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THE MONETARY TIMES

— TRADE REVIEW —

AND INSURANCE CHRONICLE.

VOL. XIX.—NO. 11.

TORONTO, ONT., FRIDAY, SEPT. 11, 1885.

\$2 A YEAR.
10c. PER SINGLE COPY.

Leading Wholesale Trade of Toronto.

EXHIBITION NOTICE.

Merchants visiting this Market will find our Stock very complete in all departments, and for value we have surpassed any previous season.

Inspection invited.

John Macdonald & Co.

WAREHOUSES :

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

31 St. Major, MANCHESTER, England.

RICE LEWIS & SON,

WHOLESALE
Hardware and Iron Merchants,
TORONTO.

Steel and Iron Plates,
Tubes, Rivets, Steel Files,
Anchors, Chains,
Wire Rope, Belting.

BUILDERS', FOUNDRY & MILL SUPPLIES

Patent Cold Rolled Shafting.

CUTLERY.

A Large and Varied Stock of

GENERAL HARDWARE.

RICE LEWIS & SON.

ARTHUR B. LEE.

JOHN LEYS.

Leading Wholesale Trade of Toronto.

A. R. McMASTER & BROTHER,

DRY GOODS
IMPORTERS,
No. 12 FRONT ST. WEST,
TORONTO.

Offices—24 Clement's Lane, Lombard Street,
London, E.C.
Toronto, 1885.

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

PERKINS, INCE & CO.

IN STORE,

Ex. Overland,

New Season Japan Teas,

AND

NEW SEASON
MONING CONGOUS.

Nos. 41 and 43 Front Street East.

NEW SEASON'S TEAS 1885-86.

CHOICE ASSORTMENT OF
Congous, Oolongs,
Indian Teas, Young Hysons,
Gunpowders and Japans,

NEW FRUITS.

Eleme, Valencia and Sultana Raisins; Malaga Raisins, in boxes, half-boxes and quarters. Provincial and Patras Currants, in barrels, half-barrels and cases. Bosnia and French Prunes in cases, kegs and hhd.

SMITH & KEIGHLEY

9 Front Street East, Toronto.

Leading Wholesale Trade of Toronto.

Gordon, Mackay & Co.

IMPORTERS

OF

General Dry Goods.

AGENCY OF

THE LYBSTER COTTON MFG. CO.

Sheetings,

Shirtings,

Tickings,

Yarns, &c.

48 Front Street West, TORONTO.

Toronto, 1885.

SAMSON, KENNEDY & CO.

ARE SHOWING

A Complete Assortment

OF

FALL IMPORTS

IN

ALL DEPARTMENTS

SAMSON, KENNEDY & Co.

14 SCOTT AND 19 COLBORNE STREETS,
TORONTO.

25 Old Change, London, Eng.

The Chartered Banks.

BANK OF MONTREAL.

ESTABLISHED IN 1818.

Capital (all paid up) \$12,000,000
Reserve Fund 6,000,000

HEAD OFFICE, - - - MONTREAL.
BOARD OF DIRECTORS.

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Alfred Brown, Esq. Hugh McLennan, Esq.
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A. MACNIDER, Ass't Gen. Man. and Inspector.
M. V. MEREDITH, - - - Ass't Inspector.
A. B. BUCHANAN, - - - Secretary.

BRANCHES AND AGENCIES IN CANADA.

Montreal—E. S. Clouston, Manager.
Almonte, Ont. Hamilton, Ont. Port Hope, Ont.
Belleville, " Kingston, " Quebec, Que.
Brantford, " Lindsay, " Regina, Assna.
Brockville, " London, " Sarnia, Ont.
Chatham, N.B. Moncton, N.B. Stratford, Ont.
Chatham, Ont. Ottawa, Ont. St. John, N.B.
Cornwall, " Perth, " St. Mary's, Ont.
Goderich, " Peterboro', Ont. Toronto.
Guelph, " Picton, " Winnipeg, Man.
Halifax, N.S.

AGENTS IN GREAT BRITAIN—London, Bank of Montreal, 22 Abchurch Lane, E.C. C. Ashworth, Manager. London Committee—E. H. King, Esq., Chairman; Robert Gillespie, Esq.

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—Walter Watson and Alex. Lang, 59 Wall Street. Chicago—Bank of Montreal, W. Munro, Manager; R. Y. Hebden, Assistant Manager.

BANKERS IN THE UNITED STATES—New York—The Bank of New York, N.B.A.; The Merchants National Bank. Boston—The Merchants National Bank. Buffalo—Bank of Commerce in Buffalo. San Francisco—The Bank of British Columbia.

COLONIAL AND FOREIGN CORRESPONDENTS.—St. John's, Nfd.—The Union Bank of Newfoundland. British Columbia—The Bank of British Columbia. New Zealand—The Bank of New Zealand. (Issue Circular Notes and Letters of Credit for Travellers, available in all parts of the world.)

THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE, - - - TORONTO.

Paid-up Capital \$6,000,000
Reserve Fund 2,100,000

DIRECTORS.

Hon. WILLIAM McMASTER, President.
WM. ELLIOT, Esq., Vice-President.
George Taylor, Esq. Hon. S. C. Wood.
Jas. Crathern, Esq. T. Sutherland Stayner, Esq.
John Waldie, Esq. W. B. Hamilton, Esq.
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J. C. KEMP, - - - Ass't Gen. Manager.
ROBERT GILL, - - - Inspector.
F. L. HANKEY, - - - Ass't Inspector.

New York—J. H. Goadby and B. E. Walker, Agents.
Chicago—A. L. Dewar, Agent. A. Laird, Ass't. Agt.

BRANCHES.

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

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

BANKERS.

NEW YORK—The American Exchange National Bank.
LONDON, ENGLAND—The Bank of Scotland.

THE DOMINION BANK.

Capital \$1,500,000
Reserve Fund 980,000

DIRECTORS.

JAS. AUSTIN, President.
Hon. FRANK SMITH, Vice-President.
W. Ince. Edward Leadley.
E. B. Osler. James Scott.
Wilnot D. Matthews.

HEAD OFFICE, - - - TORONTO.

AGENCIES.
Brampton. Lindsay. Orillia.
Belleville. Napanee. Uxbridge.
Cobourg. Oshawa. Whitby.
Queen Street Toronto, corner of Esther Street
" East, Toronto, cor. Sherbourne.
Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.
Letters of Credit issued available in all parts of Europe, China and Japan.
R. H. BETHUNE, Cashier.

The Chartered Banks.

BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.

Paid-up Capital £1,000,000 Stg.

LONDON OFFICE—3 Clements Lane, Lombard Street, E.C.

COURT OF DIRECTORS.

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

Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, - - - General Manager.

BRANCHES AND AGENCIES IN CANADA.

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

AGENTS IN THE UNITED STATES.

New York—D. A. McTavish and H. Stikeman, Agts. Chicago—H. M. Breedon and J. J. Morrison, Agents. San Francisco—W. Lawson and C. E. Taylor, Agts. London Bankers—The Bank of England; Messrs. Glyn & Co.

Foreign Agents.—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India. London and China—Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss et Cie. Lyons—Credit Lyonnais. Issue Circular Notes for Travellers, available in all parts of the world.

THE QUEBEC BANK.

INCORPORATED BY ROYAL CHARTER, A.D. 1818.

Capital \$3,000,000

HEAD OFFICE, - - - QUEBEC.

BOARD OF DIRECTORS.

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Sir N. F. Belleau, Kt. Jno. R. Young, Esq.
R. H. Smith, Esq. William White, Esq.
Geo. R. Renfrew, Esq.

JAMES STEVENSON, Esq., - - - - - Cashier

BRANCHES AND AGENCIES IN CANADA.

Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers.
Agents in New York—Bank of Montreal.
Agents in London—The Bank of Scotland.

THE ONTARIO BANK.

Paid-up Capital \$1,500,000
Reserve Fund 485,000

HEAD OFFICE, - - - TORONTO.

DIRECTORS.

Sir W. P. HOWLAND, President.
DONALD MACKEY, Vice-President.
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G. M. Rose, Esq. A. M. Smith, Esq.
G. R. R. Cockburn, Esq.
C. HOLLAND, - - - - - General Manager.

AGENCIES.

Lindsay.	Ottawa.	Whitby.
Cornwall.	Peterboro'.	Toronto.
Montreal.	Pickering.	Winnipeg, Man.
Bowmanville.	Mount Forest.	Port Perry.
Guelph,	Newmarket.	Port Arthur.

476 Queen Street west, Toronto.

AGENTS.

London, Eng.—Alliance Bank, Bank of Montreal.
New York—The Bank of the State of New York;
Messrs. Walter Watson and Alex. Lang.
Boston—Tremont National Bank.

IMPERIAL BANK OF CANADA.

Capital Paid-up \$1,500,000
Reserve Fund 480,000

DIRECTORS.

H. S. HOWLAND, Esq., President.
T. B. MERRITT, Esq., Vice-President, St. Catharines.
William Ramsay. Hon. Alex. Morris.
Robert Jaffray. P. Hughes.
T. B. Wadsworth.

D. R. WILKIE, - - - - - Cashier.
B. JENNINGS, - - - - - Inspector.

HEAD OFFICE, - - - TORONTO.

BRANCHES.

Essex Centre.	St. Catharines.	Winnipeg, Man.
Fergus.	St. Thomas.	Woodstock.
Ingersoll.	Welland.	Brandon, Man.
	Port Colborne.	

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

The Chartered Banks.

MERCHANTS' BANK OF CANADA.

Capital Paid-up \$5,725,000
Rest 1,375,000

HEAD OFFICE, - - - MONTREAL.

BOARD OF DIRECTORS.

ANDREW ALLAN, Esq., President.
ROBERT ANDERSON, Esq., Vice-President.
Wm. Darling, Esq. Hector Mackenzie, Esq.
Adolphe Masson, Esq. Jonathan Hodgson, Esq.
John Duncan, Esq. John Cassils, Esq.
Hon. J. J. C. Abbott, M.P.

GEORGE HAGUE, - - - General Manager.
J. H. PLUMMER, - - - Ass't Gen. Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville,	Kingston,	Quebec,
Berlin,	London,	Renfrew,
Brampton,	Montreal,	Sherbrooke, Que.
Chatham,	Mitchell,	Stratford,
Galt,	Napanee,	St. John's, Que.
Gananoque,	Ottawa,	St. Thomas,
Hamilton,	Owen Sound,	Toronto,
Ingersoll,	Perth,	Walkerton,
Kincardine,	Prescott,	Windsor.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon.
Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.
Agency in New York—61 Wall Street, Messrs. Henry Hague and John B. Harris, Jr., Agents.
Bankers in New York—The Bank of New York, N.B.A.

A general banking business is transacted. Money received on deposit, and current rates of interest allowed. Drafts issued available at all points in Canada. Sterling Exchange and drafts on New York bought and sold. Letters of Credit issued, available in China, Japan and other foreign countries. Collections made on favorable terms.

THE

BANK OF TORONTO CANADA.

INCORPORATED - - - - - 1855.

Paid-up Capital \$2,000,000
Reserve Fund 1,150,000

DIRECTORS.

GEO. GOODERHAM, Esq., Toronto, President.
WM. HENRY DEATY, Esq., Toronto, Vice-President.
A. T. Fulton, Esq. W. G. Gooderham, Esq.
Toronto. Toronto.
Henry Cawthra, Esq. Henry Covert, Esq.
Toronto. Port Hope.
W. R. Wadsworth, Esq., Weston.

HEAD OFFICE, - - - TORONTO.

DUNCAN COULSON, - - - - - Cashier.
HUGH LEACH, - - - - - Ass't Cashier.
J. T. M. BURNSIDE, - - - - - Inspector.

BRANCHES.

Montreal—J. Murray Smith, Manager.
Peterboro'—J. H. Roper, "
Cobourg—Jos. Henderson, "
Port Hope—W. R. Wadsworth, "
Barrie—J. A. Strathy, "
St. Catharines—G. W. Hodgetts, "
Collingwood—W. A. Copeland, "

BANKERS.

London, England—The City Bank, (Limited).
New York—National Bank of Commerce.

THE STANDARD BANK OF CANADA.

Capital Authorized \$1,000,000
Capital Paid-up 803,000
Reserve Fund 220,000

HEAD OFFICE, - - - TORONTO.

DIRECTORS.

W. F. COWAN, President. Jno. BURNS, Vice-President.
W. F. Allan. Dr. Morton. A. T. Todd.
R. C. Jamieson. Fred. Wyld.
J. L. BRODIE, - - - - - Cashier.

AGENCIES.

Bowmanville,	Campbellford,	Harriston.
Bradford,	Cannington,	Markham.
Brighton.	Colborne.	Newcastle.
	Pictou.	

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

The Chartered Banks.

THE MOLSONS BANK.

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

FOUR PER CENT.

upon the Capital Stock has been declared for the CURRENT HALF YEAR, and that the same will be payable at the Offices of the Bank in Montreal, and its Branches, on and after the

First day of OCTOBER next.

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

THE ANNUAL GENERAL MEETING

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

MONDAY, 12TH OF OCTOBER NEXT,

at three o'clock in the afternoon.

By order of the Board.

F. WOLFERSTAN THOMAS,
General Manager.

Montreal, 27th August, 1885.

UNION BANK OF LOWER CANADA.

Capital Paid-up \$2,000,000

HEAD OFFICE, - - - QUEBEC.

DIRECTORS.

ANDREW THOMPSON, Esq., President.
Hon. G. IRVINE, Vice-President.

Hon. Thos. McGreevy, D. C. Thomson, Esq.,
E. Giroux, Esq., E. J. Hale, Esq.

E. WEBB, - - - Acting Cashier.

BRANCHES.

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

BANK OF BRITISH COLUMBIA.

Incorporated by Royal Charter, 1862.
CAPITAL, - - - \$2,500,000.

LONDON OFFICE—28 Cornhill, London.
Branches at San Francisco, Cal.; Portland, Or. Victoria, B.C.; New Westminster, B.C.

AGENTS AND CORRESPONDENTS.

IN CANADA—Bank of Montreal and Branches, who will undertake remittances, telegraphic or otherwise, and any banking business with British Columbia.

IN U. S.—Agents Bank of Montreal, 59 Wall St., New York; Bank of Montreal, Chicago.

UNITED KINGDOM—Bank B. C., 28 Cornhill, London/
National Prov. Bank of Eng., North and South Wales Bank, British Linen Co.'s Bank, Bank of Ireland.

Telegraphic transfers and remittances to and from all points can be made through this bank at current rates. Collections carefully attended to and every description of banking business transacted.

BANK OF YARMOUTH, YARMOUTH, N.S.

DIRECTORS.

T. W. JOHNS, - - - Cashier.
L. E. BAKER, President.
C. E. BROWN, Vice-President.
John Lovitt, Hugh Cann, J. W. Moody.

CORRESPONDENTS AT

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

ST. STEPHEN'S BANK.

INCORPORATED 1836.

ST. STEPHEN'S, N.B.

Capital \$200,000

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

AGENTS.

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

The Chartered Banks.

THE FEDERAL BANK OF CANADA.

HEAD OFFICE, - - - TORONTO, ONT.

Capital \$1,250,000
Reserve Fund 100,000

DIRECTORS.

S. NORDHEIMER, Esq., President.
J. S. PLAYFAIR, Esq., Vice-President.

William Galbraith, Esq., E. Gurney, Esq.
B. Cronyn, Esq., H. E. Clarke, Esq., M.P.P.

G. W. YARKER, - - - General Manager.

BRANCHES.

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

Bankers—New York—American Exchange National Bank. Boston—The Maverick National Bank. Great Britain—The National Bank of Scotland.

BANK OF OTTAWA, OTTAWA.

Capital (all paid-up) \$1,000,000
Reserve 160,000

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

DIRECTORS.

C. T. Bate, Esq., R. Blackburn, Esq., Hon. George Bryson, Hon. L. R. Church, Alexander Fraser, Esq., Geo. Hay, Esq., John Mather, Esq.

GEORGE BURN, - - - Cashier.

BRANCHES.

Arnprior, Carleton Place, Pembroke, Winnipeg, Man. Agents in Canada, New York and Chicago—Bank of Montreal. Agents in London, Eng.—Alliance Bank.

MERCHANTS' BANK OF HALIFAX.

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

HEAD OFFICE, - HALIFAX, N.S.

DIRECTORS.

THOMAS E. KENNY, President.
JAMES BUTLER, Vice-President; Thos. A. Ritchie,
Allison Smith, J. Norman Ritchie, E. J. Davys,
D. H. DUNCAN, - - - Cashier.

AGENCIES.

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

HALIFAX BANKING CO.

INCORPORATED 1872.

Authorized Capital \$1,000,000
Capital Paid-up 500,000
Reserve Fund 50,000

HEAD OFFICE, - HALIFAX, N.S.

W. L. PITCAITHLY, - - - Cashier.

DIRECTORS.

ROBIE UNACKE, President.
L. J. MORTON, Vice-President.
Thomas Bayne, F. D. Corbett, Jas. Thomson.

AGENCIES—Nova Scotia: Antigonish, Barrington, Lockeport, Lunenburg, Parrsboro, Shelburne, Truro, Windsor, Oxford.
New Brunswick: Hillsboro, Petitecodiac, Sackville, St. John.

CORRESPONDENTS—Ontario and Quebec—Molsons Bank and Branches. New York—Bank of New York, National Banking Association; John Paton & Co. Boston—Suffolk National Bank. London, Eng.—Union Bank of London and Alliance Bank.

THE PEOPLE'S BANK OF NEW BRUNSWICK.

FREDERICTON, N.B.

INCORPORATED BY ACT OF PARLIAMENT, 1864.

A. F. RANDOLPH, - - - President.
J. W. SPURDEN, - - - Cashier.

FOREIGN AGENTS.

London—Union Bank of London.
New York—Fourth National Bank.
Boston—Eliot National Bank.
Montreal—Union Bank of Lower Canada.

The Chartered Banks.

BANK OF HAMILTON.

Capital Subscribed \$1,000,000
Reserve Fund 270,000

HEAD OFFICE, - - HAMILTON.

DIRECTORS.

JOHN STUART, Esq., President.
Hon. JAMES TURNER, Esq., Vice-President.

A. G. Ramsay, Esq., Dennis Moore, Esq.
Charles Gurney, Esq., John Proctor, Esq.

George Roach, Esq.,
E. A. COLQUHOUN, - - - Cashier.
H. S. STEVEN, - - - Assistant Cashier.

AGENCIES.

Alliston—A. M. Kirkland, Agent.
Georgetown—H. M. Watson, Agent.
Listowel—H. H. O'Reilly, Agent.
Milton—J. Butterfield, Agent.
Orangeville—R. T. Haun, Agent.
Port Elgin—W. Corbould, Agent.
Tottenham—W. P. Roberts, Agent.
Wingham—B. Willson, Agent.

Agents in New York—Bank of Montreal.
Agents in London, Eng.—The National Bank of Scotland.

EASTERN TOWNSHIPS BANK.

Authorized Capital \$1,500,000
Capital Paid in 15th May, 1880 1,449,067
Reserve Fund 375,000

BOARD OF DIRECTORS.

R. W. HENEKER, President.
A. A. ADAMS, Vice-President.

Hon. M. H. Cochrane, Hon. G. G. Stevens,
Hon. J. H. Pope, John Thornton,
Thos. Hart, G. N. Galer,

T. S. MOREY.

HEAD OFFICE, - - SHERBROOKE, QUE.

WM. FARWELL, - - - General Manager.

BRANCHES.

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

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital paid-up \$1,200,000
Reserve 200,000

JACQUES GRENIER, - - - President.
A. A. TROTTIER, - - - Cashier.

Branch—Three Rivers, P.Q.; P. E. Panneton, Man'gr.
Agency—St. Remi, P.Q.; C. Bedard, Agent.

FOREIGN AGENTS.

London, England—The Alliance Bank, Limited.
New York—National Bank of the Republic.
Quebec, P.Q.—Bank of Montreal.

BANK OF NOVA SCOTIA

INCORPORATED 1832.

Capital Paid-up \$1,114,300
Reserve Fund 340,000

DIRECTORS.—John S. Maclean, President; John Doull, Vice-President; Samuel A. White, James Bremner, Daniel Cronan, Adam Burns, Jairus Hart.

Cashier—THOS. FYSHE.

HEAD OFFICE, - - HALIFAX, N.S.

Agencies in Nova Scotia—Amherst, Annapolis, Bridgetown, Canning, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Pictou, Yarmouth, Campbelltown. In New Brunswick—Chatham, Fredericton, Moncton, Newcastle, St. Andrews, St. John, St. Stephen, Sussex, Woodstock. In Manitoba—Winnipeg. In P.E. Island—Charlottetown and Summerside.

Collections made on favorable terms and promptly remitted for.

THE MARITIME BANK OF THE DOMINION OF CANADA.

HEAD OFFICE, - - - ST. JOHN, N.B.

Paid-up Capital \$321,900
Reserve 60,000

THOS. MACLELLAN, - - - President.

BOARD OF DIRECTORS.

Jer. Harrison, Merchant; Thos. Maclellan (of Maclellan & Co. Bankers); John McMillan (of J. & A. McMillan, Booksellers); John Tapley (of Tapley Bros., Indiantown); A. A. Sterling, Fredericton. Agency—Fredericton—A. S. Murray, Agent.
" —Woodstock, N.B.—G. W. Vanwart, Agent.

THE NATIONAL BANK OF SCOTLAND LIMITED.

INCORPORATED BY ROYAL CHARTER AND ACT OF PARLIAMENT.

ESTABLISHED 1825.

HEAD OFFICE, - - - EDINBURGH.

Capital £5,000,000. Paid-up £1,000,000. Reserve Fund £666,000.

LONDON OFFICE—37 NICHOLAS LANE, LOMBARD STREET, E.C.

CURRENT ACCOUNTS are kept agreeably to usual custom.
DEPOSITS at interest are received.
CIRCULAR NOTES and LETTERS of CREDIT available in all parts of the world are issued free of charge.

The Agency of Colonial and Foreign Banks is undertaken on terms which will be furnished on application. The Agency of Colonial and Foreign Banks is undertaken on terms which will be furnished on application. The Agency of Colonial and Foreign Banks is undertaken on terms which will be furnished on application. The Agency of Colonial and Foreign Banks is undertaken on terms which will be furnished on application. The Agency of Colonial and Foreign Banks is undertaken on terms which will be furnished on application.

