillon.....	6 00
		QUEBEC AND EASTERN PROVINCES.	
8 00		Quebec, Three Rivers, Bor-	
		thier and Sorel, by Q.	
		M. O. & O. Ry.....	2 50
8 00		Quebec by Steamer.....	6 00
		Quebec by G.T.R.....	8 00
8 00		Eastern Townships, 3	
		Rivers, Arthabaska &	
		Riviere du Loup R.R.....	8 00
	2 45	Q.M.O. & O. Ry. to Ottawa	8 00
		Do St. Jerome and St. Lin	
		Branches.....	4 20
11 00		St. Remi & Hemming'd R.R.	2 00
		St. Hyacinthe, Sher-	
	8 00 12 45	brooke, &c.....	6 00 2 31-8
		Acton & Sorel Railway...	6 00
10 00		St. Johns, Stanbridge &	
		St. Armand Station.....	6 00
10 00		St. Johns, Vermont Junc.	
		& Shefford Railways...	3 00
10 00		South Eastern Railway...	4 30
		New Brunswick, Nova	
		Scotia and P.E.I.....	8 00
9 00		Newfoundland forwarded	
		daily on Halifax, whence	
		des, atch is by the Packet	8 00
		LOCAL MAILS.	
11 30		Beauharnois Route.....	6 00
11 30		Boucherville, Contrecoeur,	
		Verdun & Verelieres...	1 45
10 00		Cote St. Paul.....	6 00
11 30		Tanneries West.....	6 00 2 00
		Cote St. Antoine and	
	6 20	Notre Dame de Grace...	12 45
11 30		St. Cunegonde.....	6 00
11 20		Huntingdon.....	6 00 2 00
10 00	6 00	Lachine.....	6 00 2 00
8 00		Longueuil.....	6 00 2 00
10 00		St. Lambert.....	2 30
10 00		Laprairie.....	10 50 2 30
11 00		P. Van, Saint-Jacques...	1 00
8 00		Terrebonne & St. Vincent.	2 00
8 30 5 00		Point St. Charles.....	8 10 1 15-5
		St. Laurent, St. Eustache	
		and Behe Riviere.....	7 00
	1 20	North Shore Land Route	
		to Bout de L'Isle.....	2 60
10 00	5 00	Hochelaga.....	8 00 1 15-5
		UNITED STATES.	
8 & 10		Boston & New England	6 00 3 00
8 & 10		States, except Maine.....	6 00 3 00
8 & 10	12 45	New York and So. States...	2 30-8
8 00		Island Pond & Portland...	8 15 3 00
		(A) Western & Pacific U.S.	
		GREAT BRITAIN, & C.	
		By Canadian Line (Friday)...	7 30
		By Can. Line (German) Friday...	7 30
		By Canada Mondays.....	3 00
		Supple'tary, see P.O. weekly notice...	3 00
		By Packet from New York for England,	
		Wednesdays.....	3 00
		By Hamburg American Packet to	
		Germany, Wednesdays.....	3 00
		WEST INDIES.	
		Letters, &c., prepared in New York	
		are forwarded daily on New York	
		whence mails are despatched.....	
		For Havana and West Indies via Havana	
		every Thursday p.m.....	3 00
		* Postal Card Bags open till 8.45 a.m. and 9.15 p.m.	
		† Do do do 8.15 p.m.	
		‡ The Street Boxes are visited at 9.15 a.m. 12.30, 5.30	
		and 7.45 p.m.	
		Registered Letters should be posted 15 min. before	
		the hour of closing ordinary Mails, and 30 min.	
		before closing of English Mails.	

The Journal of Commerce,
Finance and Insurance Review.

DEVOTED TO
Commerce, Finance, Insurance, Railways,
Mining and Joint Stock Enterprises.
Issued every Friday Morning.

SUBSCRIPTION

Montreal Subscribers -	\$3 a year
Other Canadian Subscribers -	2 "
British " -	10s. stg.
American " -	\$3 U.S. cy
Single copies -	10 cents each

Office: Exchange Bank Building,
102 ST. FRANCOIS XAVIER STREET,
Corner of Notre Dame St., Montreal.
M. S. FOLEY & CO., Publishers & Proprietors.

Insurance.

RELIANCE

Mutual Life Assurance Society,
OF LONDON, ENGLAND.

ESTABLISHED 1840.

Head Office for Canada, 196 ST. JAMES ST
MONTREAL.

The Directors have decided to invest all the earnings of this Branch in first-class Canadian Securities, thus enabling them to offer superior advantages to the Canadian public.

AGENTS

Who wish to work up a permanent and remunerative business will now find this office a very favorable one to represent, owing to the above important change, and its well known stability and age.

