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# THE JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, NOVEMBER 17, 1882.

No. 14.

Leading Wholesale Houses of Montreal

First Prize Dominion Exhibition, 1880.

### GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

GAULT BROS. & CO.

### MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of  
**FELT HATS.**

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

FOR THE

Fall and Winter Trade

We offer a full assortment of

**FUR GOODS**

Of our own Manufacture.

**PLUSH, CLOTH AND SCOTCH CAPS,  
GLOVES AND MITTS**

Of English and Domestic Manufacture.

**Moccasins, SNOW SHOES, FANCY  
SLEIGH ROBES, BUFFALO, &c.**

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

**JAMES CORISTINE & CO.**

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

Leading Wholesale Houses of Toronto

### JOHN MACDONALD & CO.

**CARPET DEPARTMENT.**

Specialties in all classes of

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

JOHN MACDONALD & CO.,

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

AND

30 Faulkner St., Manchester, England.

### WYLD, BROCK & DARLING,

IMPORTERS OF

*British & Foreign*

**WOOLLENS,**

AND GENERAL

**DRY GOODS**

DEALERS IN

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

**TORONTO.**

REPRESENTED IN MONTREAL BY

Mr JAMES MCGILLIVRAY,  
210 St. James Street

Leading Wholesale Houses of Montreal

### HOLIDAY GOODS.

WHOLESALE

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

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

**H. A. NELSON & SONS,**  
57, 59, 61 & 63 ST. PETER ST.,  
Montreal.

56 & 58 FRONT STREET WEST  
Toronto.

### SKELTON

**BROS.**

**& CO.,**

MANUFACTURERS OF

**SHIRTS & COLLARS**

Wholesale Importers

**MEN'S**

**FURNISHING**

**GOODS,**

52 and 54

ST. HENRY ST.,  
MONTREAL.

## The Chartered Banks.

**BANK OF MONTREAL**

NOTICE is hereby given that a Dividend of

**FIVE PER CENT.**

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

Friday, the First day of December next.

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

By order of the Board,

J. BUCHANAN,  
General Manager.

Montreal, 24th October, 1882.

**EXCHANGE BANK****OF CANADA.**

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

HEAD OFFICE, - MONTREAL.

**DIRECTORS.**

M. H. GAULT, M.P., - - - - President  
Hon. A. W. OGILVIE, SENATOR, - Vice-President

Alex. Buntin. E. K. Greene.

THOMAS CRAIG, - Managing Director.

**BRANCHES.**

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

**FOREIGN AGENTS.**

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

## The Chartered Banks.

**THE BANK OF  
BRITISH NORTH AMERICA.**

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

## COURT OF DIRECTORS.

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

Secretary--A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.

W. H. NOWER, Inspector.

## Branches and Agencies in Canada.

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

## Agents in the United States:

NEW YORK.--D. A. McTavish and W. Lawson,  
Agents.

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

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

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

**The Molsons Bank.**

INCORPORATED BY ACT OF PARLIAMENT, 1855.

Capital paid-up, \$2,000,000. Rest, \$125,000.

HEAD OFFICE, MONTREAL.

## Directors.

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

## Branches of the Molsons Bank.

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

## AGENTS IN THE DOMINION.

Quebec--Merchants Bank and Eastern Townships  
Bank.

Ontario and Manitoba--Dominion Bank and Fed-  
eral Bank and their Branches.

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

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

Newfoundland--Commercial Bank of Newfound-  
and, St. Johns.

## AGENTS IN UNITED STATES.

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

## AGENTS IN EUROPE.

London--Alliance Bank, " Limited," Messrs. Glyn,  
Mills, Currie & Co. Messrs. Morton, Rose & Co.  
Liverpool--The National Bank of Liverpool.  
Antwerp, Belgium--La Banque d'Auvers.  
Collections made in all parts of the Dominion and  
returns promptly remitted at lowest rates of ex-  
change. Letters of Credit issued, available in all  
parts of the world.

## The Chartered Banks.

**MERCHANTS BANK  
OF CANADA.**

NOTICE is hereby given that a dividend of  
**Three and One-Half per Cent.**

For the Current Half Year, being at the  
rate of

**Seven per cent. per annum,**

Upon the paid-up Capital Stock of this In-  
stitution has been declared, and that the  
same will be payable at its Banking House  
in this city, on and after

Friday, the 1st day of December next.

The Transfer Books will be closed from  
the

17th to the 30th November,

both days inclusive.

BY ORDER OF THE BOARD,

G. HAGUE,  
GENERAL MANAGER.

Montreal, Oct., 25th, 1882.

**La Banque du Peuple.**

Capital \$1,600,000.