JAMES ROBERTSON, Manager, London.

The Chartered Banks.

THE WESTERN BANK OF CANADA

HEAD OFFICE, - OSHAWA, ONT.
 Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 250,000
BOARD OF DIRECTORS.
 JOHN COWAN, Esq., President.
 REUBEN S. HAMLIN, Esq., Vice-President.
 W. F. Cowan, Esq. W. F. Allen, Esq.
 Robert McIntosh, M.D. J. A. Gibson, Esq.
 Thomas Paterson, Esq.
 T. H. McMILLAN, Cashier.
 BRANCHES.
 Whitby, Midland, Tilsonburg, New Hamburg, Millbrook, Ont.
 Deposits received and interest allowed. Collections solicited and promptly made. Drafts issued available on all parts of the Dominion. Sterling and American Exchange bought and sold.
 Correspondents in London, Eng.—The Royal Bank of Scotland. At New York—The Merchants Bank of Canada.

PEOPLES BANK OF HALIFAX.

Capital Authorized \$800,000
 Capital Paid-up 600,000
DIRECTORS.
 R. W. FRASER, Pres. W. J. COLEMAN, Vice-Pres.
 Thomas A. Brown, Esq. George H. Starr, Esq.
 Augustus W. West, Esq.
 PETER JACK, Cashier.
 Branches—Lockport and Wolfville, N.S.
 Agents in London—The Union Bank of London.
 " " New York—The Bank of New York.
 " " Boston—Williams & Hall.
 " " Ontario and Quebec—The Ontario Bank.

LA BANQUE NATIONALE.

Capital Paid-up \$2,000,000
 HEAD OFFICE, - - - QUEBEC.
 Hon. I. THIBAUDEAU, Pres. P. LAFRANCE, Cashier.
DIRECTORS.
 Theophile LeDroit, Esq. U. Tessier, jr., Esq.
 Hon. P. Garneau. Ant. Painchaud, Esq.
 M. W. Baby, Esq.
 Hon. Dir., Hon. J. R. Thibaudou, Montreal.
 Branches.—Montreal, C. A. Vallee, Manager; Ottawa, C. H. Carriere, do.; Sherbrooke, John Campbell, do.
 Agents—The National Bk. of Scotland, Ld., London; Grunbaum Freres & Co. and La Banque de Paris et des Pays-Bas, Paris; National Bank of the Republic, New York; National Revere Bank, Boston; Commercial Bank of Newfoundland; Bank of Toronto; Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba—Union Bank of Lower Canada.

THE BANK OF LONDON IN CANADA

HEAD OFFICE, - LONDON, ONT.
 Capital Subscribed \$1,000,000
 Capital Paid-up 200,000
 Reserve Fund 50,000
DIRECTORS.
 H. Y. TAYLOR, President, JNO. LABATT, Vice-President.
 W. R. Meredith, W. Duffield, Isaiah Danks, F. B. Leys, Thos. Kent, Benj. Cronyn, Thos. Long (Collingwood), Jno. Morison (Toronto), John Leys (Rice, Lewis & Son, Toronto).
 A. M. SMART, Manager.
BRANCHES.
 Ingersoll, Dresden, Petrolia, Watford.
 Correspondents in Canada—Molsons Bank and Branches. In New York—National Park Bank. In Britain—National Bank of Scotland (Limited).

THE CENTRAL BANK OF CANADA.

Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-up 318,000
 HEAD OFFICE, - - - TORONTO.
BOARD OF DIRECTORS.
 DAVID BLAIN, Esq., President.
 SAM'L TREES, Esq., Vice-President.
 H. P. Dwight, Esq. A. McLean Howard, Esq.
 C. Blackett Robinson. K. Chisholm, Esq., M.P.P.
 D. Mitchell McDonald, Esq.
 A. A. ALLEN, Cashier.
 Branches—Brampton, Durham, Guelph, Richmond Hill, and North Toronto.
 Agents in Canada—Canadian Bank of Commerce. In New York—Importers and Traders Nat. Bank. In London, Eng.—National Bank of Scotland, Limited.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital \$1,000,000
DIRECTORS.
 DUNCAN McARTEUR, President.
 Hon. John Sutherland. Alexander Logan.
 Hon. C. E. Hamilton. W. L. Boyle.
 Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold.

The Loan Companies.

CANADA PERMANENT Loan & Savings Co.

INCORPORATED 1855.
 Subscribed Capital \$3,000,000
 Paid-up Capital 2,200,000
 Reserve Fund 1,100,000
 Total Assets 8,539,478
 OFFICE: CO.'S BUILDINGS, TORONTO ST., TORONTO.
 The Company has now on hand a large amount of English money, which it is prepared to lend on first-class securities at low rates of interest.
 Apply to
 J. HERBERT MASON, Managing Director.

THE FREEHOLD Loan and Savings Company,
 CORNER CHURCH & COURT STREETS,
 TORONTO.

ESTABLISHED IN 1859.
 Subscribed Capital \$1,876,000
 Capital Paid-up 1,000,000
 Reserve Fund 445,000
 President, - - - Hon. WM. McMASTER.
 Manager, - - - Hon. S. C. WOOD.
 Inspector, - - - ROBERT ARMSTRONG.
 Money advanced on easy terms for long periods; repayment at borrower's option.
 Deposits received on interest.

THE HAMILTON Provident and Loan Society.

President, - - - G. H. GILLESPIE, Esq.
 Vice-President, - - - JOHN HARVEY, Esq.
 Capital Subscribed \$1,500,000 00
 Capital Paid-up 1,100,000 00
 Reserve and Surplus Profits 133,028 21
 Total Assets 2,997,129 64
 DEPOSITS received and interest allowed at the highest current rates.
 DEBENTURES for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.
 Banking House—King Street, Hamilton.
 H. D. CAMERON, Manager.

AGRICULTURAL Savings and Loan Company.
 LONDON, ONT.

President, WILLIAM GLASS, Sheriff, Co. Middlesex.
 Vice-President, ADAM MURRAY, Treas. "
 Subscribed Capital \$ 630,000
 Paid-up Capital 609,046
 Reserve Fund 75,000
 Total Assets 1,493,236
 The Company issues Debentures for two or more years in sums of \$100 and upwards, bearing interest at highest current rates, payable half-yearly by coupons. Executors and Trustees are authorized by law to invest in Debentures of this company.
 For information apply to
 JOHN A. ROE, Manager.

Dominion Savings & Investment Society,
 LONDON, ONT.

INCORPORATED 1872.
 Capital \$1,000,000 00
 Subscribed 1,000,000 00
 Paid-up 833,121 00
 Reserve and Contingent 135,539 16
 Savings Bank Deposits and Debentures 768,995 75
 Loans made on farm and city property, on the most favorable terms.
 Municipal and School Section Debentures purchased.
 Money received on deposit and interest allowed thereon.
 F. B. LEYS, Manager.

The Farmers' Loan and Savings Company.

OFFICE, No. 17 TORONTO ST., TORONTO
 Capital \$1,057,250
 Paid-up 811,430
 Assets 1,300,000
 Money advanced on improved Real Estate at lowest current rates.
 Sterling and Currency Debentures issued.
 Money received on deposit, and interest allowed payable half-yearly. By Vic. 42, Chap. 20, Statutes of Ontario. Executors and Administrators are authorized to invest trust funds in Debentures of this Company.
 WM. MULLOCK, M.P., President.
 GEO. S. C. BETHUNE, Secretary-Treas.

The Loan Companies.

WESTERN CANADA Loan & Savings Co.

Fixed and Permanent Capital (Subscribed) \$2,000,000
 Paid-up Capital 1,200,000
 Reserve Fund 600,000
 Total Assets 4,525,000
 OFFICES: No. 70 CHURCH ST., TORONTO.
 Deposits received, interest paid or compounded half-yearly.
 Currency and Sterling Debentures issued in amounts to suit investors. Interest coupons paid able half-yearly at all principal banking points in Canada and Great Britain.
 Executors and Trustees are authorized by Act of Parliament to invest in these Debentures.
 Money to Loan at lowest current rates. Favorable terms for repayment of principal.
 WALTER S. LEE, Manager.

HURON AND ERIE Loan and Savings Company,
 LONDON, ONT.

Capital Stock Subscribed \$1,500,000
 Capital Stock Paid-up 1,100,000
 Reserve Fund 391,000
 Money advanced on the security of Real Estate on favorable terms.
 Debentures issued in Currency or Sterling.
 Executors and Trustees are authorized by Act of Parliament to invest in the Debentures of this Company.
 Interest allowed on Deposits.
 R. W. SMYLLIE, Manager.

THE HOME Savings and Loan Company.
 (LIMITED).

OFFICE: No. 72 CHURCH ST., TORONTO.
 Authorized Capital \$2,000,000
 Subscribed Capital 1,000,000
 Deposits received, and interest at current rates allowed.
 Money loaned on Mortgage on Real Estate, on reasonable and convenient terms.
 Advances on collateral security of Debentures, and Bank and other Stocks.
 HON. FRANK SMITH, President.
 JAMES MASON, Manager.

BUILDING AND LOAN ASSOCIATION.

Paid-up Capital \$ 750,000
 Total Assets 1,613,904
DIRECTORS.
 LARRATT W. SMITH, D.C.L., President.
 JOHN KERR, Vic-President.
 Hon. Alex. McKenzie, M.P. G. R. H. Cockburn, M.A.
 James Fleming. Joseph Jackes.
 W. Mortimer Clark.
 WALTER GILLESPIE, Manager.
 OFFICE: COR. TORONTO AND COURT STS.
 Money advanced on the security of city and farm property.
 Mortgages and debentures purchased.
 Interest allowed on deposits.
 Registered Debentures of the Association obtained on application.

The London & Ontario Investment Co.
 (LIMITED).

The Shareholders of the above Company are hereby notified that the
EIGHTH ANNUAL MEETING
 for the presentation of the report and financial statements, and for the election of Directors, and other purposes, will be held at the Company's Offices, No. 84 King Street east,
 ON THURSDAY, THE 17TH DAY OF SEPTEMBER, 1885,
 at the hour of 12 o'clock noon.
 By order. A. M. COSBY, Manager.
 Toronto, Sept. 2, 1885.

The Ontario Loan & Savings Company,
 OSHAWA, ONT.

Capital Subscribed \$300,000
 Capital Paid-up 300,000
 Reserve Fund 65,000
 Deposits and Can. Debentures 605,000
 Money loaned at low rates of interest on the security of Real Estate and Municipal Debentures.
 Deposits received and interest allowed.
 W. F. COWAN, President.
 W. F. ALLEN, Vice-President.
 T. H. McMILLAN, Sec.-Treas.

The Loan Companies.

THE ONTARIO INVESTMENT ASSOCIATION
(LIMITED).
LONDON, CANADA.

Capital Subscribed \$2,650,000 00
Capital Paid-up 634,715 71
Reserve Fund 500,000 00
Investments 1,998,621 06

DIRECTORS.

CHAS. MURRAY, Manager Federal Bank, President.
SAMUEL CRAWFORD, Esq., Vice-President.

Benj. Cronyn, Barrister. W. R. Meredith, Q.C.
Daniel Macfie, Esq. C. F. Goodhue, Barrister.
John Labatt, Brewer. Hy. Taylor, Esq.
Jno. Elliott, Manufac'r. Hugh Brodie, Esq.
Isaiah Danks, Secretary. F. A. Fitzgerald, Presi-
Water Commissioners. dent Imperial Oil Co.

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

HENRY TAYLOR,
Manager.

OFFICE: RICHMOND ST., LONDON, ONT.

THE ONTARIO Loan & Debenture Company,
OF LONDON, CANADA.

Capital Subscribed \$2,000,000
Paid-up Capital 1,200,000
Reserve Fund 285,000
Total Assets 3,041,190
Total Liabilities 1,507,573

Money loaned on Real Estate Securities only.
Municipal and School Section Debentures pur-
chased.

WILLIAM F. BULLEN,
Manager.

London, Ontario, 1885.

The London & Canadian Loan & Agency Co.
(LIMITED).

DIVIDEND No. 24.

Notice is hereby given that a Dividend at the rate
of TEN PER CENT. PER ANNUM on the paid-up
Capital Stock of this Company, for the half-year
ending 31st August, 1885, has this day been declared,
and that the same will be payable on 15th Septem-
ber, 1885.

The transfer books will be closed from 1st Sep-
tember to 14th October, both days inclusive.

The Annual General Meeting of Shareholders will
be held at the Company's offices, 44 King Street west,
Toronto, on Wednesday, 14th October. Chair to be
taken at noon.

By order of the Directors.
J. G. MACDONALD, Manager.
Toronto, Aug. 25th, 1885.

THE CANADA LANDED CREDIT COMPANY

is prepared to make STRAIGHT LOANS, and to
PURCHASE MORTGAGES on the Security of Im-
proved Farms or Substantial City Property on the
MOST FAVORABLE TERMS.

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

D. MCGEE,
Secretary.

23 Toronto Street, Toronto.

The National Investment Co. of Canada
(LIMITED).

EQUITY CHAMBERS, ADELAIDE STREET,
TORONTO.

Capital \$2,000,000

President, WILLIAM ALEXANDER, Esq.
Vice-President, WILLIAM GALBRAITH, Esq.

Money Lent on Mortgages of Real Estate.
Debentures issued bearing interest at Five per
cent. per annum, payable half-yearly.

ANDREW RUTHERFORD,
Manager.

The Loan Companies.

UNION Loan and Savings Company,
(INCORPORATED 1865).

Capital Authorized \$1,000,000
Capital Paid-up 600,000
Deposits and Debentures 669,053
Reserve Fund 180,000
Total Assets 1,500,000

OFFICE: 28 & 30 TORONTO ST., TORONTO.

Money to loan at lowest current rates.
Deposits received and Debentures issued at highest
current rates.

Executors and Trustees are authorized by law to
invest in these debentures.
FRANCIS RICHARDSON, W. MACLEAN,
President. Manager.

THE PETERBOROUGH Real Estate Investment Co.
(LIMITED).

Incorporated 1878 by Letters Patent under Great
Seal of Canada.

Authorized Capital \$2,000,000 00
Subscribed Capital 1,493,600 00
Paid-up Capital 373,400 00
Assets 31st January, 1885 1,510 000 00
Paid-up Capital held in Great
Britain 117,400 00
Debentures issued in Great
Britain 672,953 00

DIRECTORS IN CANADA.

Major-Gen. HAULTAIN, late of Her Majesty's East
Indian Forces, President.

JOHN WALTON, Esq., J.P., Vice-President.
George A. Cox, Esq., Mayor of Peterborough.
Richard Hall, Esq., of Messrs. Hall, Innis & Co.
H. P. LeFevre, Esq. A. C. Dunlop, Esq.
A. F. Poussette, Esq., Barrister. T. G. Haslitt, Esq.
Bankers in Canada—The Ontario Bank.
Bankers in Great Britain—The British Linen Com-
pany Bank.

Chief Agents in Great Britain—Finlayson & Auld,
Writers, 150 and 154 West George Street, Glasgow.
Agents in Edinburgh—Ronald & Ritchie, S.S.C.,
20 Hill Street.

Agent in Aberdeen—Geo. Allan, Advocate, 56 Castle
street.

POUSSETTE & ROGER,
Managers, Peterborough, Ont.

Financial.

ESTABLISHED 1858.

JOHN STARK & CO.
(TELEPHONE No. 880),

Stock & Exchange Brokers.

Special attention given to reliable investment
stocks and the investment of money on mortgage.
RENTS COLLECTED AND ESTATES MANAGED.

28 TORONTO STREET, TORONTO.

ESTABLISHED 1876.

BANKS BROTHERS,
(TELEPHONE No. 27),

Insurance & Estate Agents.

RENTS COLLECTED. ESTATES MANAGED. MORT-
GAGES BOUGHT AND SOLD.

60 CHURCH STREET, TORONTO.

JOHN PATON & CO.
52 WILLIAM ST., NEW YORK,

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

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

Bonds, Stocks and Securities bought and sold on
commission, at the Stock Exchange and elsewhere.
Sterling Exchange and Cable Transfers bought
and sold.

JOHN LOW,

(Member of the Stock Exchange),

Stock and Share Broker,

58 ST. FRANCOIS XAVIER STREET,

MONTREAL.

MR. HESPELER

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

Also, will attend to the Payment of Taxes, Collec-
tions and other business in connection with lands
belonging to non-resident proprietors

Address,

WM. HESPELER,
German Consulate, WINNIPEG, MAN.

Financial.

ROBERT BEATY & Co.

61 KING ST. EAST,
(Members of Toronto Stock Exchange),
Bankers and Brokers,
Buy and sell Stocks, Bonds, &c., on Commission, for
Cash or on Margin. American Currency
and Exchange bought and sold.

C. S. GZOWSKI, JR. EWING BUCHAN.

GZOWSKI & BUCHAN

Stock and Exchange Brokers,
GENERAL AGENTS,
50 KING STREET EAST, - - TORONTO.

Canadian, American, and English Stocks; Ameri-
can and Sterling Exchange, Greenbacks and all
foreign money bought and sold.
Special attention given to purchase and sale of
debentures.

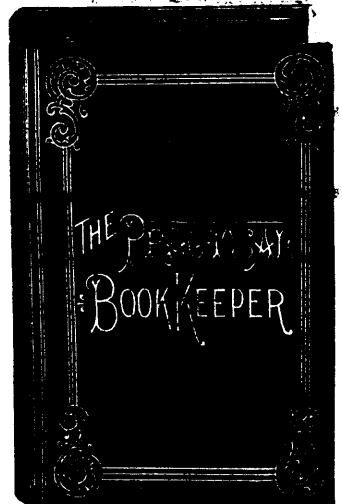
COX & CO.,

STOCK BROKERS,

Members Toronto Stock Exchange.

No. 26 TORONTO STREET, TORONTO,

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



A NEW SERIES ON THE

SCIENCE OF ACCOUNTS,
AND
Business Correspondence.

THE MOST PRACTICAL WORK YET PUB-
LISHED ON THESE SUBJECTS.

It is Simple. It is Complete. It is Practical. It is
invaluable as a Book of Reference in the Count-
ing Room. It contains information not to be
found in other works of a similar nature.

It is just what every Accountant,
Book-keeper, Merchant and Clerk
requires.

TESTIMONIALS.

From Prof. W. D. Batson, President of Wesleyan
College, Millersburg, Ky.

"It is simply the most practical work I have ever
seen."

From the *School Supplement*, Toronto and Buffalo.

"Mr. O'Dea's 'Bookkeeper' is a very valuable work
which has met with much favor in schools and among
business men."

From George Hague, General Manager of the Mer-
chants Bank of Canada, Montreal.

"It has evidently been compiled with much care
and trouble, and will, I have no doubt, prove of much
service to students and others desirous of becoming
acquainted with the subject."

A Book of 252 Pages, replete with Useful
and Practical Information.

PRICE, - - - \$1.00.

Address,

CONNOR O'DEA,
TORONTO, ONT.

J. W. GALE & CO.

58 & 60 Wellington Street West,

TORONTO.



J. W. GALE & CO.
58 & 60 Wellington Street West,
TORONTO.

FIRST FALL OPENING
 IN
OUR NEW WAREHOUSE.

Having removed our place of business to the above address, we beg to request a call from the business men of Canada when in this market.

IN IMPORTED GOODS OUR STOCK CONSISTS OF

Staple and Fancy Dry Goods,
Woollens and Tailors' Trimmings,
Gent's Furnishing Goods.

MANUFACTURERS OF SHIRTS, COLLARS AND CUFFS.

Our Stock is second to none, and close buyers will always find Special Lines worthy their inspection.

J. W. GALE & CO.,

58 & 60 Wellington Street West, TORONTO.

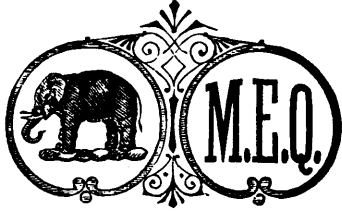
Leading Wholesale Trade of Montreal.

John Clark, Jr. & Co's

M. H. Q.

SPOOL COTTON

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



TRADE MARKS.

For the convenience of our Customers in the West we now keep a full line of BLACK, WHITE, and COLORS, at 3 Wellington Street E., Toronto.

Orders will receive prompt attention.

WALTER WILSON & CO.,

Agents for the Dominion.

1 and 3 ST. HELEN STREET, MONTREAL.

3 WELLINGTON STREET EAST, TORONTO

WM. BARBOUR & SONS'

IRISH FLAX THREAD

LISBURN.

RECEIVED		RECEIVED
Gold Medal		Gold Medal
THE		THE
Grand Prix		Grand Prix
Paris Exhibition, 1878.		Paris Exhibition, 1878.

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

WALTER WILSON & COMPANY,

Sole Agents for the Dominion.

1 and 3 ST. HELEN STREET, MONTREAL.

3 WELLINGTON STREET EAST, TORONTO

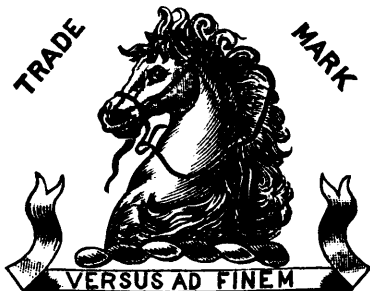
Dunbar, McMaster & Co

GILFORD, IRELAND,

MANUFACTURERS OF

LINEN THREADS.

Sewing Threads of all kinds.



Gilling Twines, Hemp Twines, &c.

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

TORONTO AGENT—S. DAVISON, 16 Colborne St. MONTREAL " D. FRANKER, 26 Lemoina St.

Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.

General Merchants & Manufacturers' Agents.

Bleached Shirtings, Grey Sheetings, Tickings, White, Grey and Colored Blankets, Fine and Medium Tweeds, Knitted Goods, Plain and Fancy Flannels, Low Tweeds, Ettoffes, &c., &c. Wholesale Trade only supplied.

15 Victoria Square, MONTREAL.

13 Wellington Street East, TORONTO.

WE BEG TO INFORM THE TRADE

that we have now in Stock a full line of Colors in

KNITTINGSILK

In both Reeled & Spun Silks.