**APPLY FOR UNREPRESENTED
DISTRICTS EARLY.**

A GENERAL AGENT WANTED.

All policies are issued direct from the Canadian office, and are entirely free from troublesome clauses and conditions.

FREDERICK STANCLIFFE.*Res. Secretary,*

Balance Sheet for 1878 and full particulars on application.

Insurance.

THE
STANDARD LIFE
ASSURANCE CO.

ESTABLISHED 1826.

HEAD OFFICE FOR CANADA, - MONTREAL

This well known Company having reduced their rates for Canada, beg to draw attention to the security offered.

Investments in Canada over \$700,000.

Claims paid in Canada, over \$1,000,000

W. M. RAMSAY,

*Manager, Canada.***DOMINION****FIRE & MARINE INSURANCE CO.**

Head Office—HAMILTON, Can.

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

JOHN HARVEY, of J. Harvey & Co., *President.*
F. R. DESPARD, *Manager.*

H. P. ANDREW, Agent, Toronto.

HEAD OFFICE FOR PROVINCE OF QUEBEC:
119 St. Fr. Xavier St.
MONTREAL.

JOHN F. NOTT, } *Joint*
CHAS. D. HANSON, } *General Agents.*

Insurance.

BRITON
LIFE ASSOCIATION,
[LIMITED.]

Chief Offices, 429 Strand, London.

HEAD OFFICE FOR THE DOMINION
12 PLACE D'ARMES, MONTREAL.
Capital, Half-a-Million Sterling.

£20,000 Stg. deposited with Imperial Government.

\$50,000 deposited with Dominion Government
for exclusive benefit of Canadian Policy-
holders.

JAS. B. M. CHIPMAN,
Manager for Canada.

Established 1808.

IMPERIAL
Fire Insurance Comp'y
OF LONDON.

HEAD OFFICE FOR CANADA:

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, - £1,600,000 Stg.

Paid-up Capital, - £700,000 Stg.

ASSETS, £2,222,552 Stg.

CONFEDERATION LIFE LONDON & LANCASHIRE

ASSOCIATION.

HEAD OFFICE, TORONTO STREET,
TORONTO, 24th July, 1879.

To the Canadian Policy-Holders of the Globe Mutual Life
Insurance Company:

Many of the above having applied for re-insurance in this Association, and the re-insurance of the entire list having been under consideration, while the Association cannot see its way to re-insure all the risks, the Directors will be happy to treat with such of them as are able to pass the requisite medical examination. The Managing Director, undersigned, will act as attorney for the re-insured, and make the necessary proof of claims and secure for them the share of deposit, or of the assets of the Company. Parties should communicate at once, when the necessary papers will be forwarded. Where there is an authorized agent of the Association the correspondence may be conducted through him.

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

J. K. MACDONALD,
Managing Director.

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

Manager for Nova Scotia,
AUGUSTUS ALLISON,
Halifax.

LIFE ASSURANCE CO.,
Of London, England.

CANADA BRANCH.

Head Office, 42 ST. JOHN STREET,
MONTREAL.

BOARD OF DIRECTORS.

Hon. D. A. SMITH, M.P., *Chairman* EDWARD MACKAY, Esq., *Dp'y-Chairman.*
JOHN OGILVY, Esq. (Messrs. Ogilvy & Co.)
ROBT. BENNY, Esq. (Messrs. Benny, Macpherson & Co.)
JAS. S. HUNTER, Esq., N.P.

*This Company has deposited at Ottawa for the EXCLUSIVE
BENEFIT OF CANADIAN POLICYHOLDERS the sum of*

\$100,000.00

*In addition to which the WHOLE of the EARNINGS of the
Branch ARE INVESTED IN THIS COUNTRY. The Canadian
Investments now amount to over \$175,000 and are rapidly
increasing.*

Every desirable form of Life Policy is granted, and at Rates **Lower** than the majority of offices.
Cash Surrender Value or free paid-up Policies granted after the receipt of Two and Three Years Premium have been received.

Policies almost entirely **FREE** of conditions and unchallengeable on any ground whatever, connected with the abatements on which the Assurance was granted, after they have been in existence five years.

GENERAL AGENTS.

FRANK HOLLOWAY, Quebec.
J. A. MILL, Ottawa.
J. P. STANTON, Belleville.
GEO. RENNIE, Guelph.

GEO. M. GREER, Halifax.
D. B. DOWN, Kingston.
S. BRUCE HARMAN, Toronto.
J. B. MOORE, Brantford.

Active Agents wanted Where the Company is not already represented. Apply to or address,

WILLIAM ROBERTSON,*Manager for Canada, Montreal.*