HEAD OFFICE, . . . MONTREAL.

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

## FOREIGN AGENTS.

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

**ONTARIO BANK.**

DIVIDEND NO. 50.

NOTICE is hereby given that a Dividend of three  
per cent. upon the Capital Stock of this institution  
has been declared for the current half-year, and  
that the same will be payable at the Bank and its  
branches on and after

Friday, the first day of December next.

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

By order of the Board,

C. HOLLAND,  
General Manager.

Ontario Bank,  
Toronto, 27th October, 1882.

The Chartered Banks.

THE CANADIAN  
Bank of Commerce.

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

DIRECTORS.

Hon. WILLIAM McMASTER, President.  
WM. ELLIOT, Esq., Vice-President.  
Noah Barnhart, Esq. James Michie, Esq.  
George Taylor, Esq. T. Sutherland Stayner, Esq.  
Jno. J. Arnton, Esq. John Waldie, Esq.  
W. N. ANDERSON, General Manager.  
J. C. KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.  
New York—J. H. Goadby and B. E. Walker, Agents,  
Chicago—A. L. Dewar, Agent.

BRANCHES.

Ayr	Guelph	St. Catharines
Barrie	Hamilton	Sarnia
Belleville	London	Seaford
Burling	Lucon	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunnville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock.

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

BANKERS.

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

IMPERIAL BANK  
OF CANADA.

Capital Paid up - - - - - \$1,310,000  
Reserve Fund - - - - - 460,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL, - - - - - \$1,500,000  
CAPITAL PAID IN May 15, 1880, - - - - - 1,297,659  
RESERVE FUND, - - - - - 270,000

Board of Directors.

R. W. HENEKER, President.  
A. A. ADAMS, Vice-President.  
Hon. M. H. Cochrane, G. N. Galer,  
G. K. Foster, Hon. J. H. Pope.  
T. S. Morey, Hon. G. G. Stevens.  
WM. FARWELL, General Manager.  
Head Office—Sherbrooke, Que.  
Branches.  
Waterloo, Richmond,  
Coaticook, Stanstead,  
Oswansville, Granby,  
Farnham.

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

The Chartered Banks.

THE  
BANK OF TORONTO.

DIVIDEND NO. 53.

NOTICE is hereby given, that a Dividend of  
FOUR PER CENT.

for the current half year, being at the rate of Eight Per Cent. per annum, upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank, and its branches, on and after

Friday, the First day of December next.

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

By order of the Board,

D. COULSON, Cashier.

Toronto, 25th October, 1882.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.  
CAPITAL PAID-UP - - - - - 2,000,000

DIRECTORS.

RON. ISIDORE THIBAudeau, President.  
JOSEPH HAMEL, Esq., Vice-President.  
Chevalier OI. Robitaille, M.D. E. Baudet, Esq. M.P.P.  
T. LeDroit, Esq. J. B. Z. Dubeau, Esq.  
U. Tessier, jr., Esq. P. LAFRANCOE, Cashier.  
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau,  
Montreal.

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

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

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

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

LA

BANQUE JACQUES-CARTIER,

HEAD OFFICE, - MONTREAL.

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

DIRECTORS:

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

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

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

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

CASHIER, - ALFRED RAY.

AGENCY—FREDERICTON: A. S. Murray, Agent.  
" - WOODSTOCK: G. W. Vanwart, "

The Chartered Banks.

The Western Bank of Canada.

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

BOARD OF DIRECTORS.

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

T. H. McMILLAN, Cashier.

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

Loan Societies.

MONTREAL

LOAN & MORTGAGE CO.

AND

TRUST COMPANY.

Incorporated 1858.

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

LOAN MONEY ON REAL ESTATE AND PURCHASE MORTGAGES.

This Company is authorized to act in any position of Trust, either as Executor, Administrator, Guardian, Trustee or Receiver.

Registrars and Transfer Agents of the Stocks and Bonds of Incorporated Companies.

Trustees of Mortgages executed by Railroad and other Corporations.

Every facility offered in matters of a fiduciary character.

INTEREST ALLOWED ON DEPOSITS.

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

BOARD OF DIRECTORS.

M. H. GAULT, Esq., M.P., President, President Exchange Bank of Canada.  
Hon. A. W. OGILVIE, Vice-President, Senator.  
ROBT. BSALE, Esq., of Messrs. J. & R. Esdail.

G. W. CAMPBELL, Esq., M.D., Vice-President Bank of Montreal.

THEODORE HART, Esq., Director Liverpool & London & Globe Insurance Company.

A. F. GAULT, Esq., of Messrs. Gault Bros. & Co.

THOMAS CRAIG, Esq., Managing Director Exchange Bank.