To be had of all wholesale houses in Canada.

BELDING, PAUL & CO.,

MONTREAL.

THE COOK'S FRIEND

THE LEADING BAKING POWDER

IN THE DOMINION.

No First-Class Stock is complete without it.

Manufactured and for sale to the Trade only by

W. D. McLAREN,

65 COLLEGE ST., MONTREAL.

Sal Soda in Barrels. Bi-carb Soda in Kegs. Cream Tartar Crystals. Tartaric Acid Crystals.

For sale by

COPLAND & McLAREN,
MONTREAL.

ROSS, HASKELL & CAMPBELL,

Wholesale Fancy Dry Goods,

16 ST. HELEN ST., MONTREAL,

and at 6 Leader Bld'gs, 63 King St. East, Toronto.

FALL ASSORTMENT NOW COMPLETE.

Leading Wholesale Trade of Hamilton.

Be Sure to See Them.

WHAT?

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

ALSO,

Men's, Boys' and Youth's Suits.

Splendid Value. Well Cut. Well Made.

A 1 SELLING GARMENTS.

A. S. VAIL & Co

WHOLESALE

Manufacturers Ready-Made Clothing,

16 & 18 James St. orth,

HAMILTON, ONT.

McKECHNIE & BERTRAM,

Canada Tool Works,

DUNDAS, ONTARIO,

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

Leading Wholesale Trade of Montreal.

S. Greenshields, Son & Co.

WHOLESALE

DRY GOODS

MERCHANTS,

17, 19 and 21 Victoria Square

AND

730, 732, 734, 736 Craig St.,

MONTREAL.

Mercantile Summary.

LETTERS patent have been issued increasing the capital stock of the Lincoln Paper Mills Company, limited, from \$125,000 to \$200,000.

PAPER is now moulded into spokes for carriage and wagon wheels. It is claimed to be both cheaper and better than wood for the purpose.

MANITOBA has sent its first shipment of flour to Scotland. It was made by Messrs. Ogilvie & Co., of Winnipeg, and was consigned to Leitch & Co.

THE Rathbun Company has been awarded the contract of furnishing about 200 telegraph poles for the Amherst Island Telegraph Company.

A NUMBER of wholesale merchants, in different branches of trade in St. John, (N.B.), have agreed to close their places of business on Saturdays at one o'clock.

Compared with August, 1884, the Customs' receipts at Moncton, including the output of Shediac, showed a marked decline, being for last month \$18,976, and for August, 1884, no less than \$32,020.

At St. Stephen, the value of imports of merchandise during last month was \$31,169, as compared with \$60,153 in the previous August. The difference was largely in free goods, for the collections were greater this year than last by \$6,238 to \$5,560.

THE Charlottetown city council has passed a resolution authorizing the mayor to contract with the Charlottetown Waterworks Company for placing in that city and maintaining fifty hydrants at a cost not exceeding \$3,000 a year.

AUGUST 27th will be historical in the future annals of railroading on Vancouver Island. We are informed by the Victoria (B. C.) Times that the first locomotive that ever ran on the island was then tested. One or two of Victoria's citizens took a ride.

THE potato crop and roots generally, says the Halifax Chronicle, are an extraordinary success this year all over the country. though hay was under the average. Grains will mostly be fair, and in some districts extra fine.

CONDENSED milk and coffee are now being made by the Truro Condensed Milk and Canning Company. The finest coffee in pulverized form with condensed milk is used. It is well known that condensed milk in coffee gives it a delicate flavor and enhances its value as a beverage.

THE book and stationery business in Moncton, formerly owned by T. A. McLean, has been purchased by W. H. Murray, who has been for years with the well-known booksellers, the McMillans, of St. John, and he proposes to keep a good bookstore.

ON the St. Louis and Richibucto railway the rails have been laid four and a half miles to the big Northwest bridge which is not quite finished. The road is graded and ready for the rails all the way to St. Louis, while on the N. B. and P. E. I. road the sleepers and rails are laid as far as Baie Verte, half way from Sackville to Cape Tormentine, and a freight train is running twice a week.

How poor an investment freight-carrying vessels and steamers on the Great Lakes has come to be considered, is apparent from the following, which we find in the *Windsor Record*. "Forty-four of the sixty-four shares in the steam barge, *C. N. Pratt*, were sold by Sheriff's sale to Mr. Stone for \$4,000. She cost \$25,000 when new. So that what cost between \$17,000 and \$18,000 sold for \$4,000.

THE *Paper World* for September takes a hopeful view of the trade outlook, saying that there is a general acknowledgement among the manufacturers that the pulse of the paper business beats livelier and stronger than for many months. There are no large stocks on hand, either at the mills or in the wholesale stores, and orders are coming to the mills more frequently and for larger amounts than heretofore.

ON Monday last the employes of the wholesale and retail merchants and cartage agents in Hamilton had a big crowd and a big time at their annual picnic at Dundurn. The sports commenced in the morning, when two games of baseball were played. Glass-ball shooting practised &c. &c. In the evening there were dancing contests, singing and other entertainments when 700 or 800 people were present.

PEOPLE are beginning to realise what it means to have a Canadian railway from ocean to ocean. A shipment of six car loads of mill machinery, including engine and boilers, shipped by Ross, Hall & Co., of Montreal, by the Canadian Pacific Railway and its connections, arrived at Tacoma, British Columbia, in eighteen days from date of shipment. This is considered quick despatch and the shippers may well be, as they are, satisfied therewith.

AN improved lead-headed nail for use in putting on corrugated iron roofs has made its appearance in the English market. The shank of the nail is round and sufficiently sharp at the point to enter the wood readily, and may be driven home in the usual way. The head flattens under the blows of the hammer, or a punch may be used which will give it a conical head. The lead of the head comes in contact with the sheet iron in such a way as to lessen the chance of leaking.

WHAT is said by the *Record* to be the largest invoice of diamonds, rubies and precious stones ever entered at the port of Philadelphia was recently received by S. M. & S. R. Fridenburg & Co. Among the gems was a pure white diamond, absolutely perfect and perfectly cut, weighing twenty-seven carats, and valued at \$30,000. The stone weighed seventy-two carats before being placed in the lapidary's hands.

WORK on the New Brunswick Railroad between Fairville and McAdam Junction will be commenced inside of two weeks. The contractor is having thirty flat cars built for his purpose by James Harris & Co., fifteen of

which have already been delivered. He has also bought two large and powerful locomotives from the Kingston, Ont., Locomotive Works. The work of ballasting, it is thought, will occupy the whole of next summer.

THE foreign trade of France in the first seven months of the last two years was: Imports, 1885, 2,517,679,000 francs; 1884, 2,533,322,000f. Exports. 1885, 1,786,432,000f.; 1884, 1,739,308,000f. The imports in July amounted to 324,617,000f. and the exports to 218,617,000f. being an increase of over a million francs on each compared with the same month of 1884.

THE Winnipeg statistics of export and import for August last show a decline in both compared with the same month last year, and the duty collected was \$10,000 less.

	Aug. '85.	Aug. '84.
Imports, free.....	\$ 14,193	\$ 20,261
do. dutiable.....	156,266	193,505
Value of exports.....	56,664	251,874
Total	\$227,123	\$465,640

PHILADELPHIA has an illustration of a merchant's estate "without any insides to it," as the soldier said. The Register in the case of Mr. Peter Herdic, bankrupt of that city, makes an interesting final statement of assets for distribution after deducting costs, to wit: Claims unpaid, \$1,021,586.74; amount in hand to pay them, \$2,553.88. In other words, the Register has $\frac{1}{4}$ of a cent in hand to pay a dollar of a debt.

THE recent improvement in the demand for pig iron, says the *New York Shipping List*, has been largely to the increased requirements of makers of cast iron pipe, which has become one of the most important branches of the iron industry. One concern in St. Louis alone melts 60,000 tons of crude iron a year, and several other consumers 30,000 to 40,000 tons, while Pittsburgh is one of the largest producers of cast iron pipe. The demand for pipe has been steadily increasing.

SITUATED about 100 miles back of Kingston is the mica deposit which the American Mica Company of Oswego (N.Y.) intends to work. The prospectors struck the mineral six feet below the surface and their "specimen brick" of eighteen pounds has been pronounced by judges to be of excellent quality. A lease was made by the company of a large tract of the land upon which the mine was found and the erection of suitable buildings will be commenced at once, so says the *Oswego Palladium*.

IT is just a few days over three weeks since the first brick of the Powell & Jones stove foundry, Peterboro' was laid, and now, says the *Review*, the main building is completed and roofed and the large moulding shop is nearly finished. The machinery is being put in the foundry, the engine and boiler rooms are being fitted up, and quite a lot of gearing in the main building is already in position. The works will probably open in the course of a few weeks.

THERE was recently launched from the ship yards of McMillan & Son, Dumbarton, Scotland, a fine iron barque of about 1,330 tons net register. Her length is 232 feet; breadth, 36 feet 9 inches; depth of hold, 21 feet 9 inches. She has been built in the highest class, A 1 Loyds, under special survey, and is now fitted out in the most complete manner. Her sails are being made of cotton canvas manufactured by the Yarmouth, N. S. Cotton Duck Co. She is owned by W. Law & Co. and others, of Yarmouth, N. S., and will be the first iron vessel registered at that port, which, however, is famed for the number and size of its wooden vessels.

THE first public sale of lumber in the yards of the New York Lumber Auction Company, says the *New York Times* of 2nd inst., took place yesterday morning. The lumber, which was consigned from various parts of the country, was sold in lots of 5,000 feet and over, and the sales aggregate 500,000 feet. The prices obtained are reported as averaging up to the usual wholesale market prices. For instance, whitewood, firsts and seconds, brought \$25 to \$30; oak, quartered, \$57.50; Kentucky walnut, \$85; 2-inch ash, \$37; boxwood culls, \$14, and firsts and seconds, \$21; roofing boards, \$16.50; box pine \$12. No other woods were sold.

THE statement was made by the *New York Sun* of August 31st, that thousands of Pennsylvania miners were starving. Whereupon the *Coal Trade Journal* of Wednesday last asks: "Why will papers print such sensational and prejudiced statements as does the *N. Y. Sun* of Monday about the thousands of miners starving in Pennsylvania? It does not need a column and a half of fine type to prove the untruth of nine-tenths of such trash." Still it is true, as the *Journal* says, that there are still several thousand idle miners along the Monongahela River. "They may stay on strike for some time yet if the convention so decides."

ON the subject of coal-selling, Mr. Saward, who ought to know something about it, says in the *Coal Journal*: "Operators are usually disposed to use discretion wherein the trade will feel the results, but inasmuch as prices have depreciated and tonnage appreciated, it apparently throws them in a perplexed state of mind when they think about whether it is better to 'sell cheap, sell a heap'—sell high they pass you by.' For the present the former has been almost universally adopted. This plan in itself will not stimulate the market into better prices, on the contrary it is a barrier to good prices. All these inconsistencies will doubtless be outlived, and while coal will be in active demand within forty days from this writing, anything dealers and operators may have said or done in the past will be overlooked."

THE decline in price of sugar during the years 1884 and 1885 has resulted in a loss to the Moncton Sugar Refinery Company whose annual meeting was held on the 1st inst. The report submitted by the directors showed a heavy loss in the two years, owing to the depreciation in stock of raw material on hand. It was proposed to issue \$100,000 of stock preferred to the extent of 6 per cent. to cover the loss and provide for future operations, as it is now believed that prices cannot go lower but must advance somewhat. The increased preferential capital was unanimously agreed to. Directors were chosen as under: J. L. Harris, Josiah Wood, J. C. Lamb, C. B. Record, G. W. Chandler, John A. Humphrey, Hiram W. Palmer. At the meeting of directors J. L. Harris was elected president, J. A. Humphrey, vice-president, C. P. Harris, treasurer and John McKenzie, secretary.

AMONG the events in business circles in Manitoba, we note the following:—A grocer in Minnedosa, H. G. Henderson, had assigned with liabilities of \$7,000. He had been pressed by an eastern firm which led to this course of procedure. He has nominal assets of \$10,000.—Dean & Painter, hardware dealers in Gladstone, were farmers less than three years ago. This occupation they grew tired of and mortgaged their farms to go into business. The result is that their store is now in the hands of an assignee and their farm will probably pass into the hands of other who will, it is hoped, better appreciate it.

WHEN our reporter went about the main exhibition building a day or two ago, he could not anywhere find the display of W. H. Storey & Son, the Acton glove makers, who are usually on hand with their very tasteful and creditable wares. Upon asking the firm by letter why they were not on hand this year they replied: "Pleased to say we are so busy we have no time to exhibit this season." The specialty of this firm is their patent Napa buck glove. As the name has puzzled many we have ascertained that Napa is the name of a place in California whence the Messrs. Storey, and they only, get these valuable skins, spurious imitations of which are numerous.

The rate of taxation in London, Ont., has been fixed at 22 1-5 mills in the dollar. It appears that the increased rate was caused by an unusual expenditure through the re-building of Oxford street bridge, and by the amount spent in connection with the volunteers. The regular outlay, alderman Kingston explained, has been kept within the receipts. Several aldermen objected to the levying of the rate because it "would frighten people away from London." One proposed to carry some portion of the expenses forward rather than pay them this year, and the extraordinary proposal was even made, by one who was willing to do evil that good might come, "that the finance committee would do something, even if it was illegal." How it was done last year was explained by Ald. Scarrow, who said "it had been done last year by mortgaging city property, which was then out of the city limits. Since the amalgamation of London East this very questionable means of getting out of difficulties had been taken away from them." Meantime it has been resolved by the council that the chairman of committee and the city engineer prepare plans for the erection of buildings on Queen's Park suitable for exhibition purposes.

The following business changes have recently been made in this city: Messrs. T. Dunnett & Co. have bought the wholesale hat and cap stock of Messrs. T. Christie & Co.—Messrs. J. W. Gale & Co., dealers in wholesale dry goods have leased for a term of years that very handsome warehouse on Wellington street just west of Bay.—The house-furnishing stock belonging to the estate of the late C. T. Whatmough has been sold to his brother, I. A. Whatmough, at the rate of 60 per cent. He will continue the business.—Geo. Henderson & Co. have sold their grocery stock to T. H. Noble.—Godson & Co., dry goods dealers have disposed of their stock.—The shoe firm of Kennedy & Fortier has been dissolved. The former continues the business, Mr. Fortier going into real estate and commission of the firm of Best & Fortier.—Reid & Bayne have succeeded Barber & Warner in the wholesale millinery business.—The woolen mills belonging to the estate of Geo. Smith & Co. are to be sold by auction.—The general store firm of Mellville, Fair & Co. is dissolved. The business at Nottawa will be continued by A. Mellville, while E. Fair will assume control of the Collingwood store.

THERE is a good deal of complaint at Port Arthur about the difficulty of getting sufficient fire insurance protection in that town. The wholesale trade here too find it hard to get customers' goods there properly protected. If the town council would adopt some of the suggestions made to it by Mr. S. F. Magurn, of the City of London Ins. Co., while on a recent visit there, less ground would exist for complaint. From *The Sentinel* of the 2nd inst. we learn that among the practical suggestions he offered were, that "In the event of the engine breaking down, an accident of that kind being always possible, the council should have a brick engine house built say at the foot of Park st. in which a stationary engine and boiler should be placed, of sufficient power to drive a pump that would send water through hose with the same force as the fire engine. There should also be more tanks about the town, and a large puncheon should be sunk in McVicar's creek to supply a place

for the suction hose in case of a fire in that neighborhood. All these things were actually necessary to make our appliances what they are claimed to be. It was worth while, Mr. Magurn further urged, to look after them promptly. The people were enterprising, and had a town with a future before it, whose present vital needs should not be neglected." If anything more was necessary to give force to these words it were the fire which destroyed a couple of stores there the other day.

IN London, Ont., N. Wilson & Co., tailors, etc., have assigned with liabilities of \$14,000, and assets nominally equal to them, but it is considered that not more than \$10,000 could be realized out of the latter. Creditors have been offered 45 per cent. secured.—Mr. E. R. C. Clarkson has been appointed receiver in the estate of John F. Jackson, of Mount Albert, and the stock will be sold on the 15th inst.—A small grocer in the western part of the city, Charles Kimpton by name, was pressed by creditors and succeeded in removing the most of his stock. Those whom he owes will hardly get anything. Thus far neither he nor the goods removed have been discovered.—H. J. Taylor, another grocer in this city, has called a meeting of creditors, at which he showed a statement of \$3,000 liabilities. Towards paying this sum he has only \$2,000 nominal assets.—After five years experience in business on his own account, J. F. McAllister, tailor at Napanee, has assigned in trust. He has decided to accept a situation and in future work on salary.—A St. Mary's tinsmith W. H. Warren by name, has assigned. He had been four years in business.—A Callahan, a general storekeeper at Sunderland has failed. The result was not generally expected as he stood pretty well in his own district.—D. M. Billings general storekeeper at Sutton, has assigned. His affairs are not in a bad shape. About a year ago he got an extension of time and continued to make his payments until overtaken by ill-health. Under these circumstances it was thought best that he should adopt the present course.

THE gentlemen from France who arrived some days ago at Halifax per steamship "Damarra" on a prospecting tour in search of opportunities to increase trade between our country and theirs, came as far west as Toronto and visited Niagara Falls. They received attentions from Boards of Trade, committees, or city councils in various eastern cities, notably Quebec, Montreal and Ottawa. Owing probably to the absence from the city of the mayor and both president and secretary of the Board of Trade here, no formal reception was accorded them in Toronto, but some of the party who were furnished with letters to private citizens expressed themselves much pleased with the Queen City. The following we believe to be a correct list of the visitors. We take it from the *Montreal Gazette*:—M. de Molinari, financier; Mlle de Molinari, M. Londe, Madame Londe, Mlle Londe, M. L'abbe Maugin, M. de la Vernet, M. le vicomte de

Bouthillier, M. le vicomte Chaptal, M. de la Bonnadiere, M. Ch. de Bourgoing, M. le vicomte de Bertier, M. le baron d'Astres de Landsberg, M. Ch. Blanc, Madame Michaud, Mlle Michaud, M. Joliot, M. Hercule Morel, member of the Geographical society; M. Morel, M. Bay, M. Paul Chevallier, M. Perrotin, M. J. Coquille, member of the Geographical society; M. Leon de la Briere, correspondent of the *Gaulois*; M. Louis Magny, correspondent of *l'Evenement* and *National* and the *Gil-Blas*; M. Pernaud, correspondent of *Le Paris*; M. C. Letort, correspondent of *La Patrie* and *l'Economiste Francais*; M. Tiret-Boguet, correspondent of *l'Illustration*; M. Agostini, Madame Agostini, M. le Dr. Prevost, M. le Cure Labelle, M. Foursin Escande, M. Henri Rommel, M. Courtin, M. Garnaud, M. Acquerin, M. Marc, M. Paul Laboure, M. Walbaum, M. Eugene Raynaud, M. Claude Blanc, M. Haakman, M. A. Doret, M. Hospied, M. le Dr. Carpentier-Miricaurt, M. Honore Brenot, M. Duguet, M. Demanche, delegate of the Geographical society; M. Aguy, treasurer of the Chamber of Commerce of Persignan.

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TORONTO, CAN., FRIDAY, SEP. 11, 1885

THE SITUATION.

Effective measures to crush out the small-pox in Montreal, and to prevent its spreading, have at last been taken. The first step was the appointment of a Provincial Board of Health, on the suggestion of the City of Montreal. The most decisive step taken in Montreal is a house-to-house vaccination, which can alone stamp out the scourge. All other measures are at best palliatives: for while the liability to take the small-pox existed, it would continue to spread. It is a singular fact that, on the occasion of the present outbreak, the only medical man who has advised resistance to vaccination is an Englishman named Dr. Ross. The heads of the Roman Catholic Church, now convinced of the true remedy, are doing all in their power to ensure its application. Bishop Fabre accepts the declaration of an assembly of medical men, that small-pox is essentially contagious, and that isolation of patients is of the first necessity. It will take some time to make vaccination universal, and in a percentage of instances no effect will follow, in which cases the subjects would probably be liable to take small-pox. But wherever vaccination has been general, a visitation of small-pox has ceased to be a thing to be dreaded.

The Madrid populace, in making hostile demonstrations before the German embassy did its best to bring about a rupture with Germany. But King Alfonso and his ministers are doing all they can, in opposition to the popular manifestations, to smooth down matters. An apology for the outrage to the German ambassador was promptly made. The opposition in Spain seems to be doing what it can to increase the popular fury, being willing apparently to get office at the risk of war. The Emperor William may be trusted to see that the incident of the seizure of Yap does not lead to war, if the passion of Spain will permit of the maintenance of peace. On the face of it, Germany was in the wrong in seizing Yap, though it would be difficult or impossible for Spain to prove a clear title to the whole of the islands; but Germany, as we understand it, declares the seizure to have been unauthorized. The logical course would be

for her to let go her hold; and this she is willing to do on two conditions; that Spain shall agree to arbitration, and not to occupy the disputed territory till the question of title can be settled. A year ago, Germany had not a foot of colonial territory; now she has colonial territory in several places, and is probably bent on getting all she can.

Never until recently did Parnell denounce agrarian outrages in Ireland; and now when he does raise his voice against them he is not obeyed. Perhaps it is too late; certain it is that there is an unruly element in the country beyond his power of control. He has at length been silently outbidden; and as always happens in such conflicts, the element of extreme violence gets the mastery. By breaking with this element Parnell shows where his weakness lay; to his silent pandering to it formerly it is now evident he owed his sway over the masses. If he cannot even enforce a truce, it is not probable that he will long remain the uncrowned king which he has been described to be; and a more unscrupulous leader will arise and will exercise his power under no other restriction than that imposed upon him by the necessity of not openly countenancing outrages. So long as Parnell pursued this course, so long as his silence sanctioned outrages, no limit was put to his power; but whenever he utters a command to the perpetrators of agrarian crimes to observe a truce, his powerlessness to enforce obedience becomes apparent.

The announcement recently made that the Salvation Army contemplates sending to Canada a large number of women who have been taken from the streets and undergone an alleged reforming process, has been received here in the only way in which it could have been received. The protest against it has been general. Canada is greatly in want of female servants; but she does not intend to take the risk of being supplied in this way. If any shipment of this class of females were to be made, it would have to be opposed. What has been done in the case of Chinese laborers, with little show of reason, would find emphatic justification in the case in question. In a word, the reception of these immigrants would have to be refused.

Reports say that the silver advocates in the United States Congress are too strong to permit the unconditional repeal or suspension of the silver purchase and silver coinage law, but that they are willing to consent to suspension of coinage on condition that provision be made for the deposit in the treasury of silver bullion. If all the silver advocates wanted was a place of deposit, a warehouse could be made to answer the purpose, and for proof of deposit a warehouse receipt would answer as well in the case of silver as of any other commodity. The fact that the national treasury is asked to be made a place of deposit is suspicious; and everything would hang on the question what sort of deposit certificates is to be given. If it were merely a deposit receipt giving the holder the right to the amount of silver mentioned, it would be harmless;

but if it arbitrarily fixed the price of silver and made the silver certificates a legal tender, then it would probably prove more mischievous than the present law which limits the coinage to two millions of dollars a month, for the amount of silver bullion going into circulation through the agency of deposit receipts would be unlimited. Such an arrangement could not be long in bringing the United States to a degraded silver standard. It is of course impossible to judge accurately of the measure, now said to be in preparation, until the precise nature of it is known.

The fishermen of Newfoundland, who carry on their operations on the banks have had a successful season so far. The catch varies of course. The exports of 1884, ending July 31, included 1,733,417 quintals of dry cod; and the total value of exported fish of all kinds was \$9,081,186, larger than any other year by \$1,000,000. As the St. John's Chamber of Commerce points out, the cholera may interfere with shipments to Spain, but the cholera will cease during winter when shipments will be made. The demand will only be diminished by any curtailing of the ability of Spain to buy. The number of young seals on the coast is said to be diminishing, but if so the diminution is not great. The Nova Scotian, Norwegian and French fishermen are said to have all had a successful season. The supply of this form of food is therefore likely to be plentiful; a circumstance that can scarcely fail to have an effect upon its price.

Dr. Covernton, chairman of the Ontario Board of Health, in his report on the outbreak of smallpox in Montreal, into which he has been examining, recommends strong precautionary measures by the Ontario Government, including the examination of all passengers by vessel or rail, together with the luggage, clothing, and freight, before being allowed to land, and that if any infected person be found on board he be sent to the isolation hospital; that no luggage or freight be allowed to be landed until it has been thoroughly disinfected; the prohibition to remove on their arrival in Ontario; "rags or clothing shipped by boat, rail-car, or other conveyance, as merchandise from Montreal or other infected locality," unless authenticated by a properly signed certificate from an Ontario health officer, that such articles were properly disinfected before shipment. In view of the recommendations of this report having been acted upon by the Ontario Government shippers of goods in infected places will do well to secure disinfection and the necessary certificate thereof. The inference from these recommendations is that after disinfection all danger passes away.

Nobody will be surprised at the unanimous decision of the Manitoba Court in the Riel case. It sweeps away all objections to the jurisdiction of the court by which the culprit was condemned and maintains the constitutionality of the law by which the court was constituted. Never was there a feebler criticism than that which takes ex-

ception to the competency of the tribunal on the ground that the judge is called a magistrate and that the jury consisted of six instead of twelve members. The Canadian Legislature, as the Winnipeg court remarks, was vested with plenary power to provide the means of trying criminals. The counsel of Riel are behaving in a very unseemly manner in attending public meetings which have for their object an appeal to the Privy Council; it looks as if they were anxious to make as much as possible out of the case, and that they would be glad of the opportunity of figuring before the Privy Council. The attention of the Bar of Montreal might perhaps be drawn to this case with advantage. That the law will be carried out in Riel's case we have never seen reason to doubt.

—The epidemic in Montreal teaches a lesson which it will be wise to profit by. The first case of small-pox is said to have occurred within the limits of the city; but it is certain that the first centre of infection was established in the adjacent village of St. Jean Baptiste, and spread thence to the city. St. Jean Baptiste is one of those villages which hug the skirts of cities, and in which there is a total absence of sewage. The danger of these plague spots requires to be impressed on the public mind. We are told that the inhabitants of the village were too poor to go to the expense of drainage; and in any case no drainage was possible except through Montreal. Some drains would have been made in the village if the consent of the city to carry the sewage, for a consideration, could have been got; but Montreal would not give consent and the legislature when asked declined to compel it to do so. If Montreal had had power to annex the village of St. Jean Baptiste, it might have been spared this epidemic. Toronto has villages adjoining, Seaton, for instance, which are just as much a menace to its health as St. Jean Baptiste was to Montreal. Is this danger to be allowed to remain?

CROPS IN THE NORTH-WEST.

A correspondent of the Montreal Gazette describes the crops in Manitoba as extremely good. "I feel certain," the writer says, "that thousands of acres of land will yield forty to forty-five bushels of wheat and one hundred bushels of oats to the acre," and he adds, "it is no uncommon occurrence to find farmers with from two to three, and sometimes five hundred acres of crop. An American gentleman who accompanied us said he had never seen either crop or country like this in Minnesota." These estimates may be somewhat modified when submitted to the test of experience. On the 28th August farmers were busy cutting grain, and where this was the case the frost of the 24th, which this writer does not even mention, must have been nearly harmless. At Minnedosa, a cheese factory was found; the writer considers it one of Manitoba's chief future industries. "Mr. Patterson," he says, "told me that while in Ontario it takes eleven pounds of milk to make a pound of cheese, such is the richness of the pasturage that nine and

a half pounds is all that is required, and he added, a cow will give one-third more milk than in Ontario." Other accounts say that little damage was done by the frost of the 24th in Southern Manitoba, and that was to late sown crops. In the southern parts of the North-West the crops ripen earlier than in Manitoba, and are therefore more likely to get ahead of the early frosts. Our private accounts are not so favorable; they leave no reasonable room for doubt that considerable damage was done, in some parts of the North West, by the frosts of the 24th August.

DRY GOODS IMPORTS.

Although we were prepared for a slight decline in the total imports of Canada thus far this year, it would appear that in dry goods, at any rate there is no decline, but a distinct increase.

At Montreal there was an increase at the rate of over fifteen per cent., being from \$3,106,592 in value of imports of silk, cotton and woollen goods, hats and caps during the first six months of 1884 to \$3,657,341 in the corresponding period of the present year. This increase is general, all down the list.

Toronto imports of dry goods are also greater this year than last. For the six months ended with June they were \$2,563,046 in value as compared with \$2,220,977 for the first half of 1884. Taking eight months' imports, ended with August, the increase continues, as shown in the tabular statement which we append, their total value being \$3,945,783 this year as against \$3,708,402 last year, same period; hats, caps, and bonnets, and silk goods show a decline in value of imports but cotton and woollen goods an increase.

Hamilton has imported dry goods in greater quantity, or at least to a greater value than last year. The imports at that city during the first half 1885 were \$291,417 in value, while in the like period of 1884 they were \$222,771.

The value of cotton, wool and silk goods imported at Halifax during the first six months of the present year was \$347,615, as compared with \$378,589, a decline of \$30,974. For the month of July last the imports of such goods were of the value of \$17,760, as compared with \$27,871 in the previous July, so that the decline for the seven months was \$41,085 or something over ten per cent.

We append a statement, by months, of the imports of various classes of dry goods, viz.: woollen, cotton, silk, also hats and bonnets, at Montreal, Toronto, and Hamilton.

MONTREAL, SIX MONTHS.

Cotton Goods.		
	1884.	1885.
January.....	\$ 235,189	\$ 381,452
February.....	206,017	268,067
March.....	172,650	191,364
April.....	134,272	137,681
May.....	112,768	153,668
June.....	121,777	146,385
Six months.....	\$ 982,673	\$1,278,617
Hats, Caps and Bonnets.		
January.....	\$ 70,997	\$ 75,061
February.....	86,165	103,198
March.....	63,330	63,683

April.....	34,277	35,522
May.....	26,666	30,923
June.....	11,576	6,640
Six months.....	\$ 293,011	\$ 315,027
Silks and Silk Goods.		
January.....	\$ 113,957	\$ 131,798
February.....	120,844	117,665
March.....	64,229	60,634
April.....	37,859	39,287
May.....	39,697	40,271
June.....	43,419	37,374
Six months.....	\$ 420,005	\$ 427,032
Woollens of all Kinds.		
January.....	\$ 268,863	\$ 404,612
February.....	380,378	416,735
March.....	282,046	269,471
April.....	137,623	120,234
May.....	149,456	157,349
June.....	192,537	258,264
Six months.....	\$1,410,903	\$1,626,665
Grand totals.....	\$3,106,592	\$3,657,341

The following is a memorandum of the value of dry goods imported at the port of Hamilton, during the first six months of the years 1884 and 1885:—

	6 Mos. '85.	6 Mos. '84.
Cottons.....	\$112,671	\$ 74,319
Hats and bonnets....	15,489	12,816
Silks.....	33,114	30,233
Woollens.....	130,143	105,403
Total.....	\$291,417	\$222,771

TORONTO, EIGHT MONTHS.

Cotton Goods.		
	1885.	1884.
January.....	\$261,650	\$115,954
February.....	252,696	229,990
March.....	199,644	156,828
April.....	48,442	94,135
May.....	87,672	76,647
June.....	79,625	70,222
July.....	161,455	217,389
August.....	114,680	193,074
Eight months.....	\$1,183,865	\$1,154,239
Hats and Bonnets.		
January.....	23,970	16,428
February.....	35,165	41,120
March.....	18,509	40,976
April.....	6,751	38,990
May.....	14,193	21,170
June.....	10,657	11,663
July.....	866	8,740
August.....	26,433	24,668
Eight months.....	\$136,494	\$203,755

Silk Goods.		
	1885.	1884.
January.....	\$71,838	\$ 44,022
February.....	30,812	136,394
March.....	77,075	85,041
April.....	28,651	28,813
May.....	19,434	33,480
June.....	27,892	21,695
July.....	82,632	90,593
August.....	101,585	131,711
Eight months.....	\$539,919	\$571,749

Woollen Goods.		
	1885.	1884.
January.....	\$252,387	166,607
February.....	411,496	289,610
March.....	243,670	205,047
April.....	98,055	98,812
May.....	68,208	81,848
June.....	116,693	115,485
July.....	353,952	350,866
August.....	541,134	470,384
Eight months.....	\$2,085,595	\$1,778,650

TORONTO TRADE.

The Board of Trade figures for August show that Toronto's exports have declined about fifty thousand dollars as compared with August 1884, while imports are also slightly less, being \$1,794,541, against \$1,833,755 in August last year. The total value of dutiable goods for the month was \$1,525,590 which is somewhat less than the previous August; in free goods the falling

off was relatively greater. There is a decrease of seven or eight per cent. in the aggregate of dry goods, as may be seen by our figures, although clothing, underwear, cloths, tweeds and carpets are all imported more largely, swelling the figures for woolen goods as well as those of hats and bonnets, but less of all the other lines, came in, especially cottons. Iron and steel goods too, show a smaller import. Books and paper goods, jewellery, glassware and earthenware, carpets, on the other hand, show greater.

	Aug. '85.	Aug. '84.
Cotton goods.....	\$114,680	\$193,074
Fancy goods.....	71,660	102,134
Hats and bonnets.....	26,433	24,668
Silk goods.....	101,585	131,711
Woolen goods.....	941,134	470,384
Total dry goods.....	\$855,492	\$921,971
Books &c.....	31,530	24,294
Coal and coke.....	12,486	31,726
Earthenware.....	19,335	16,728
Furs, &c.....	21,087	28,866
Glass and glassware....	26,433	24,152
Iron and steel goods....	97,739	107,706
Jewellery.....	44,356	37,614
Leather goods.....	41,880	51,492
Paper goods.....	25,865	21,016

Examining the return of goods exported, the produce of Canada, it is found that manufactures and agricultural products are in excess of August last year, while the other departments show a lessened export. Wool, lumber, meats, wheat, malt, all were shipped in reduced quantity:

Department.	Aug. 1885.	Aug. 1884.
The mine.....	.....	.....
The fisheries.....	.....	1,176
The forest.....	48,736	75,953
Animals, &c.....	54,712	73,764
Field products.....	11,750	11,466
Manufactures.....	22,735	16,905
Miscellaneous.....	908	703
	\$138,841	\$179,967

INSURANCE LEGISLATION.

In spite of the most strenuous opposition of insurance companies doing business in New Hampshire, the Legislature of that State has passed an act containing features so objectionable that the companies have decided to withdraw from the State. By the act in question companies are prohibited from removing any suit or action at law from the courts of that state to the United States courts. They are not permitted "to enter into any compact or combination with other insurance companies for the purpose of controlling the rates charged for fire insurance on any property within that state."

In any suit that may be brought in that State against an insurance company, to recover for a total loss sustained by fire, the amount of damage shall be the amount expressed in the contract as the sum insured, and no other evidence shall be admitted on trial as to the value of the property insured, unless it can be shown that over-insurance has been fraudulently obtained. This policy is what is known as a valued policy. The parties to the contract having agreed on the value of the subject or interest to be insured, and in order to save the necessity of further proof have inserted the valuation in the policy in the nature of liquidated damages, precluding further proof of value, except in cases of fraudulent over-valuation.

The general principles governing valued policies are:—

1. That in the absence of fraud, the valuation is binding on both parties to the contract, and neither of them can give evidence to show that the value differs from the amount at risk.

2. The valuation is held to be binding on both parties, though contained in the application only.

3. The estimate placed on his property by the assured must be accepted by the Company, either in express terms in the policy, or by making the application, containing in value part of the policy, or by some clause therein recognizing the value.

4. The valued policy, besides estimating the value of the property covered by insurance, also values the loss which thus adjusts itself. The words "valued at" are the usual criterion in a valued policy.

In the State of Maine, the following was held to be a valued policy. It read, "the said A. being the lessee of said mill for one year, and having paid the rent therefor of \$2,000, which interest diminishing day by day in proportion to the whole for the year, is hereby insured." At the end of six months the policy became reduced to \$1,000 and so on.

Any company that will enter into a combination of companies with the view of governing or controlling rates is to have its license revoked forthwith by the Insurance Commissioner, and no renewal of said license will be granted for the period of three years from the date of such revocation.

In anticipation of the foregoing obnoxious legislation in New Hampshire all the companies doing business in that State, with two or three exceptions, which have since come into line subscribed the following declaration.

1st. That we will at once remove all our agencies in the State of New Hampshire and so advise the Insurance Commissioner. 2nd. That we will not accept from any agency, at our own office any risk on property located in New Hampshire for any citizen of that State, so long as the law remains in force, or re-insure any such risk so written. 3rd. That we will carry this compact into effect immediately on receipt of notice from the New England Insurance Exchange, that such law is in force, with a copy of the same. 4th. That this compact having once gone into effect, if we desire to withdraw, we will give the New England Insurance Exchange ninety days' notice of our intention to withdraw from the compact; and until expiration of such notice, we will, in good faith, observe the above agreement.

—That Ireland has more to mourn for than the wrangles of Home-Rulers and the evils of dynamitards is only too apparent from some agricultural statistics of that island for 1884, given last week by the New York Herald. The figures show an extraordinary state of affairs. The area of land under cultivation in Ireland has decreased 63,957 acres in twelve months since 1883. At the end of 1884 there were 79,072 acres less devoted to the growth of cereals than at the end of 1883, while even of potatoes, the standard crop of the country, 7,515 acres less were grown last year than in 1883. There is a decrease in twelve months of 6,718 acres in the area planted with flax, and indeed, decreases are the rule, including one of 3,660 acres in cabbage, 1,155 acres in small roots. The area of woodland has, on the contrary, increased

by 761 acres, while 80,703 acres more are devoted to meadows than in 1883, and 154,420 acres more are planted in grass. The only encouraging feature of the report is the reclamation of 90,050 acres of bog land during last year.

—Canadian trade with the United States, so far as our imports thence are concerned, amounts to more than that of all South America, for while the Americans send four per cent. of their total exports to South America, they send 5½ per cent. to us. During the fiscal year 1884, ended 30th June, according to the U. S. Bureau of Statistics, Great Britain and Ireland took nearly 53 per cent. of all the merchandise exported from the States. Germany, over 8; France, nearly 7; Spain, 1½; Brazil, 1; British West Indies, 1. The share purchased by the whole of Europe was a trifle over 79 per cent. of the total export.

THE MINING ENGINEERS IN HALIFAX.

The approaching visit of the American Institute of Mining Engineers to Halifax next week is an event of no slight importance, and we are pleased to observe that the committees formed for the reception of that scientific body are making arrangements which promise to be worthy of the occasion. The number of members who will attend the meeting is given at 272 and probably 100 ladies will accompany them. This number (272) far exceeds that of any similar gathering of the Institute for years; that at Stanton, Va. in 1881 numbering 95; at Harrisburg, Pa., in the same year 93. At the Washington gathering in February 1882 there were present 102 and at Denver, in August, 100. Cincinnati was the place of assembly in February 1884, when 64 attended and at Chicago in the following May there were 100, New York attracted 140 members to the meeting in February and 50 went to Chattanooga in May of the present year.

It was well said by Mayor Macintosh that the occasion was an important one for Nova Scotia. One reason why so many of the association were coming being the growing interest abroad in the mines and mining resources of that province. "There is now going to be a general investigation of the whole matter by these American engineers and capitalists, and it might be the means of causing millions to flow into this province;" therefore, said he, the citizens should do all in their power to make the reception given them successful. Among the forms of entertainment suggested, one, which we venture to think will be most appreciated, is that of admission on board some British ship of war, and a sight of some gun and torpedo practice. Most of those who attend will be from inland cities, and to these a man-of-war is of itself a novel sight. Mr. Kenney's idea of a lunch on the Canadian steamer "Newfield" may be found practicable, since hotel accommodation, or indeed hotel enterprise, is scanty enough in Halifax, especially when measured by American standards. Besides it may well be expected that the Dominion government will do something to add to the eclat of a visit so memorable, and from a material point of view so important to the country.

It does not need, we are assured, that the citizens of Halifax should be urged to private hospitality; they are not wont to be remiss in this respect. But it may very properly be urged that the impressions, favorable or other-

wise, which visitors to a strange city carry away with them, arise largely from the circumstance of their being comfortably housed or the reverse. Therefore, as hotels are lacking in which to lodge the guests properly, the reception committee will have to rely the more largely on what private citizens will do. It was one of the things which made the gathering of the British Association in Montreal last year so agreeable to the visitors that the private citizens there made such admirable hosts and hostesses.

The opening session is intended to be held on Wednesday next. On Thursday an excursion to the Montagu gold fields is proposed, followed by a dinner in the evening, to be given by the citizens of Halifax. On Friday three excursions are planned: One to the plaster quarries of Windsor, the classic grounds of Grandpre, Annapolis, and St. John, or from Windsor to Parrsboro, thence under Mr. Leckie's guidance to the Spring Hill coal mines; one to Londonderry Iron Works, the Joggins Mines, and St. John; one to the Pictou coal fields, Truro, Londonderry and Springhill. Another project is that of a trip to picturesque Cape Breton, which, we suspect, will assume more the character of an excursion in search of landscape and fish than that of exploring for minerals. And small blame to the excursionists, for such views and such fishing are rare.

Papers are announced to be read before the Institute on the following subjects:—

Studies in the Apatite region of Canada; by Dr. T. Sterry Hunt, F. R. S.; Montreal.

The coal fields of Cumberland Co. N. S., by Mr. R. G. Leckie, Springhill.

Nova Scotia Gold Mines; by Mr. Edwin Gilpin, Inspector of Mines for the province.

Nova Scotia Minerals, other than coal, gold and iron; by Mr. H. S. Poole, Halifax.

The manufacture of iron in Canada; by Mr. J. H. Bartlett, Montreal.

The Amalgamation of gold ores, and the ore of gold in Chloridizing Roasting; by Mr. C. A. Stetefeldt, N. Y. city.

Steel castings; by Mr. A. V. Abbott, N. Y. city.

Lixiviation and Amalgamation tests; by F. W. Clarke, Boston, Mass.

The Specific Gravity of Low-Carbon Steels; by G. S. Miller, Benwood, W. Va.

The Homogeneity of Open-hearth steel; by H. H. Campbell, Steelton, Pa.

Improvements in Ore Crushing Machinery; by S. R. Krom, N. Y. city.

Note on a Self-Dumping Water Tank; by W. Ide Pierce, Jangier, N. S.

We trust to be able to lay before our readers, in whole or in part, some of these papers.

A CONVENTION OF TANNERS.

The tanners and hide dealers of the United States, long-suffering but ever-hopeful as they have been to see an end of the difficulties and anomalies of the trade and a reasonable prospect of making money out of it, have resolved to hold a convention this month. The shoe and leather *Review* of that city has been enthusiastically full of the subject for some weeks, and the shoe and leather *Reporter*, of New York, in its more staid and dignified manner, thinks it will be a good thing. It is the National Tanners' and Hide Dealers' Association which holds the convention and is to be held at Chicago on Wednesday, Sept. 16, continuing two days, and closing with a banquet Friday, Sept. 18. The trade of Chicago have subscribed generously to defray the expenses and extend a cordial invitation to the frater-

nity throughout the country to accept of their hospitality. A considerable number of the members of the trade have signified their intention to be present—enough to assure a large and instructive meeting. Among the subjects to be discussed will be Tannery Insurance, a National Bankrupt Law, Branding of Cattle, Barb Wire Fences, the Classification of Hides, Methods of Utilizing Materials, the Bark Supply, and the Economies of the Art. The Local Committee at Chicago have made arrangements for entertaining visitors, embracing a drive to the Union Stock Yards, and the witnessing of the killing and packing processes; thence to Washington Park and the Club House, where the banquet will be held.

THE INDUSTRIAL EXHIBITION.

It is the proud but not unwarranted boast of the Industrial Exhibition Association that year by year, since 1880, it has been able to exhibit to the public attractions never surpassed in Canada at an affair of the kind. So well established has the reputation of this fair become, that exhibitors have no fear that it will not pay to display their wares, while the public manifest their confidence by continuing to attend in increasing numbers. This year, as we learn, the applications for space exceed the area at the disposal of the Association, and numbers of exhibitors have been turned away.

As we write, the seventh yearly fair is in progress. Monday and Tuesday being preparation days, the formal opening took place on Thursday, the machinery in the Industrial Exhibition was then in operation. The electric railway, roller coasters, band competitions, steeple-chases, and various novelties attract their thousands, and to-morrow night the 120 arc lights will illuminate the grounds. Next week the model dairy will open, with practical lectures and illustrations. "Farmers' day" will be Wednesday, 16th, Thursday, American Visitor's Day, Friday, practically the last day. The usual reductions in fare are arranged for by the railways, with special excursion rates on 13th and 14th from Montreal and stations west.

The downpour of rain on Tuesday and Wednesday last interfered very much with the prompt arrangement of exhibits, and with the preparation of exterior attractions for the formal opening. It has clearly had its effect also upon the attendance, which was smaller on Thursday than on corresponding days of previous years. But the higher temperature and the bright skies which have succeeded and which "Old Probabilities" says will continue, will doubtless bring crowds to the city, who will find their way not more surely to Barnum's circus and the England vs. Canada cricket match, than to the Toronto Industrial Exhibition. We shall devote some space next week to the exhibits.

THE COLONIES AND INDIA.

We observe that Sir Charles Tupper has gone to London, Ont., to see exhibitors with respect to the Colonial and India Exhibition, in London, England, next year, and that he is accompanied by Mr. S. C. Stevenson, of Montreal, one of the Commissioners to London. They will doubtless be in Toronto as well. This exhibition "is intended to be on a scale of great magnitude, having for object to mark an epoch in the relations of all the parts of the British Empire with each other." It is to be purely a Colonial and Indian show, and no competition from the old country or from foreigners is to be allowed. Here, then, is a chance

for Canadians to demonstrate what they can grow, or make or design, alongside of East and West Indians, Australians, South Africans. No less than 54,000 square feet is reserved for Canada, which represents an area 270 feet by 200, so that what troubles intending exhibitors at Toronto and at London just now, viz., lack of space to display their wares, need not be apprehended at the Colonies' Exhibition, beginning May 1st next year.

The Department of Agriculture calls the attention of Canadians to the opportunity now offered to make a worthy and effective show in agriculture, horticulture, manufacturing industries, implements, machinery, industrial and fine arts. An adequate display is urged of our resources in fish and fish products, forest and mineral wealth, and in shipping. The suggestion is made besides, and it is a good one, that models and designs of our public works may be displayed on the occasion. The secretary concludes his glowing advertisement by showing that "every farmer, every producer, every manufacturer, has interest in assisting, it having been already demonstrated that extension of trade always follows such efforts."

BRITISH CANADIAN LOAN AND INVESTMENT CO.

—The report and statement laid before the eighth annual meeting of this company show that its business has made some progress since the last resume we published, its new loans being double those of 1882, and the total loans having increased by \$310,000. At the same time, net revenue was reduced and it has been deemed prudent to write off a considerable sum to cover depreciation in stock securities. Six per cent. dividend has been paid, as usual. Reserve fund has been increased somewhat and a balance of \$6,465 is carried forward to the credit of profit and loss. The report takes a very hopeful view of affairs in Manitoba, and argues, as it is justified in doing, that the good harvest of this year, the improved facilities for handling it will help to improve the tone of affairs there, which for some time have been depressed.

—It is proper that the attention of the proper authorities should be drawn to the reckless and wasteful way in which unthinking persons in the Maritime provinces take lobsters on the coasts. During one year, 1884, there were exported from Prince Edward Island alone 3,498,000 one-pound cans of lobsters, which represents millions of the animals. The Inspector for New Brunswick reports that last year's destruction in that Province amounted to over 20,000,000 lobsters. He says: "No one knows better than the canners themselves the inevitable result of this annual drain on the supply. But, careless of this, they are seeking to have the present insufficient restrictions removed in order that they may still further increase the production of canned goods in the hope of making a large supply compensate for low prices." The inevitable result, which the Inspector forecasts, is that in a few years lobster fishing must cease, for all the lobsters will be destroyed.

—Smuggling appears to be rife in the St. Lawrence and along the coast of the Maritime Provinces. We learn that the schooner "Isabella," of Gaspe, was recently seized for smuggling goods from the French island of St. Pierre. The captain made his escape through New Brunswick. The vessel has been taken to Dalhousie and stripped of her sailing gear. On his last trip to Nova Scotia, detective Bonness seized the brigantine "Delma C., of

Bear River, 236 tons, and valued at \$10,000; the schooners "Lilian" and "A. S. Townsend," of Halifax, and a large quantity of paint at Yarmouth—the value of the property seized amounting to nearly \$20,000. The "Townsend" has since been released, her present owners not having been guilty of violating the revenue law. The little town of Bear River seems to have been an especial sufferer, no less than seven vessels having been seized there during the summer. A high tariff means a large and active force of preventive officers.

A special meeting of the shareholders in the Bank of New Brunswick has been called for the 28th of next month, to consider the advisability of reducing the capital stock. Also, the Union Bank of Halifax gives notice of intention to apply to Parliament for authority to reduce the capital stock to \$500,000.

CUSTOMS AND EXCISE RETURNS.

CITY.	Aug., '85	Aug., '84	Inc or Dec
Montreal customs..	\$628,747	\$763,626	134,879D
do. excise ..	111,863	104,413	7,450 I
Toronto customs..	380,493	398,819	18,326D
do. excise ..	22,286	42,921	20,635D
Halifax customs..	126,675	134,589	7,914D
do. excise ..	12,037	12,485	448D
St. John customs..	69,055	69,527	472 I
do. excise ..	19,385	19,927	542D
Hamilton customs..	59,933	68,539	8,606D
do. excise ..	12,766	24,540	11,744D
Quebec customs..	46,958	65,334	18,476D
do. excise ..	21,945	32,805	10,860D
Winnipeg customs..	42,211	52,969	10,758D
do. excise ..	.....	.....	.....
London customs..	63,112	55,483	7,629 I
do. excise ..	15,201	21,726	6,525
Kingston customs..	16,174	.....	.....
do. excise ..	.....	.....	.....
Ottawa customs..	27,872	25,198	2,674 I
do. excise ..	18,659	14,768	3,891 I
Brantford customs..	8,172	9,190	1,018D
do. excise ..	3,109	4,792	1,683D
Guelph customs..	6,316	5,164	1,152 I
do. excise ..	.....	10,460	.....
Belleville customs..	2,176	2,626	450D
do. excise ..	.....	9,044	.....

Meetings.

BRITISH CANADIAN LOAN AND INVESTMENT CO. (LIMITED.)

The eighth annual meeting of this company was held in its offices in this city on the 2nd instant. The President, A. H. Campbell, Esq., occupied the chair, and the Manager, who was requested to act as secretary to the meeting, read the annual

REPORT.

The directors beg to submit the eighth annual report of the affairs of the company.

During the past year the sum of \$185,097.13 has been received in repayment of loans on mortgage, and \$485,180.86 paid out for new investments, which includes \$365,248.51 paid for mortgages purchased from the Canada Mortgage Agency. The loans on mortgage, were on 30th June last, \$1,315,658.05.

The amount of sterling debentures sold and renewed during the past twelve months was £37,500, being an increase of about £14,570 upon the amount outstanding last year. On currency debentures there have been received \$101,000, and paid \$79,000, showing an increase of \$22,000. Balance current \$107,850.

Since last report there have been received applications for loans amounting to \$212,420 on real estate valued at \$586,550; whereof were declined \$96,935, valued at \$224,450; accepted \$115,485, valued at \$362,100.

The directors have pleasure in stating, that the experience of the past year has confirmed their opinion of the advantage to be derived from the acquisition of the mortgages held by the Canada Mortgage Agency, more particularly, in view of the difficulty which now exists of obtaining satisfactory investments at paying rates. The stagnation in business which pervades the world, and the plethora of money in financial centres, have had a serious

effect on the demand for advances on securities which it is desirable for a loan company to handle, and had it not been for the arrangement above alluded to, the directors would have found it difficult to invest the funds of the company, as they came in, on equally favorable terms.

Financial matters in Manitoba appear to be still improving. The late outbreak in the North-West, it is thought by many, will eventually prove a benefit, rather than otherwise, to the country. The short time which elapsed between the outbreak and the suppression of the rebellion, must satisfy the Indian population is hopeless, whilst the settler will now feel secure from attack or ill usage. The abundant harvest now being gathered in, will greatly tend to wipe out the adverse balances existing, in too many cases amongst the farming, as well as the mercantile community; and it is hoped that, with the blessing of peace, increased railroad facilities, and good crops, Manitoba will soon recover from the depression in which it has been temporarily plunged.

It is with unfeigned regret, that the board have to record the great loss the company have sustained by the recent death of Mr. Francis Brown Douglas, the chairman of the Scottish board of directors, whose high character and unblemished reputation, united with great prudence and sagacity, rendered him especially fitted for the post in connection with the company, which he so ably filled; and the board feel, that they have lost both a warm friend, and a most valuable colleague, by his removal.

The net revenue earned for the year, after payment of expenses has been \$26,199 36 (Equal to 9 4-5% on paid up capital.)

To which has been added balance from last year 12,261 83

Total..... \$38,461 19

Out of which has been paid:

Dividend No. 14, 1st February, 1885..... \$ 8,012 00

Dividend No. 15, 1st August, 1885..... 8,012 00

Added to Reserve Fund.. 5,000 00

Written off stock loans, to cover depreciation in securities..... 10,971 98

\$31,995 98

Leaving a balance at credit of Profit and Loss of..... \$6,465 21

The balance sheet and profit and loss account, duly audited, are herewith submitted.

A. H. CAMPBELL,
President.

Toronto, 29th August, 1885.

BALANCE SHEET.

Liabilities.	
Capital stock, 13,500 shares of \$100 each, \$1,350,000, on 8,000 of which the sum of \$20 each has been paid.....	\$ 160,000 00
On 5,500 shares of which the sum of £4 stg. each has been paid.....	107,066 66
Sterling debentures, £179,276.	872,476 48
Investors mortgage certificates..	152,561 02
Currency debentures	107,850 50
Provincial Loan and Savings Company (amt. due by them to their depositors)	9,623 54
Due agents in Britain	570 23
Interest on debentures, etc., accrued to date..	14,699 32
Dividends unpaid	9 78

Dividend No. 15 at 6% per annum, payable 1st August, '85.	8,012 00
Due banks in Canada	19,260 28
Provincial Loan and Savings Co. Contingent Fund	1,120 26
Sundry creditors (unpaid accounts)	272 33
Reserve Fund..	32,000 00
Balance at credit of Profit and Loss.....	6,465 21
	\$1,491,987 06

Assets.

Loans on mortgage on real estate..	\$ 1,315,658 05
Loans on stocks, debentures held, etc	85,392 20
Stocks in Royal Bank of Scotland (investment on account Reserve Fund)	15,058 98
Cash on hand....	654 15
Cash in Banks in Britain	15,204 46
Sundry debtors disbursements repayable by borrowers, etc.)....	1,882 78
Interest on loans accrued to date.	50,465 06
Office furniture..	353,70
Balance of commissions on loans and commissions on, and expenses in connection with, debentures etc	7,317 68
	\$1,491,987 06

PROFIT AND LOSS ACCOUNT.

Dr.	
To interest paid and accrued to 30th June, 1885	\$ 58,857 94
" Expenses of management (salaries, rent and taxes, printing and stationery, inspection charges, etc.)	9,058 12
" Commissions on loans and commissions on and expenses in connection with debentures, etc., this year	5,684 15
" Share of balance of do., previous years	726 16
" Dividend No. 14 at 6% per annum paid 1st Feb., 1885	8,012 00
" Dividend No. 15 at 6% per annum payable 1st Aug., 1885..	8,012 00
" Written off stock loans to cover depreciation in securities....	10,971 98
" Carried to Reserve Fund.....	5,000 00
" Balance carried forward	6,465 21
	\$112,787 56

Cr.

By balance from 30th June, 1884.....	\$12,761 83
" Less vote of annual meeting.....	500 00
	\$ 12,261 83
" Interest received and accrued to 30th June, 1885.....	100,525 73
	\$112,787 56

June 30th, 1885. By balance to next year

R. H. TOMLINSON,
Manager.

AUDITOR'S CERTIFICATE.

We have made a careful audit of the books and accounts of the British Canadian Loan and Investment Company (limited) for the year ending 30th June, 1885, and have inspected the securities; and we hereby certify that the above balance sheet and profit and loss account are correct.

DAVID HIGGINS, } Auditors.
HENRY WM. EDDIS, }

Toronto, 12th August, 1885.

Mr. Campbell, in moving the adoption of the report, remarked that the past year had not been one quite void of anxiety on the part of those who were entrusted with large amounts of money for investment. Business, not only in Canada and the United States, but apparently all over the world, had been flat and unprofitable. Trade and manufactures had been previously unnaturally stimulated and the inevitable reaction had followed, closing iron works, coal mines, and factories of all kinds, and sweeping away, in many instances, the profits which had been made during the period of inflation. This again has been aggravated by strikes, ending as they invariably do by loss to employee and employer, but especially the latter. It was hoped, last year, that the very abundant harvests of America would have been effectual in restoring prosperity; but the markets of the old world were supplied by the abundant crops of Europe, as well as from Australia, India and Africa, and the export demand on this side of the Atlantic was so small, that prices, which are governed by the Liverpool market, receded in sympathy with the low rates prevalent there. Whether the prospects for higher prices this year are better or not, remains to be seen, but he feared that any benefit will be modified by a less abundant yield. In the States, business appeared to be reviving; considerable orders are said to be coming in for manufactures of Iron, and it is probable that the plentiful supply of money, now pressing on the market, and the low price of material, will be an inducement to large investments in land and building.

It will be seen from the report, that outside of the purchase from the Canada Mortgage Agency, the repayments of loans have exceeded the new investments; but the amount remaining out is still equal to the available resources of the company, so that all their means are employed. The applications, indeed, exceeded those of last year, but the directors felt it their duty to exercise the utmost caution, and the loans declined, amounted to \$20,000 above those of last year. It must be satisfactory to the shareholders to see the steady increase in the sale of the company's debentures, which now amounted, with the Guarantees and Provincial Loan and Savings Company's deposits, to \$1,142,511. And in connection with the subject of guarantees, he had pleasure in stating that communications had been received from parties in England, holding these securities, desiring to exchange them for the debentures of the company. Already upwards of \$55,000 had been exchanged, and he thought it probable that others would soon be sent in for the same purpose. He did not know that he need add anything, in regard to the loans in Manitoba, to what was stated in the report. The various sections where the company had investments were lately visited by the manager, whose report, on the whole, was satisfactory, giving the hope of a steady advance in prosperity and the prospect of safe and profitable business being again possible. The amount of mortgages held on Manitoba lands is now \$296,495, against \$331,219 last year. The Expense Account has been rather increased this year, owing to the extension of the Company's business and more assistance being required in the office. In order to meet the depreciation on the stock loan securities, referred to in last year's report, profit and loss account has been charged with a sum of \$10,971.98, to reduce their nominal to, as near as the directors could estimate, the real value of the securities held. The sum of \$5,000 has also been added to the Reserve Fund, which now amounts to \$32,000, or 12% on the paid-up capital. On the advice of the directors in Edinburgh, a portion of the reserve has been invested in the stock of the Royal Bank of Scotland. The average rate of interest borne by Company's mortgages was 7.67%, whilst that paid on debentures was 5.09%. The amount of loans repayable by instalments was, on 30th June, \$516,217.58, and of those repayable at fixed periods, \$775,656.95. The mortgages acquired from the Canada Mortgage Agency have been reduced by \$16,164, paid in cash. In conclusion, he would move the adoption of the report.

Major George Greig, vice-president, seconded the motion, which was unanimously adopted.

Moved by Henry Pellatt, Esq., and seconded by C. C. Baines, Esq., and carried, that the thanks of the shareholders be tendered to the president, vice-president, directors, and officers, and also to the Scottish directors and

Scottish agents, for the services which they have rendered to the company during the past year.

Mr. Campbell returned thanks on behalf of the directors and officers.

Messrs. David Higgins and Henry William Eddis were re-appointed auditors for the ensuing year.

The president was voted the sum of \$500.

The election of directors for the ensuing year was then proceeded with, and resulted in the election of the following gentlemen:—A. H. Campbell, Major George Greig, Hon. D. A. Macdonald, Hon. C. F. Fraser, William Ince, John Burns, Samuel Trees, John L. Brodie and J. K. Kerr, Q.C.

After a vote of thanks to the chairman, the meeting adjourned.

At a subsequent meeting of the board, A. H. Campbell, Esq., was re-elected President, and Major George Greig, Vice-President.

STOCKS IN MONTREAL.

MONTREAL, SEPT. 9TH, 1885.

STOCKS.	Highest.	Lowest.	Total.	Sellers.	Buyers.	Average '84.
Montreal.....	272½	200½	353	200½	200½	190½
Ontario.....	109	107	77	109	109	112
Peoples.....	77	75	77	77	75	44
Peoples.....	125	122	125	125	122	116
Toronto.....	188	186	200	187½	186	179
Jac. Cartier.....	65	60	9	65	60	50
Merchants.....	116	115	88	115½	115½	113
Commerce.....	128	126½	217	128	126½	122½
Union.....	65	59	9	65	59	50
Montreal Tel.....	123½	127½	170	123½	127½	115
Rich. and Ont.....	61	59½	1065	60½	59½	57
City Passenger.....	118½	116	725	116½	116	122½
Gas.....	189½	188½	2424	189½	189	190
C. Pacific R. R.....	46½	44	50	45½	45½	45
N. W. Land.....	41½	38	85	40½	40½	51

LIABILITY OF SHOPKEEPERS.

A novel point of much interest to clothing dealers and their customers is decided in an opinion of the Common Pleas Court in Philadelphia just reported. A man went into a clothing house in that city to buy a new suit. He was asked by the salesman into a private apartment to "change his clothes." Having put on the new suit he stepped out into the store with the salesman to see whether it fitted. When he returned to the apartment he found that his watch, which he had left there in his vest pocket, was gone. He reported the fact first to the salesman who was waiting on him and then to the firm. He demanded that the latter make good the loss and on their refusal he brought suit.

The trial judge charged the jury as follows:—"It is the duty of the defendants in this case to provide a safe place, and if they do not do so they are guilty of negligence and should be held liable. The plaintiff might leave what he liked in the closet. If you think the plaintiff was guilty of negligence—and there is nothing to show that he was—you may find for the defendants. The plaintiff is entitled to recover the value of the articles lost and any expense he was put to in his endeavor to recover them." The jury gave the plaintiff a verdict for the full amount claimed. The defendants took exceptions to the above ruling. The Common Pleas sustains the trial court and holds the clothiers liable.

FIRE RECORD.

ONTARIO.—Ingersoll, Aug. 30.—Mr. Phelps' barn and contents burned; loss \$1,500, insurance \$900.—Lindsay, Sept. 1.—A store occupied by John Pyne burned; loss \$4,000, insured in London Ass'ce. for \$1,500 and Hartford, \$1,000.—Hamilton, 2nd.—Benj. Warden's house gutted.—Barrie, 3rd.—A barn and stables belonging to J. H. McConkey destroyed; no insurance.—Belleville, 3rd.—Potter & Lott's axe factory consumed, loss \$8,000, insurance \$3,000.—Parkhill, 3rd.—A fire began in the Gazette office here and extended to Munro Bros' grocery shop, completely gutting it along with the following offices and stores:—Gazette printing office, loss \$600, insured for \$400; A Robin-

son, loss \$500; insurance \$300; W.-Dickson, loss \$200, covered; Munro Bros., loss \$6,000, insured \$6,000; John Noble loses \$1,000, insured; S. J. Benham, loss \$300, insured. The Post office slightly damaged.—Shedden, 5th.—J. G. Storme's carriage shop together with two frame dwellings, owned by Wm. Wallace, destroyed, partially insured.—Rocklyn, 7th.—S. W. Reynolds general store, gutted, fully insured in Royal and Mercantile.—

OTHER PROVINCES.—St. George, N.B., Aug. 30.—Bogue's hotel burned, insured in N. B. & M. for \$1,800.—The Ridges, N. B., 28th.—Geo. E. Stopford's dwelling, shed and barn burned; loss appraised at \$9,170, insured for \$3,815.—Drummondville, 5th.—Two stores, bakery and dwelling owned by A. Hebert, store and dwelling of D. Sutherland burned, Hebert's stock partly burned; Brassard, saddler, loses his stock. None of the losers insured.—Longueuil, 5th.—M. Bresset's barn and contents destroyed; loss \$1,000, no insurance.—Montreal, 6th.—Geo. Glover's dwelling took fire and was gutted damaging Jno. Johnson's grocery stock adjoining. Glover insured in Western for \$800; Johnson has \$5,000 in Royal on stock and \$1,000 elsewhere on furniture. The loss will reach \$3,000 or \$4,000. Glover had a narrow escape from suffocation.

AH, WOMAN, IN THY HOURS OF SHOP.

"Are the fall styles of wall paper in yet?" she anxiously inquired. "Yes'm." That was at 10 o'clock in the morning. At 1 o'clock in the afternoon, after having 284 samples displayed before her on the rack, she tenderly inquired: "Have you any more?" "No'm." "Are you sure these are the very latest fall styles?" "Yes'm." "Then—then I guess I'll take a roll—one for two shillings; I want to take a trunk."—*Detroit Free Press.*

—When the city corporation bought the East End Abattoir from the Montreal Abattoir Company and the West End one from the Dominion Company, it issued \$300,000 four per cent. bonds to run for forty years. Half of the amount \$150,000, went to the Dominion, and the other half to the Montreal Company. Mr. P. S. Ross, the liquidator for the Montreal Company, has just sold the \$150,000 belonging to that Company at 97½ to the Bank of British North America. The West End Abattoir Company have come out fortunately. Their property and buildings were obtained and erected at very much less cost than the east end, and after all their debts are paid the shareholders have received a handsome return of the original capital.

Commercial.

MONTREAL MARKETS.

MONTREAL, Sept. 9th, 1885.

The movement of goods in groceries, boots and shoes, and iron continues satisfactory for the season; dry goods are quiet just now, though the fall openings in the millinery line are being well attended. Payments as a whole are satisfactory, though in the dry goods line there has not been any great improvement on last month as yet. The stock market still rules dull, with values showing a tendency to weakness. Tuesday's sales of bank stocks showed that only 114 shares changed hands. Discount and loan rates unchanged.

ASHES.—The market is dull, receipts are light and stock some 600 brls. less than at this time last year. Some 200 brls. of pots were shipped to France by the "Damara" which sailed a week ago, but aside from this shipments have been small. Quotations are for No. 1 pots \$3.85 to \$3.90, seconds about \$3.40; pearls \$4.90 nominal.

DRY GOODS.—Wholesale trade continues quiet as a whole, but the fall millinery openings yesterday attracted a larger number of outside buyers than was expected, and a leading firm express themselves well satisfied with the results so far. Some houses propose sending out travellers on the sorting trip in ten days, though it is not likely the majority will move much before the end of the month or beginning of October. Retail trade is improving slowly, though it is not so active as it

should be for the season. Remittances show little change, and are not much improved on the month of August.

DRUGS AND CHEMICALS.—The increased demand for chloride of lime for disinfecting purposes, has caused an advance at home, but local prices are as before quoted, other lines are also unchanged. There is not much movement of heavy chemicals, but sorting trade in druggists' supplies is very fair and payments good.

FISH.—Reports concerning the big catch of Labrador herrings are confirmed, it being said that 40,000 brls. were caught at one point on the coast alone, and that neither sufficient salt nor barrels were available. First stocks will be here about the 15th, and prices will likely be reasonably low, we quote Nova Scotia Shore herrings 4.25 to \$4.50; Cape Breton, 4.50 to \$4.75; Gaspe cod, \$3.50; no American selling; new North Shore Salmon is now in fair supply and sells at \$11, \$10 and \$9 for Nos. 1, 2 and 3 respectively. British Columbia, \$9; Green cod \$4 for No. 1; \$3 for No. 2.

GROCERIES.—Business continues very fair, and the small-pox scare has certainly not affected payments, which are satisfactory. Sugars are again firmer, granulated being held by refiners at 7c. stiff; in yellows the range is now from 5 to 6c.; nothing doing in grocery raws. Barbadoes molasses 30 to 31c., though 29c. might buy a fair lot; sugar house in demand at 19c., and sales of 300 or 400 brls. have taken place at a shade below this figure. Teas present no new features, there is a good country demand for Japans at 22½ to 27½. Not much doing in coffees beyond small country orders. Rio rather scarce at 9½ to 10½. Some supplies of new currants are looked for next week, and the market is expected to open at about 6c.; some Malaga fruit is also expected next week, and prices will probably rule high, fully equal to if not higher than last year. Rice still \$3.30 to \$3.40; spices unchanged. Sardines are not dearer yet as was expected, stocks here being pretty full.

METALS AND HARDWARE.—Warrants have advanced materially in Britain since a week ago, being now quoted at 45/ 5d., nearly a shilling higher; but this is probably due to speculation, as makers' prices do not reflect any corresponding advance, or in fact any advance at all. Bar iron is still being sold in some cases as low as \$1.60 in lots, though \$1.65 is the general quotation. Canada plates still rule very low, and there is no money in their importation; tin plates are steady at quotations; tin has advanced "at home," last cabled quotation being £92 .10/. There is fair business doing in pig iron and metals, there being an increased buying of "hand to mouth" orders. Some hardware travellers are out and sending in fair orders. We quote:—Gartsherrie and Summerlee \$17; Langloan, and Coltes, \$17.50; Shott, \$17.00 to \$17.50; Eglinton, \$16.00 Dalmellington, \$16.00; Calder, \$17.00; Hematite, \$17 to \$20; Siemens, No. 1, \$17.50 to \$18; Bar Iron, \$1.65; Best Refined, \$1.90; Siemens bar, \$2.10; Canada Plates, about \$2.45 to \$2.60. Tin Plates Bradley Charcoal, \$5.75 to \$6.00; Charcoal I. C., \$4.35 to \$4.75; do I. X., \$6 to \$6.25; Coke I. C., \$3.75 to \$4; Galvanized sheets, No. 28, 5½c to 7c, according to brand; Tinned Sheets, coke, No. 24, 6½c; No. 26, 7c, the usual extra for large sizes. Hoops and Bands, per 100 lbs., \$1.90 to \$2; Boiler Plate, per \$100 lbs. Staffordshire, \$2.25 to \$0.00; Common Sheet iron \$2.00 to \$2.10; Steel Boiler Plate, \$2.50 to \$2.75; heads, \$4; Russian Sheet Iron, 10c to 11c. Lead, per 100 lbs.:—Pig, \$3.50 to \$4; Sheet, \$4 to \$4.25; Shot, \$6 to \$6.50; best cast steel, 11c to 13c, firm; Spring, \$2.50 to \$2.75; Tire \$2.30 to \$2.50; Sleigh shoe, \$1.90 to \$2; Round Machinery Steel, 3½c per lb.; Ingot tin, 22½c to 24c; Bar Tin, 26c; Ingot Copper, 14c; Sheet Zinc, \$4.50 to \$4.60; Spelter, \$4 to \$4.50; Bright Iron Wire, Nos. 0 to 6, \$2.75 per 100 lbs.

OILS AND PAINTS.—Fish oils continue very dull and hard to move; a car of Halifax cod oil sold the other day at 47½c. per gal., and we think Nfld. could be got in fair lots at 50c.; steam refined seal is selling at about 50c.; linseed 60 to 61c. for raw, 63 to 64c. for boiled; castor 8½c.; olive \$1 to \$1.05; turpentine 54 to 55c. Leads and colors unchanged. We quote leads (genuine and first-class brands only) \$6.25; No. 1, \$5.50; No. 2, \$5.00; No. 3, \$4.50 to \$4.75. Dry white lead, 6c.; red, do. 5c. These prices for round lots. London washed whiting, 50 to 60c.; Paris white, \$1.25; Cookson's venetian red, \$1.75 to

\$2.00; Yellow ochre, \$1.50; Spruce ochre, \$2 to \$3.

PROVISIONS.—A firm market exists for creamery and finer grades of Eastern Townships butter, but in other lines there is quietness. We quote creamery 18½ to 20½c.; good to choice Townships, 14 to 17c.; Morrisburg 12 to 16c.; Western 10 to 14c. There is nothing new in cheese, and business doing is exceedingly limited, quotations are nominal at 7½ to 8c. for finest August. July 6½ to 7c. Eggs are firm at 13½ to 14c., for strictly fresh stock. Pork is easy at last quotations.

SHOES AND LEATHER.—Shoe manufacturers keep busy, and fair sales of leather are reported. Prices keep steady; light splits and waxed upper are somewhat scarce as is also good light slaughter, English market is reported dull, and we hear of no shipments of splits, though some little buff is going forward. We quote:—Spanish sole B. A. No. 1, 24 to 27c.; ditto, No. 2 B. A. 21 to 24c.; No. 1, Ordinary Spanish, 24 to 25c.; No. 2, ditto, 22 to 23c.; No. 1 China, 23 to 24c.; No. 2, 22 to 23c.; ditto, Buffalo Sole, No. 1, 21 to 23c.; ditto, No. 2, 19½ to 21c.; Hemlock Slaughter, No. 1, 25 to 27c.; oak sole, 45 to 50c.; Waxed Upper, light and medium, 33 to 39c.; ditto, heavy, 32 to 36c.; Grained, 34 to 37c.; Splits, large, 22 to 28c.; ditto, small, 16 to 24c.; Calf-splits, 28 to 32c.; Calfskins, (35 to 46 lbs.), 70 to 80c.; Imitation French Calfskins, 80 to 85c.; Russet Sheepskin Linings, 30 to 40c.; Harness, 24 to 33c.; Buffed Cow, 12½ to 16c.; Pebbled Cow, 11 to 15c.; Rough, 23 to 28c.; Russet and Bridle, 45 to 55c.

SALT.—Trade is rather quiet at the moment, but prices as advanced last week still hold. Elevens 52½c. ex-wharf; twelves 50c.; factory filled \$1.10 to \$1.12½c.; Turk's Island 30c. the bushel of 70 lbs.; Eureka and Ashton's \$2.40.

TORONTO MARKETS.

TORONTO, Sept. 10th, 1885.

There were more sellers than buyers in the share market this week, and consequently a general tendency to easier rates, the decline, however, being chiefly confined to a few of the speculative bank shares. Buyers declined 1½ for Montreal, to 200, ¼ for Ontario, ¼ for Toronto and ¼ each for Commerce and Merchants. Imperial and Dominion Banks were exceptions and advanced 1½ and ¾ respectively.

Western Assurance is ¾ lower. 88 is now offered for Dominion Telegraph, though it sold at 89. In Canada North-West Land Co. there were sales at 40/9 down to 40/-. Western Canada Loan (20%) was dealt in at 180, Canada Landed Credit at 124 and London and Canadian Loan at 142, a decline of 1%. Hamilton Provident was quite strong, advancing to 127 bid.

BOOTS AND SHOES.—The outlook for the fall sorting-up trade is regarded by manufacturers as encouraging. Dealers seem to have bought judiciously, as a rule, during the year and stocks generally are not large. It is thought that many visitors will call at the factories during exhibition week; their purchases, however, are not likely to be numerous as the commercial traveller now finds his way into the country store so often that the wants of the boot and shoe man are kept filled as fast as they are made known.

DRY GOODS.—The week's trade, which was expected to be large, has been interfered with by the heavy rains of the past two days, but to-day there is a good number of buyers in town, and fair parcels have been sold them. The trade for two or three weeks past has been of an encouraging character. Country traders, while not jubilant are disposed to expect a fair autumn business, which will enable them to clear off their debts very largely. Prices of grain promise to be low, it is true, but prices of nearly all sorts of goods are low, whether of home or foreign product. Linen goods continue firm; of cottons as much cannot be said; in woollens, such staples as worsted coatings, cloakings, fine cloths, and tweeds are no lower. If any weakness is visible it is perhaps among French dress goods, which are imitated by the Bradford makers. Payments have been irregular for some weeks; money is less plentiful than is usual at this season and some of those, even those who have been wont to pay

cash, cannot do so now. But the average is not to say bad.

FLOUR AND MEAL.—Sales of small parcels of flour continue to be made at figures which ruled last week, but there are no large lots changing hands. The market drags and is void of animation. Oatmeal is worth \$3.90 to \$4, and cornmeal would perhaps retail at \$3 to \$3.25. Bran is quoted at \$11 to \$11.50.

GRAIN.—Except a few odd cars of wheat for millers' use we hear of no transactions this week worth recording. All grades of fall and spring show a weaker tendency. No. 1 fall is nominal at 84 to 85c.; No. 2 is quoted 82 to 83c., and No. 3, 80 to 81c. In spring 86 to 87c. will about represent the figure for No. 1; with 84 to 85c. for No. 2, and 81 to 82c. for No. 3. Barley remains nominal. No one seems to want peas, which remain at last week's price.

Leading Wholesale Trade of Hamilton.

TO ARRIVE ex SS. "VALENCIA,"

VIA LIVERPOOL:

Brls. and ¼ brls. Finest New PROVINCIAL OUBRANTS.

Brls. and ½ brls. Prime New FILIATRA OUBRANTS.

Cases VOSTIZZA NEW OUBRANTS.

TO ARRIVE ex SS. "ETHELWOLF"

VIA LIVERPOOL:

¼ Boxes "O. Morand & Co" Finest VALENCIA RAISINS.

The subscribers have much pleasure in offering the above to the trade at bottom prices.

JAMES TURNER & CO
HAMILTON.

W. H. Gillard & Co.,

IMPORTERS

AND

Wholesale Grocers

HAMILTON, ONT.

Brown, Balfour & Co

Wholesale Grocers,

HAMILTON.

B. GREENING & CO.,

WIRE MANUFACTURERS

AND

METAL PERFORATORS,

VICTORIA WIRE MILLS,

HAMILTON, ONTARIO.

Oats are also unchanged, but are quiet and steady.

GROCERIES.—Judging from the amount of sugar that is leaving the warehouses, retail grocers have awakened to the fact that the recent advance in that article is no fitful "boom" but a strong upward tendency. Since the end of last week the price has gone up from 2c. to 3c. all round and large orders have been booked to replenish stocks which were very low. General trade is good and some houses are working their staff after hours. Teas are selling to a fair extent. Taragona almonds are dearer and are held at 15 to 17c.

HARDWARE.—We note an advance in horse-shoes by Montreal makers of 25c. per keg, the price in Toronto is now \$2.40. Owing to the increased figures for pig lead the discounts on lead pipe have been reduced, on coil lots the discount is now 30%, and on ton lots 35%. For ton lots of shot, 22½%; lesser quantities 12½%. The stocks of galvanized iron are at a low ebb, particularly 26; also ingot tin and iron pipe. But fresh supplies are expected early next week.

HIDES AND SKINS.—An active demand for hides is reported, and prices are firm at our quotations. There is a good enquiry for sheepskins, and all offering are readily taken. Calfskins are weaker, and a decline is looked for; stocks are accumulating and sales slow. Tallow still continues dull.

PETROLEUM.—Oilmen report a good demand for petroleum, and the feeling is one of firmness. The stocks of crude have been drawn upon to a large extent, and refiners expect to be kept pretty busy for the next two months. Our quotations of a week ago still rule.

PROVISIONS.—Good butter is still in demand, and really choice brings 15c. Stocks of old are pretty well cleared up. There has only been a jobbing trade in hog products and prices remain unchanged. L. C. is selling at 6½ to 6¾. Hams, 12 to 12½c. Eggs are firmer. Cheese is dull but steady, the cable quotes 39%. There is nothing doing in dried or evaporated apples.

WOOL.—There is no movement in fleece wool, and quotations are nominal at 18c. for selected combing. In pulled the demand from the factories is good for supers, which are scarce and wanted. We have nothing of importance to note in other grades.

SPECIAL NOTICE
TO
Purchasers of Cotton Warp.

We find it necessary to call the attention of those who USE COTTON YARN OR WARP, to the fact that the Yarn made by us is the ONLY

WATER TWIST YARN

made in the Dominion, no other mill having the machinery on which to make it.

Our Yarn is consequently very much superior for weaving purposes to any other in the market, a fact which is well known to those who have used it for the past TWENTY YEARS.

All our Yarns have our name upon the label, and none other is genuine.

For sale by all wholesale houses.

Wm. PARKS & SON,
(LIMITED.)

NEW BRUNSWICK COTTON MILLS.

WILLIAM HEWETT, **DUNCAN BELL,**
11 Colborne Street, Toronto. 70 St. Peter Street, Montreal.

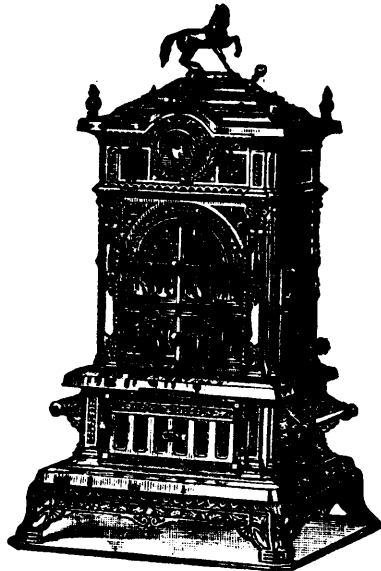
Debentures for Sale.

The undersigned will receive Sealed Offers till the Fifth of October, next, for the purchase of DEBENTURES of the CORPORATION of ALLISTON amounting to SIX THOUSAND DOLLARS, bearing interest at the rate of five per cent. per annum, and having a currency of twenty years. Principal repayable in twenty annual instalments. The issue is for the contract price of Public School, in this municipality, nearing completion. No tender necessarily accepted. For full information and Copy of By-law, Address

J. C. HART,
Treasurer,
ALLISTON.

MAITLAND & RIXON,
OWEN SOUND,
Forwarders & Commission Merchants,
Dealers in Pressed Hay, Grain and Supplies.
Lumbermen and Contractors' Supplies a specialty
J. W. MAITLAND. H. RIXON.

J. A. CHIPMAN & CO.
Millers' Agents
AND
Commission Merchants,
HALIFAX.



"ART CANADA."

A High Art and Low Feed Base Burner.

Two straight sizes and one with an oven.

It has no superior for symmetrical proportions, artistic design, fine execution, and smooth castings.

It is the most economical stove that has yet been produced and will pay for itself in the saving in coal.

IT IS A PERFECT SUCCESS.

This Stove can be bought from the best Dealers.

DUNDAS STOVE MAN'G. CO.,

Dundas, Ont.

THE
TORONTO GENERAL TRUSTS COMPANY,
27 & 29 WELLINGTON ST. EAST,
TORONTO.

President Hon. EDWARD BLAKE, Q.C., M.P.
Vice-President, E. A. MEREDITH, LL.D.

Manager, - - - - - J. W. LANGMUIR.

DIRECTORS.

Hon. W. McMaster, Hon. Alexander Morris, B. Homer Dixon, Emelius Irving, William Elliot, William Mulock, M.P., George A. Cox, William Gooderham, J. G. Scott, Q.C., James J. Foy, A. B. Lee, James MacLennan, Q.C., J. K. Kerr, Q.C., T. Sutherland Stayner, W. H. Beatty, and Robert Jaffray.

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

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

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

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



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



Notice to Contractors

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

ARMORIES AT THE DRILL HALL,
MONTREAL.

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

Tenders must be made on the printed forms supplied.

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

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

By order, A. GOBEIL,

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



AUCTION SALE

OF
TIMBER BERTHS.

DEPARTMENT OF CROWN LANDS.

(WOODS AND FORESTS BRANCH)

Toronto, 10th August, 1885.

Notice is hereby given that a certain territory on the North Shore of Lake Huron will be offered for sale by Public Auction, as timber berths, at the Department of Crown Lands, Toronto, on Thursday the Twenty-second day of October next, at one o'clock p.m.

T. B. PARDEE,
Commissioner.

NOTE.—Particulars as to locality and description of limits, area, etc., and terms and condition of sale, will be furnished on application personally, or by letter to the Department of Crown Lands, where also maps of the territory can be obtained.
No unauthorized advertisement of the above will be paid for.

OLD RELIABLE

IS WHAT OUR

STANDARD JAVA

IS CONSIDERED BY OVER

10,000 RETAIL GROCERS

Throughout the United States and Canada.

YOUR NEIGHBORS AND ASSOCIATES IN TRADE SAY:

It is always uniform, never uneven in quality.

It is beautifully roasted.

It is entirely clean and free from small or broken beans.

It is packed in air-tight tin cans and arrives at their stores crisp and fresh.

It is absolutely pure.

It pleases their customers better than any Coffee they ever sold.

It has doubled and trebled their Coffee trade by its superior excellence.

IN FACT

After seven years' practical test on the market, it is the Richest, Strongest and Best Coffee they can buy. Order from your wholesale grocer a sample lot of

STANDARD JAVA,

IMPORTED, ROASTED AND PACKED BY

CHASE & SANBORN,

MONTREAL BOSTON.

Railways and Steamships.

Grand Trunk R'y.

The Old and Popular Route

TO
MONTREAL, DETROIT, CHICAGO

AND
All the Principal Points in Canada and the United States.

IT IS POSITIVELY THE
ONLY From TORONTO

Running the Celebrated Pullman Palace
Sleeping and Parlor Cars.

SPEED, SAFETY, CIVILITY !

Toronto to Chicago in 14 Hours.

Best and Quickest Route to MANITOBA, BRITISH COLUMBIA, and the PACIFIC COAST.

FOR FARES, Time Tables, Tickets and general information, apply at the Union Depot, City Ticket Offices, corner King and Yonge, and 20 York Street, or to any of the Company's Agents.

JOSEPH HICKSON,

WM. EDGAR, General Passenger Agent. General Manager.

ALLAN LINE

ROYAL MAIL
STEAMSHIPS.

1885. SUMMER ARRANGEMENT. 1885

STEAMSHIP.	SAILS FROM QUEBEC.
PARISIAN	Saturday, July 25
PERUVIAN	" Aug. 1
CIRCASIAN	" " 8
SARDINIAN	" " 15
SARMATIAN	" " 22
PARISIAN	" " 29

Rates of Passage from Quebec.

Cabin..... \$60, \$70, and \$80
(According to accommodation).
Intermediate \$30

Steerage same as by other first-class lines.

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

For tickets, &c., apply to

H. BOURLIER,

Allan Line Office,
Corner King and Yonge Streets, Toronto.

Dominion Line.

GREAT REDUCTION IN RATES.

Sarnia.....	3,850 Tons.	Oregon.....	3,850 Tons
Brooklyn	4,500 "	Montreal.....	3,300 "
Toronto	3,300 "	Ontario	3,200 "
Dominion	3,200 "	Texas	2,710 "
Mississippi..	2,600 "	Quebec	2,700 "
Vancouver,	5,700 Tons.		

FROM QUEBEC FOR LIVERPOOL:

OREGON	SEPT. 12
*SARNIA	" 19
MONTREAL	" 26
TORONTO	OCT. 3
BROOKLYN	" 10
*OREGON	" 17
*SARNIA	" 24

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

*Saloons, state-rooms, music-rooms and bath-rooms in this steamer are amidship, where but little motion is felt; and she carries neither cattle nor sheep.

For further particulars apply to GEO. W. TORRANCE, 45 Front Street East; STUART & MURDOCK, 50 Yonge Street, Toronto.

DAVID TORRANCE & CO., Montreal.

Leading Wholesale Trade of Montreal.

W. & J. KNOX.



Flax Spinners & Linen Thread M'frs

KILBIRNIE, SCOTLAND.

Sole Agents for Canada:

GEO. D. ROSS & CO.,
648 Craig Street, Montreal.

Selling Agents for the West:

E. A. TOSHACK & CO., TORONTO

HODGSON, SUMNER & CO

IMPORTERS OF

DRY GOODS, SMALLWARES
and FANCY GOODS

347 & 349 St. Paul Street, MONTREAL
and 25 & 27 Princess St., WINNIPEG.

Canada Lead & Saw Works

JAMES ROBERTSON,

METAL MERCHANT & MANUF'ER

Office: MONTREAL P. O. Box
20 Wellington St. 1500.BRANCHES:

Toronto, Ont., St. John, N.B. | Baltimore, U.S.
J. ROBERTSON & Co | JAS. ROBERTSON | J. ROBERTSON & Co

THE BELL TELEPHONE CO'Y OF CANADA.

CAPITAL, - - \$1,000,000

HEAD OFFICE, - - MONTREAL.

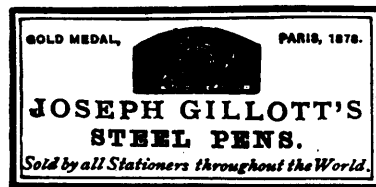
Notice is hereby given that the various telephone instruments not manufactured by this Company, which are now being offered for sale or for hire to the public, are believed to be infringements of the patents held by the Bell Telephone Co., of Canada; that suits have been instituted against the companies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

ALL USERS OF SUCH TELEPHONES.

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

C. F. SISE,
Vice-Pres't and Man'g Director,
Montreal.

HUGH C. BAKER,
Manager Ontario Dept.
Hamilton.



Leading Wholesale Trade of Montreal.

Cochrane, Cassils & Co

BOOTS & SHOES

WHOLESALE.

Cor. Craig & St. Francois Xavier Sts

MONTREAL, Que

McARTHUR, CORNEILLE & CO

OIL, LEAD, PAINT

Color & Varnish Merchants

IMPORTERS OF

ENGLISH and BELGIAN WINDOW GLASS

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

Painters' & Artists' Materials, Brushes, &c

312, 314, 316 St. Paul St., & 253, 255, 257 Commissioners St.,

MONTREAL.

W. & F. P. CURRIE & CO.,

100 Grey Nun Street, Montreal.

IMPORTERS OF

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

Manufacturers of Bessemer Steel

Sofa, Chair and Bed Springs.

⚡ A large Stock always on hand ⚡

TEES, WILSON & CO.,

(Successors to James Jack & Co.)

Importers of Teas

AND GENERAL GROCERIES.

66 St. Peter Street, - - MONTREAL

D. Morrice, Sons & Co

General Merchants, &c.,

MONTREAL and TORONTO.

HOHELAGA COTTONS

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

ST. CROIX COTTON MILL

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

ST. ANNE SPINNING CO.

[Hochelega.]

Heavy Brown Cottons and Sheetings.

Tweeds, Knitted Goods, Flannels,

Shawls, Woollen Yarns,

Blankets, &c.

The Wholesale Trade only Supplied.

Subscription, 18/- Per Annum.

The Canadian Gazette 1 ROYAL EXCHANGE BUILDINGS, LONDON, ENGLAND, E.C., is a weekly journal of information and comment upon matters of use and interest to those concerned in Canada, Canadian Emigration, and Canadian Investments. It was founded and is edited by THOMAS SKINNER, the Compiler and Editor of "The Stock Exchange Year-Book," "The Directory of Directors," "The London Banks" &c.

BY SUCKLING, CASSIDY & CO.

IMPORTANT AUCTION SALE

WOOLLEN MILL,

Machinery, Tools and Chattels,
VILLAGE LOTS AND FRAME HOUSES.

ESTATE OF
GEORGE SMITH & CO.,
Lambton Mills.

The undersigned have received instructions from E. R. C. CLARKSON, Trustee, to offer for sale by Public Auction, on the Premises, in the Village of LAMBTON MILLS, on

THURSDAY, OCTOBER 8th, 1885,
at 2 o'clock p.m.,

the following valuable assets, part of the estate of George Smith & Co., woollen manufacturers:—
Lot No. 1—

THE WOOLLEN MILL PROPERTY,

comprising substantial four storey and attic stone and frame factory, with brick extension, brick spinning and grinding house, tenter house, warehouse, and office, frame rag-sorting house, and two frame storehouses and dye-house, together with — acres of land, and magnificent water-power (on Humber river), 12 feet head-power, capable of being increased.

The Complete and Extensive Woollen Machinery and Plant

(English manufacture), appurtenant to the above, including

IN SPINNING AND WEAVING DEPARTMENTS

four sets 60-inch English cards, Bramwell, Blamier, and Scotch feeds, Thornton broad rubber condensers, five Houghton and Knowles mules, 200 and 240 spindles, each 3-inch pitch, one mule (Thornton Bros.), 240 spindles, 3-inch pitch, all complete and in perfect order; four shoddy cards, 60-inch complete; twelve fourteen and two eleven quarters. Plain looms (Houghton, Knowles & Co.), one twelve quarter box loom (Houghton, Knowles & Co.); six ten quarter (Hutchison & Hollingsworth); three box looms, one beaming frame, warping machine and spools, all complete; 3 shake willeys, and 1 waste shaker, 1 teaser, 1 grinding frame with rollers complete.

In the FINISHING DEPARTMENT,

2 pairs falling stocks, 2 fulling mills (Karch), 2 washers, 1 ringer (brass rollers), 3 gigs (revolving scraggs and rods), brushing mill, 1 winding machine with rollers for boiling, perpetual cutting machine, new blades and cutters; 1 pad, steam cloth press, 60-inch (Patrick & Wilson); new baling press, piler machine, all complete and in perfect running order.

In DYE HOUSE.—3 vats with wenchers, and 2 cisterns.

RAG GRINDING DEPARTMENT.—2 pickers and 2 extra swifts, patent iron covers, Rhode's make; 3 oiling tubs and steam fittings; drilling machine.

A large portion of the above machinery is entirely new. The card clothing on the machines is in good condition—mostly new.

The mill is furnished with 200 horse-power Goldie & McCulloch automatic cut-off-engine and condenser, 18 and 12 inch cylinder and fly-wheel 14 feet 5 inches, large pulley and driving belt, only three months in use, cost over \$3,000; 1 new 48-inch Lefel turbine water-wheel (Paxton & Tait), with governor, only six months in use; two boilers, 14 and 12 by 4 feet and 4 feet 6 inches, with gauges, smokestacks, and Hancock's patent inspirators; and one large circular saw.

The mill is supplied with gas by a Phillips machine; tanks and cisterns complete; also with steam-heating apparatus.

The property cost \$75,000, has all been bought since 1880, and is adapted to the manufacture of Tweeds, Sealettes, Blankets, Shoddy, and Yarns.

Lot No. 2.—The purchaser of the mill and machinery is required to take the tools, chattels, and supplies of the mill at their valuation per schedule of about \$5,000.

Terms and conditions and particulars as to village lots and houses in subsequent advertisements.

E. R. C. CLARKSON, Trustee,
No. 25 Wellington street east.
Toronto, Sept. 2, 1885.

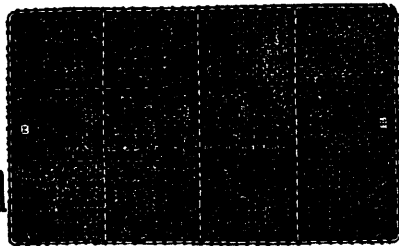
SUCKLING, CASSIDY & CO.,
TRADE AUCTIONEERS.

WIRE DOOR MATS.

SEE OUR DISPLAY

AT

Toronto Exhibition



SEE OUR DISPLAY

AT

Toronto Exhibition

CHEAP AND LASTING.

Adapted for Private Residences, Churches, all Business Places, Railways, Street Cars, Hotels, and all places requiring cleanliness.

BEST FOOT CLEANER YET.

Hardware, House Furnishing and Carpet Dealers, write for Prices and Circulars.

THE TORONTO WIRE MAT COMPANY,
Offices and Sales Rooms, 63 Colborne Street.

See Our SAW-MILLS and ENGINES in OPERATION
Toronto and London Fairs.
See articles advertised here at TORONTO FAIR.



GRAIN ELEVATORS.

Cheap, Efficient, Durable.

NO FRICTION to cause fire.

NO CLOGGING. Motion positive.

DOUBLE CAPACITY for same width of leg, as number of buckets not dependent on friction.

EASE OF ATTACHING POWER. In all small Elevators of medium height HORSE POWER or ENGINE can be connected direct to foot shaft of Elevator, saving long belt shafting, gearing, etc., to get power to top of Elevator.

SEND FOR ESTIMATES.

Give height of Elevator, capacity required, how driven, etc., etc

Seamless Steel Buckets,

5, 6, 7 x 4; 8, 9, 10, 11 x 5; 12, 14, 16, 18, 20 x 6; same price as ordinary buckets;

SALEM BUCKETS, ELEVATOR BOLTS, ELEVATOR SPOUT HEADS.

SOLID WOVEN COTTON BELTING.

All sizes kept in stock at lowest rates.

CANDY BELTING, 1 to 16 in wide, kept in stock. THE BEST BELT MADE.

Montreal Office,
154 St. James St.

WATEROUS ENGINE WORKS, Brantford and Winnipeg.

JAMES PARK & SON

Pork Packers,

TORONTO.

L. C. Bacon, Rolled Spiced Bacon

C. C. Bacon, Glasgow Beef Hams,

Sugar Cured Hams, Dried Beef,

Breakfast Bacon, Smoked Tongues,

Mess Pork, Pickled Tongues,

Family or Navy Pork,

Lard in Tubs and Pails.

The Best Brands of English Fine Dairy Salt in Stock.

THE PENMAN

MANUFACTURING CO., Limited.

Manufacturers of

Ladies', Misses',
Gents' and Boys' Underwear,
Glove and Rubber Lining,
Yarns, Horse Blankets, &c.

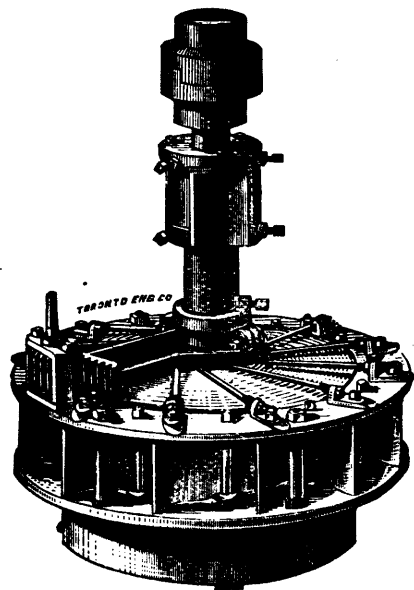
Also, THE CELEBRATED PATENT SEAMLESS HOSIERY, smooth and equal to hand knitting, in COTTON, MERINO, WOOL, with three-ply heels, double toes for Ladies, Misses, Gents and Boys.

Mills at PARIS, ONTARIO, Canada.

JOHN PENMAN, President.

Agents:—D. MORRICE, SONS & CO.,

MONTREAL AND TORONTO



15,000 IN USE.
JOSEPH HALL MACHINE WORKS,
 (ESTABLISHED 1851),
OSHAWA, ONT.

MANUFACTURE THE CELEBRATED
James Leffel's Double Turbine Water Wheel,
 All Sizes of Stationary and Portable Engines and Boilers, Shafting, Pulleys,
 Hangers, Gearing.

Latest Improved English and American Gangs. The Stearn's Circular Saw-Mills with Fractional Head Blocks and King of Dogs—this Mill is acknowledged in the United States and Canada to be superior to all others—also a very complete Circular Saw-mill with Iron Frame and cheaper Head Blocks for Small Mill. Saw-mill, Flour-mill, Paper-mill and Water Works Machinery a specialty.

For further particulars address

F. W. GLEN, GENERAL MANAGER,
OSHAWA, ONT.

HARDWARE STOCK
FOR SALE.

Tenders will be received up to
MONDAY, SEPTEMBER 21st, 1885,

at so much on the dollar by the subscriber for his stock of general, heavy, and shelf hardware amounting as per inventory to nine thousand five hundred dollars (\$9,500).

Stock book can be seen at the store of the subscriber.

Terms of payment—Three thousand dollars cash; balance in equal payments of 3, 6, 9 and 12 months. Tender may include offer for the rent yearly, lease for term of years, or purchase of the store and warehouse.
W. KOUGH.
 Owen Sound, Sept. 1, 1885.



Grand Colonial Exhibition
 IN
LONDON, ENGLAND, 1886.

FIFTY-FOUR THOUSAND FEET RE-SERVED FOR CANADA.

First Royal Exhibition Commission since 1862.

The Colonial and Indian Exhibition to be held in LONDON, England, commencing MAY 1st, 1886, is intended to be on a scale of great magnitude, having for object to mark an epoch in the relations of all the parts of the British Empire with each other.

In order to give becoming significance to the event, a Royal Commission is issued for the holding of this Exhibition, for the first time since 1862; and His Royal Highness the Prince of Wales has been appointed President by Her Majesty.

The very large space of 54,000 square feet has been allotted to the Dominion of Canada by command of the President, His Royal Highness.

This Exhibition is to be purely Colonial and Indian, and no competition from the United Kingdom or from foreign nations will be permitted, the object being to exhibit to the world at large what the Colonies can do.

The grandest opportunity ever offered to Canada is thus afforded to show the distinguished place she occupies, by the progress she has made in AGRICULTURE, in HORTICULTURE, in the INDUSTRIAL and FINE ARTS, in the MANUFACTURING INDUSTRIES, in the NEWEST IMPROVEMENTS in MANUFACTURING MACHINERY and IMPLEMENTS, in PUBLIC WORKS by MODELS and DESIGNS; also in an adequate display of her vast resources in the FISHERIES, and in FOREST and MINERAL wealth, and also in SHIPPING.

All Canadians of all parties and classes are invited to come forward and vie with each other in endeavoring on this great occasion to put Canada in her true place as the premier colony of the British Empire, and to establish her proper position before the world.

Every farmer, every producer, and every manufacturer, has interest in assisting, it having been already demonstrated that extension of trade always follows such efforts.

By order,
JOHN LOWE,
 Sec. of the Dept. of Agriculture.

Ottawa, 1st Sept., 1885.

SALE OF VALUABLE

Pine Timber Limits.

On THURSDAY, 8th OCTOBER Next,

at half-past two o'clock p.m., under instructions from H. V. Noel and John Waldie, Esquires, Trustees, I will offer for sale by Public Auction, at the

RUSSELL HOUSE, OTTAWA,

the following VALUABLE PINE TIMBER LIMITS, situate on the UPPER OTTAWA WATERS, in five separate parcels:—

Parcel 1—Berth No. 6 Kippewa and Bois Franc, 28 sq. miles.

Parcel 2—Berth No. 11, Kippewa and Osterbonne, 46 sq. miles.

Parcel 3—Berth No. 15, Kippewa and North River, 28 sq. miles.

Parcel 4—Berths Nos. 30, 31, 32 and 33, on the Kippewa and Sassenegaga, each 50 miles, 200 sq. miles.

Parcel 5—Lake Temiscamingue, Front Berths Nos. 58, 59, 60, 61, 61A, Rear Berths Nos. 38, 39, 40, 42, 43, 44, Quinze No. 42, in all 466 1/2 sq. miles.

These limits are heavily timbered with the best quality of Pine grown on the Upper Ottawa, and are well watered in every direction with improved rivers and lakes.

The cut of Timber and Logs from these limits can all be delivered in the Main Ottawa River early in the season so as to ensure arrival at Ottawa and Quebec.

There are several improved farms with valuable buildings on the property; these go with the limits they are on.

This is a really desirable Timber property, and it is now offered to the public with plenty of time to examine.

TERMS LIBERAL.

For further particulars apply to.

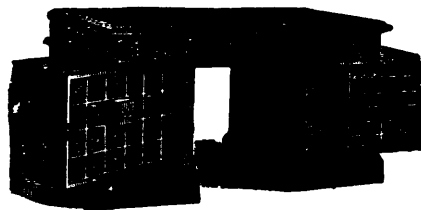
I. B. TACKABERRY,

Auctioneer.

Or to the TRUSTEES,

H. V. NOEL, Quebec Bank, Ottawa,
 JOHN WALDIE, P.O. Box 657, Toronto.
 Ottawa, Aug. 10, 1885.

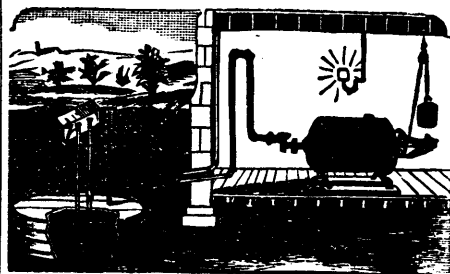
W. STAHLSCHMIDT,
 PRESTON, ONTARIO,
 MANUFACTURER OF
School, Office Church & Lodge Furniture



ROTARY DESK, No. 50.

Send for circulars and price list. Name this paper.
 See my Display at Toronto and London Exhibitions.

JOSEPH PHILLIPS,



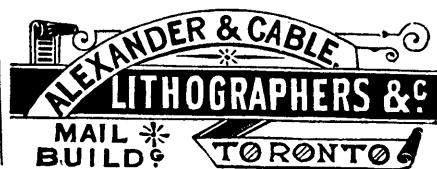
MANUFACTURER

Canadian Air Gas Machine

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

SEND FOR CIRCULAR AND PRICE LIST.

145 Wellington St. W., Toronto.



The Silver Star Cross-Cut Saw

TAKES THE LEAD.

NEW THIS SEASON.

MANUFACTURED ONLY BY

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

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

Insurance.
North British and Mercantile
FIRE & LIFE
INSURANCE COMP'Y,

ESTABLISHED 1808.

RESOURCES OF THE COMPANY.

Authorized Capital	£3,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Reserves at	
31st December, 1884.....	£1,597,295 9 6
Life and Annuity Funds	3,994,662 7 3
Revenue, Fire Branch.....	1,201,068 11 11
Life and Annuity Branches...	587,561 8 8

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

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

Head Office for the Dominion, Montreal.

D. LORN MACDOUGALL,
THOMAS DAVIDSON,
General Agents.

SURETYSHIP.

THE GUARANTEE CO.'Y
OF NORTH AMERICA.

Capital (authorized).....	\$1,000,000
Paid-up in Cash (no notes).....	300,000
Assets and Resources (over).....	775,000
Deposit with Dominion Gov't	57,000

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

Over \$210,000 has been Paid in Claims to Employers.

Head Office : 260 St. James St., Montreal.

President, Sir A. T. GALT, G.C.M.G.
Vice President, Hon. JAS FERRIER.

Managing Director, EDWARD RAWLINGS.
Secretary, - - - - - JAMES GRANT.

DIRECTORS IN TORONTO.

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

AGENTS IN TORONTO,

JOHN STARK & CO.,
28 AND 30 TORONTO STREET.

EDWARD RAWLINGS,
Managing Director.

Montreal, 1885.

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

NEW YORK LIFE
Insurance Company

ESTABLISHED 1845.

AGENTS WANTED.

I desire to engage the services of competent and reliable men, in localities where this Company is not now represented.

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

Apply, giving references, to

DAVID BURKE,
MONTREAL,
General Manager for Canada.

Insurance.
THE STANDARD LIFE
ASSURANCE CO.

At the 59th Annual General Meeting of the Standard Life Assurance Co., held at Edinburgh, Tuesday, 28th April, 1885, the following results for the year ending 15th November, 1884, were reported:—
2,773 New Proposals for Life Assurance were received during the year for..... \$7,557,678
2,302 Proposals were accepted assuring..... 5,822,614
The Total Existing Assurances in force at 15th November, 1884, amounted to \$99,608,971, of which \$7,973,494 was reassured with other offices.....
The Claims by Death which arose during the year amounted, including Bonus additions to..... 2,676,544
The Annual Revenue amounted at 15th November, 1884, to..... 4,301,573
The Invested Funds at the same date amounted to..... 31,470,457
Being an increase during the year of..... 902,969
G. GREVILLE HARSTONE, General Agent.
W. M. RAMSAY, Manager for Canada.
Office—A 1 York Chambers, 9 Toronto St., Toronto.

LIVERPOOL & LONDON & GLOBE
Insurance Company.

Invested Funds	\$24,500,000
Investments in Canada.....	900,000

Head Office, Canada Branch, Montreal.

BOARD OF DIRECTORS.

Hon. H. Starnes, Chairman; T. Hart, Esq., Edward J. Barbeau, Esq., Wentworth J. Buchanan, Esq.
Risks accepted at Lowest Current Rates.
Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. REED, Toronto Agent,
20 Wellington St. E.
G. F. C. SMITH, Chief Agent for the Dominion, Montreal.

QUEEN

INSURANCE COMP'Y OF ENGLAND.

FORBES & MUDGE, - - - MONTREAL,

CHIEF AGENTS FOR CANADA.

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

IMPERIAL FIRE INSURANCE CO.
OF LONDON,
(ESTABLISHED 1803.)

Head Office for Canada, 6 Hospital St., MONTREAL
W. H. RINTOUL, Resident Secretary.

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

Toronto Agency—ALF. W. SMITH.

CITIZENS'
Insurance Company
OF CANADA.

HENRY LYMAN, PRESIDENT.

ANDREW ALLAN, VICE-PRESIDENT.

GERALD E. HART, - GENERAL MANAGER.

Capital and Assets, - - - \$1,370,090 07

Losses Paid to 1st Jan.,
1885, - - - - - 2,370,202 90

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

LOSSES PROMPTLY & EQUITABLY ADJUSTED.

FIRE. LIFE. ACCIDENT.

MALCOLM GIBBS, Chief Agent.
TORONTO OFFICE, 12 ADELAIDE ST. E.

Insurance.
NORTH AMERICAN
Life Assurance Co.

Incorporated by Special Act of Dominion Parliament.

FULL GOVERNMENT DEPOSIT.

DIRECTORS.

Hon. ALEX. MACKENZIE, M.P., Ex-Prime Minister of Canada, President.
Hon. ALEX. MORRIS, M.P.P., and JOHN BLAIKIE, Esq., Pres. Canada Landed Credit Co., Vice-Presidents.
Hon. G. W. Allan, Senator.
Hon. J. B. Thibaudeau, Senator, Montreal.
Hon. D. A. Macdonald, Ex-Lieut-Governor of Ont.
Andrew Robertson, Esq., Pres. Mont'l Harbor Trust.
L. W. Smith, D.C.L., Pres. Building & Loan Ass'n
W. R. Meredith, Q.C., M.P.P., London.
J. K. Kerr, Esq., Q.C., (Messrs. Blake, Kerr, Lash & Cassels).
John Morison, Esq., Governor British Am. Fire A. Co
E. A. Meredith, Esq., LL.D., Vice-President Toronto Trusts Corporation.
Wm. Bell, Manufacturer, Guelph.
A. H. Campbell, Esq., Pres. British Can. L. & In. Co.
D. Macrae, Esq., Manufacturer, Guelph.
E. Gurney, Jr., Esq., Director Federal Bank of Can.
H. H. Cook, Esq., M.P., Toronto.
John N. Lake, Esq., Broker and Financial Agent.
Edward Galley, Alderman.
B. B. Hughes, Esq., (Messrs. Hughes Bros., Wholesale Merchants).
James Thorburn, M.D., Medical Director.
James Scott, Esq., Merchant, Director Dom'n Bank,
Wm. Gordon, Esq., Toronto.
Robert Jaffray, Esq., Merchant.
W. McCABE, Esq., LL.B., F.I.A., Managing Director.

British Empire
MUTUAL
LIFE ASSURANCE COMPANY

OF LONDON ENGLAND,

ESTABLISHED 1847.

CANADA HEAD OFFICE, - - MONTREAL.

Accumulated Funds	\$5,000,000
Annual Income	1,000,000
Investments in Canada	680,000
Canadian Government Deposit.....	100,000

MANAGER FOR WESTERN ONTARIO,

J. FRITH JEFFERS,
LONDON, ONTARIO.

J. E. & A. W. SMITH, General Agents, Toronto
JOHN DENNIS, Special Agent.

Agents wanted in unrepresented districts.

F. STANCLIFFE,
General Manager Canada

THE

Fire Insurance Association

(LIMITED),

OF LONDON, ENG.

Capital	\$4,500,000
Reserve Fund	850,000
Government Deposit	100,000

HEAD OFFICE FOR CANADA.

Standard Bank Buildings, St. James Street

MONTREAL.

ROBERTSON,
General Manager.

E. P. HEATON, Fire Superintendent.

THE GLASGOW & LONDON
Insurance Company.

HEAD OFFICE FOR CANADA:

87 & 89 St. Francois Xavier St., Montreal.

MANAGER, - - STEWART BROWN.

J. T. VINCENT, Inspector.
DONALDSON & FREELAND,
Agents, TORONTO.

Active Agents wanted.

Insurance.

MILLERS' & MANUFACTURERS' Insurance Co'y,
STOCK AND MUTU L.

OBJECTS.

1. To prevent by all possible means the occurrence of avoidable fires.
2. To obviate heavy losses from the fires that are unavoidable by the nature of the work done in mills and factories.
3. To reduce the cost of Insurance to the lowest point consistent with the safe conduct of the business.

METHODS.

All risks will be inspected by a competent officer of the Company, who will make such suggestions as to improvements required for safety against fire as may be for the mutual interests of all concerned.

Much dependence will be placed upon the obligation of members to keep up such a system of discipline, order and cleanliness in the premises insured as will conduce to safety.

As no agents are employed and the Company deals only with the principals of the establishments insured by it, conditions and exceptions which are so apt to mislead the insured and promote controversy and litigation in the settlement of losses will thus be avoided.

The most perfect method of insurance must, in the nature of things, be one in which the self-interest of the insured and the underwriters are identical, and this has been the object aimed at by the organizers of this Company.

W. H. HOWLAND, Vice-President.
JAMES GOLDIE, President.

HUGH SCOTT, Managing Director.

Applicants for Insurance and other information desired please address **MILLERS' AND MANUFACTURERS' INS. CO'Y,** No. 24 Church Street, Toronto.

GORE DISTRICT Fire Insurance Company.

HEAD OFFICE, GALT, ONT.
Established 1836.

PRESIDENT, Hon. JAMES YOUNG, M.P.P.
VICE-PRESIDENT, A. WARNOCK, Esq.
MANAGER, R. S. STRONG.

MUTUAL FIRE INSURANCE COMPY
of the County of Wellington.

Business done exclusively on the Premium Note system.

F. W. STONE, President.
CHAS DAVIDSON, Secretary.
HEAD OFFICE, GUELPH, ONT.

Agents' Directory.

I. B. TACKABERRY, Auctioneer, Broker, Valuator, and Real Estate Agent. Established in 1867. Commodious premises, No. 29 Sparks Street, opposite the Russell, OTTAWA, Ont. Money advanced on consignments.

GEORGE F. JEWELL, Public Accountant and Auditor. Office, No. 3 Odd Fellows' Hall, Dundas Street, London, Ont.

R. C. W. MACCUAIG, Licensed Auctioneer, Broker, General Insurance, Passenger and Real Estate Agent, 58 Sparks Street, Ottawa.

TROUT & JAY, Agents for Royal Canadian; Lancashire; Canada Fire and Marine & Sovereign Fire; also the Confederation Life Insurance Cos.; Canada Per. Build. & Sav. Soc.; London and Canadian Loan and Agency Co., Meaford.

DONALDSON & MILNE, Collecting Attorneys, Assignees in Trust, Accountants, Estate and General Agents, 3 Wellington Street East, Toronto. Special attention given to investigating Slow and Unsatisfactory Accounts, obtaining security for same and Managing Insolvent Estates; also Auditing Bank, Insurance, Loan Society and Mercantile Books.

The Oldest Canadian Fire Insurance Comp'y.

QUEBEC FIRE ASSURANCE CO'Y
ESTABLISHED 1818.

Government Deposit, \$75,000

Agents—St. John, N.B., **THOMAS A. TEMPLE.**
Halifax, N.S., **GEO. M. GREER.**
Montreal, **THOS. SIMPSON.**
Toronto, Ontario General Agency, **GEO. J. PYKE,** General Agent.

PHENIX

FIRE INSURANCE COMPANY OF LONDON.
ESTABLISHED IN 1782.

Agency established in Canada in 1804. Unlimited liability of all the Stockholders, and large Reserve Funds. Moderate rates of premium.

GILLESPIE, MOFFATT & CO., General Agents for Canada, 12 St. Sacramento St., Montreal.
ROBT. W. TYRE, Manager.

Watertown Agricultural Insurance COMPANY.

Of Watertown, New York. Organized 1853. NET ASSETS, \$1,650,057. LOSSES PAID, \$3,725,262. \$100,000 deposited with Government for exclusive protection of Policy-holders in Canada.

Insures only Residences and Farm Property, and has never yet lost over \$5,000 by any one fire.

Insures against damage by lightning whether fire ensues or not, and insures live stock against being killed by lightning in the field. The largest and strongest Residence Insurance Company in the world.

R. F. WILLIAMS, City Agent.
And J. FLYNN, Gen. Agent.
26 Victoria Street, Arcade Building, TORONTO.

Railways.

Intercolonial Railway.

The direct route from the West for all points in

New Brunswick, Nova Scotia, P. E. Island, Cape Breton, AND NEWFOUNDLAND.

All the Popular Sea Bathing, Fishing and Pleasure Resorts of Canada are along this line.

PULLMAN CARS leaving MONTREAL on MONDAY, WEDNESDAY and FRIDAY run through to HALIFAX, and on TUESDAY, THURSDAY and SATURDAY to ST. JOHN, N.B., without change.

Close connections made at Point Levis with the Grand Trunk Railway and the Richelieu and Ontario Navigation Company's steamers from Montreal, and at Levis with the North Shore Railway.

Elegant first-class Pullman buffet, and smoking cars on all through trains. First-class refreshment rooms at convenient distances.

IMPORTERS and EXPORTERS will find it advantageous to use this route, as it is the quickest in point of time, and the rates are as low as by any other. Through freight is forwarded by FAST SPECIAL TRAINS, and experience has proved the INTERCOLONIAL route to be the QUICKEST for European freight to and from all points in Canada and the Western States.

Tickets may be obtained, and also information about the route and about freight and passenger rates from

ROBERT B. MOODIE, Western Freight and Passenger Agent, 93 Rossin House Block, York St., Toronto
D. POTTINGER, Chief Superintendent.
Railway Office, Moncton, N.B., 26th May, 1888.

GUARDIAN Fire and Life Assurance Company,
OF LONDON, ENGLAND.
Established 1821.

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

Gen. Agents for Canada, { **ROBT. SIMMS & CO.** } Montreal.
Canada, { **GEO. DENHOLM,** }
Toronto—**HENRY D. P. ARMSTRONG,** 58 King St. East.
Kingston—**R. W. VANDEWATER,** Ontario Street.
Hamilton—**GILLESPIE & POWIS,** 20 James St. S.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, \$1,688,112 00
Income for Year ending 31st Dec., 1888, 1,001,052 20

HEAD OFFICE, TORONTO, ONT.

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

COMMERCIAL UNION ASSURANCE COMPANY,
OF LONDON, ENGLAND.

Capital and Assets over \$20,000,000

FIRE, LIFE AND MARINE.

Head Office for Western Canada,
WICKENS & EVANS,
GENERAL AGENTS
33 TORONTO ST., TORONTO.

ONTARIO BRANCH.
Head Office, Toronto.
S. F. MAGURN, Gen'l Agent.
W. N. ROWLAND, Inspector for Ontario & Quebec.

QUEBEC BRANCH.
Head Office, Montreal.
W. R. OSWALD, Gen'l Agent.

CITY OF LONDON FIRE INSURANCE CO. OF LONDON, ENGLAND.

Chairman: **SIR HENRY E. KNIGHT,** Alderman, late Lord Mayor.
General Manager: **L. O. PHILLIPS,** Esq.

CAPITAL, £2,000,000 Stg.

All losses adjusted and paid in the various Branches without reference to England.

Nova Scotia Branch,
Head Office, Halifax.
ALF. SHORTT, General Agent.

New Brunswick Branch.
Head Office, St. John.
H. CHUBB & CO., General Agents.

Manitoba Branch.
Head Office, Winnipeg.
G. W. GIRDLESTONE, General Agent.

TORONTO PRICES CURRENT.—Sept. 10, 1885.

Leading Manufacturers.

THE Toronto Paper Mf. Co.

WORKS at CORNWALL, Ont.

CAPITAL, \$250,000.

JOHN R. BARBER, President and Man'g Director. CHAS. RIORDON, Vice-President. EDWARD TROUT, Treas.

Manufactures the following grades of Paper :

Engine Sized Superfine Papers:

White and Tinted Book Papers, (Machine Finished and Super-calendered). Blue and Cream Laid and Wove Foolscaps, Posts, etc., etc.

Account Book Papers.

ENVELOPE & LITHOGRAPHIC PAPERS.

COLORED COVER PAPERS SUPERFINISHED.

Apply at the Mill for samples and prices. Special sizes made to order.

WM. BARBER & BROS.,

PAPERMAKERS,

GEORGETOWN, - - ONTARIO,

MANUFACTURERS OF

Book Papers, Weekly News, and Colored Specialties.

JOHN R. BARBER.

1838 ESTABLISHED 1838

J. HARRIS & CO.

(Formerly Harris & Allen),

ST. JOHN, N. B.

New Brunswick Foundry, Railway Car Works, ROLLING MILLS.

Manufacturers of Railway Cars of every description, Chilled Car Wheels, "Peerless" Steel-Tyred Car Wheels, Hammered Car Axles, Railway Fish-Plates, Hammered Shafting and Shapes, Ship's Iron Knees and Nail Plates.

THE OSHAWA MALLEABLE IRON CO.

MANUFACTURERS OF

MALLEABLE IRON,

CASTINGS

TO ORDER FOR ALL KINDS OF

AGRICULTURAL IMPLEMENTS, AND MISCELLANEOUS PURPOSES.

OSHAWA, CANADA.

MONTREAL

Wall Paper Factory.

COLIN McARTHUR & CO.'S

Samples for 1885-86

ARE NOW OUT.

The Finest Selection ever Produced in Canada.

Samples sent to the Trade on application.

The Trade are requested to reserve their orders till Travellers call.

Factory: 1 to 21 Voltigeurs Street,

Corner Notre Dame Street,

MONTREAL.

Table with columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Categories include Breadstuffs, Groceries, Hardware, Provisions, Leather, Hides & Skins, Wool, Groceries, Wines, Liquors, &c., Petroleum, Oils, Paints, &c., Drugs.

CANADA LIFE ASSURANCE COMPANY

ESTABLISHED 1847.

Capital and Funds over \$7,000,000
Annual Income over 1,200,000

Toronto, J. D. HENDERSON, Agent.

Province of Quebec Branch, Montreal, - - - - J. W. MARLING, Manager.
Maritime Provinces Branch, Halifax, N.S.,
P. McLAREN, General Agent. D. H. MACGARVEY, Secretary.
Eastern Ontario Branch, Peterboro, - - - - GEO. A. COX, General Agent.
Manitoba Branch, Winnipeg,
L. HUTTON, Manager. A. McT. CAMPBELL, General Agent.
A. G. RAMSAY, President. R. HILLS, Secretary.
ALEX. RAMSAY, Superintendent.

CONFEDERATION LIFE ASSOCIATION.

Incorporated by Special Act of the Dominion Parliament.

Guaranteed Capital \$1,000,000
Government Deposit 86,300
Capital and Assets 31st December, 1884 2,415,944

HEAD OFFICE, - - - - - TORONTO, ONT.

President, Sir W. P. HOWLAND, C.B.; K.C.M.G.
Vice-Presidents, Hon. WM. McMASTER, WM. ELLIOT, Esq.

DIRECTORS.

Hon. Jas. Macdonald, M.P., Halifax.	James Young, Esq., M.P.
W. H. Beatty, Esq.	M. P. Ryan, Esq., M.P.
Edward Hooper, Esq.	S. Nordheimer, Esq.
J. Herbert Mason, Esq.	W. H. Gibbs, Esq.
Walter S. Lee, Esq.	A. McLean Howard, Esq.
A. G. Gooderham, Esq.	J. D. Edgar, M.P.

Managing Director, - - - J. K. MACDONALD.

SUN LIFE ASSURANCE COMP'Y OF CANADA.

The rapid progress made by this Company may be seen from the following statement:-

	INCOME.	ASSETS.	LIFE ASSURANCES IN FORCE.
1872	\$ 48,210 93	\$546,461 95	\$1,064,350 00
1874	64,073 88	621,362 81	1,786,392 00
1876	102,822 14	715,944 64	2,214,093 00
1878	127,505 87	773,895 71	3,374,683 43
1880	141,402 81	911,132 93	3 881,479 14
1882	254,841 73	1,073,577 94	5,849,889 19
1884	278,379 65	1,274,397 24	6,844,404 04

The only Company issuing absolutely Unconditional Policies.

THOMAS WORKMAN, PRESIDENT. B. MACAULAY, MANAGING DIRECTOR.

A. H. GILBERT, Manager for Western Ontario, Toronto.

THE ROYAL CANADIAN Fire and Marine Insurance Co.

160 ST. JAMES STREET, - - MONTREAL.

This Company, doing business in Canada only, presents the following Financial Statement, and solicits the patronage of those seeking unquestionable security and honorable treatment:-

Capital and Assets, Jan. 1st, 1883 \$1,295,885 66
Income During the year ending 31st Dec. '82, 881,142 89

ANDREW ROBERTSON, Esq., Pres. Hon. J. R. THIBAudeau, Vice-Pres.
ARTHUR GAGNON, Sec.-Treas. GEO. H. McHENRY, Manager.

ROYAL INSURANCE COMPANY OF ENGLAND.

LIABILITY OF SHAREHOLDERS UNLIMITED.

Capital \$10,000,000
Funds Invested 24,000,000
Annual Income, upwards of 5,000,000
Investments in Canada for protection of Canadian Policy-holders (chiefly with Government) exceeds, \$600,000.

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

Head Office for Canada--Royal Insurance Buildings, Montreal.

JOHN MAUGHAN, JOHN KAY, ARTHUR F. BANKS,	Agents for Toronto & County of York.	M. H. GAULT, W. TATLEY,	Chief Agents.
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UNION MUTUAL

Life Insurance Company,

PORTLAND, ME.

JOHN E. DE WITT, - - - - - President.

ORGANIZED 1848.

Assets, December 31st, 1884 \$6,322,001 67
Surplus (N. Y. Standard) 728,884 17

Incontestable and Unrestricted Policies Protected by the Non-Forfeiture Law of Maine.

Novel and attractive plans, combining cheap Insurance with profitable Investment returns.

Strength and Solvency; Conservative Management; Liberal Dealing; Definite Policies; Low Premium.

PROMPT PAYMENT OF LOSSES WITHOUT DISCOUNT.

An Easy Company to Work. Good Territory and Advantageous Terms to Active Men.

HENRY D. SMITH, - - - - -	SECRETARY.
C. H. VAN GAASBEEK, Jr., - - - - -	Ass't SECRETARY.
HON. JOSIAH H. DRUMMOND, - - - - -	COUNSEL.
THOMAS A. FOSTER, M.D. - - - - -	MEDICAL EXAMINER.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - - - - - HAMILTON, ONT.

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

NON-FORFEITABLE POLICIES; TONTINE INVESTMENTS,
AND
Homans' Popular Plan of Renewable Term Insurance by Mortuary Premiums.

DAVID DEXTER,
Managing Director.

BRITISH AMERICA

Assurance Company.

FIRE AND MARINE.

Cash Capital and Assets \$1,194,879 07

INCORPORATED 1888.

HEAD OFFICE, - - - - - TORONTO, ONT.

BOARD OF DIRECTORS.

GOVERNOR, - - - - - JOHN MORISON, Esq.	DEPUTY GOVERNOR, - - - - - H. S. NORTHROP, Esq.	
Hon. Wm. Cayley, George Boyd, Esq. G. M. Kinghorn, Esq.	John Y. Reid, Esq. Henry Taylor, Esq.	John Leys, Esq. T. R. Wood, Esq.

SILAS P. WOOD, Secretary.

TROUT & TODD, TORONTO.

INSURANCE, COMMERCIAL AND JOB PRINTERS.

Every description of INSURANCE POLICIES APPLICATIONS and OFFICE REQUISITES furnished in first-class style. We have for years satisfactorily supplied the Leading Canadian Underwriters.

SEND FOR ESTIMATES.

TROUT & TODD,
63 & 65 Church Street.

JOHN MACDONALD & CO.

Wellington Street East, Toronto.

'85. FALL OPENING. '85.
SEPTEMBER.

ANNOUNCE THEIR STOCK COMPLETE,

And invite inspection of same.

Staple Department.

We are showing a Fine Assortment in

Checked Gingham,
French Twilled Flannels,
Plain Saxony Flannels,
Fancy Flannels,
Canadian Druggets,
Blankets,

AND ALL CLASSES OF WOOL GOODS.

SECOND FLOOR.

DRESS GOODS.

We offer to the Trade the largest purchase of

FRENCH AND GERMAN

All-Wool Dress Goods.

ever brought to the Canadian market,
comprising

Ottoman Cords,
Chevron Stripes,
Jersey Cloth,
Cordirellas,
Foules, etc., etc.

AT PRICES NEVER HITHERTO SHOWN.

Every Merchant should see them.
Send for Samples.

SILKS.

Colored Merveilleux with Colored Stripes
to Match.

Black Merveilleux, Black Rhadames,
Black Satins, Black Duchesse,
Black Gros Grain Silks,
Black Faille Francaise,
Colored Plushes in all new shades,
Brown Plushes for Mantles.

MANTLES.

Berlin and London Mantles and Ulsters in
great variety.

A grand range of Shawls.
Full lines in Opera Wraps and Honeycomb
Shawls.

Haberdashery Department.

Dress Buttons in Metal, Jet, Silk, Ivory, etc.
Trimming Braids, Binding Braids,
Gold Braids, Silver Braids, etc.
Ladies' Belts, Ladies' Satchels.

FANCY GOODS.

French Clocks, Perfume Cases,
Dressing Cases, Work Baskets,
Glove and Handkerchief Boxes, etc.

WOOLS AND WOOL WORK.

Ba'dwin's Fingering, 3 and 4 ply; Andalusian,
Lady Betty, Saxony, etc.
Wool Work in Chair Stripes, Ottomans, Slippers,
Brackets, Foot Rests, etc., Banner
Stands, Bannerette Stands, Panel Rods,
Brass Crescents, etc.

GENT'S FURNISHINGS

White Shirts, Regatta Shirts, Oxford Shirts,
Flannel Shirts, Leather Valises.
MEN'S BRACES in English, French, German
and American.
UMBRELLAS in Silk, Zanell, Alpaca, &c.
Coat and Vest Buttons, Silks, Twists.
Linen Collars and Cuffs, Celluloid Collars and
Cuffs, Paper Collars, etc.

Carpet Department.

We would especially call attention to our
enormous stock of Brussels, Tapestry, Saxony,
Wool, Union Jute, and Hemp Carpets, Rugs,
Mats and Matting, Floor Oil Cloths and
Linoleums, Stair Oil Cloths and Linoleum Oil
Cloths, Cocoa Mats and Matting, Mats and
Lincoln Mats.

Curtain Department.

Is replete in all the Novelties, Antique Curtains,
Swiss Curtains, Scotch and Nottingham goods
in especially good value. Table Covers, Piano
Covers, Tapestry Covers, Coverings, Damasks,
and a magnificent range of Cretonnes, at
astonishingly low figures, and Silk Plush, Mohair
Plush, and Double Lace Canton for Draperies,
Turcoman for Curtains; White Honeycomb,
Crochet Marsella Quilts, Comforters, and Eider-
down Quilts, Cretonne, Fringes and Trim-
mings, &c., &c.

CANADIAN TWEEDS.

In this department we are showing a large
and well selected stock. All the newest designs
and colorings in Suitings and Trouserings. 500
pieces special, away below mill prices. 100
pieces 6-4 all-wool Ulstering at a popular price,
the best value in the trade. Plain and Fancy
Etoffes very low. There is no risk in buying
Tweeds now, as prices have positively reached
rockbottom.

Imported Woollen Department.

New Goods in Black and Colored Worsted
Coatings, Overcoatings, Suitings and Truser-
ings. New designs in Scotch Tweed Suitings,
Blue Pilots, Beavers and Naps and Whitneys,
Crombie's Aberdeen Naps in black and blue.

Mantle Cloth Department.

Tweed Ulsterings, Ottoman Cords, Mata-
lasse, Costume Cloth, Victoria Twill, all colors

Rubber Clothing Department.

Ladies' Circulars, Misses' Circulars, Boys'
Coats, Men's Coats, Rubber Rugs.