GEORGE W. CRAIG,

Manager.

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

THE HAMILTON

Provident and Loan Society.

President.

W. E. SANFORD, Esq.—Vice-President.  
Subscribed Capital..... \$1,500,000.00  
Paid-up Capital..... 1,100,000.00  
Reserve and Surplus Profits..... 74,000.00  
Total Assets..... 2,500,000.00

MONEY ADVANCED on Real Estate on favorable terms of Repayments.

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

OFFICE,

Corner of King and Hughson Streets,  
HAMILTON, CANADA.

H. D. CAMERON,

Sept., 1882. Treasurer

ARCH. CAMPBELL,

STOCK and SHARE BROKER,

(Member of the Stock Exchange)

MERCHANTS EXCHANGE BUILDINGS,  
Hospital and St. Sacrament Streets

MONTREAL.

**Oceanic Steamships.**

**Allan Line.**



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

1882. Summer Arrangements. 1882.

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

Vessels.	Tonnage.	Commanders.
Namidlan.....	6,100	Building.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	James Wylie.
Sardinian.....	4,650	J. E. Dutton.
Polynesian.....	4,100	K. Brown.
Sarmatian.....	3,800	John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,600	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,200	W. Richardson.
Ibernian.....	3,434	Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	3,000	Capt. D. J. James.
Prussian.....	3,000	Alex. McDougall.
Scandinavian.....	3,000	John Parks.
Buenos Ayrean.....	3,500	Jas. Scott.
Coran.....	4,000	Barclay.
Grecian.....	3,600	C. E. LeGallais.
Manitoban.....	3,150	McNicol.
Canadian.....	2,600	C. J. Menzies.
Phenician.....	2,500	J. Brown.
Waldensian.....	2,600	R. P. Moore.
Lucerne.....	2,200	John Kerr.
Newfoundland.....	1,500	Mylius.
Aedean.....	1,350	F. McGrath.

The Steamers of the LIVERPOOL, LONDONDERRY AND QUEBEC MAIL SERVICE.

Sailing from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched.

**FROM QUEBEC:**

Sarmatian.....	Saturday, Sept. 9
Polynesian.....	Saturday, " 16
Sardinian.....	Saturday, " 23
Circassian.....	Saturday, " 30
Peruvian.....	Saturday, Oct. 7
Parisian.....	Saturday, " 14

**THE STEAMERS OF THE LIVERPOOL, QUEENSTOWN, ST. JOHNS, HALIFAX AND BALTIMORE MAIL SERVICE** are intended to be despatched as follows:

**FROM HALIFAX:**

Nova Scotian.....	Monday, Sept. 11
Ibernian.....	" 25
Austrian.....	" Oct. 9
Nova Scotian.....	" 23

**Rates of Passage between Halifax and St. John's:**

Cabin.....	\$20.00	Intermediate.....	\$15.00
Steerage.....	\$6.00.		

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

An experienced surgeon carried on each vessel. Berths not secured until paid for.

Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

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

**H. & A. ALLAN,**

State St., Boston, and 25 Common St., Montreal.

**Oceanic Steamships.**

**DOMINION LINE OF STEAMSHIPS**



Running in connection with the

**Grand Trunk Railway of Canada**

Montreal.....	3,284	Toronto.....	3,284
Dominion.....	3,176	Ontario.....	3,176
Texas.....	2,700	Sarnia.....	3,850
Quebec.....	2,700	Oregon.....	3,850
Mississippi.....	2,680	Vancouver.....	5,700
Brooklyn.....	3,600		

**DATE OF SAILING.**

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

**RATES OF PASSAGE.**

CABIN—Quebec to Liverpool, \$50 and \$60; Return, \$90 and \$110.  
 Rates per steamer Sarnia to Liverpool, Cabin, \$65 and \$80, return, \$117 and \$144; Intermediate, \$49; Steerage, \$25. \*Sarnia carries neither cattle or sheep.

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

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

**DAVID TORRANCE & CO.,**

Exchange Court, Montreal.

**Accountants, Agents, &c.**

(For Legal Cards see other page.)

**Barrie, Ont.**

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

**Brantford, Ont.**

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

**Montreal.**

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

**Owen Sound, Ont.**

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

**Uxbridge, Ont.**

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

**Agents' Directory.**

OWEN MURPHY, Insurance Agent, Official Assignee and Commission Merchant.—No. 35 St. Peter Street, Quebec.

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

**Legal.**

**Amherst, N. S.**

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

**Private Banks.**

**W. MOWAT & SON, BANKERS,**

STRATFORD, ONT. [Established 1863.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States. Agents in Canada: The Canadian Bank of Commerce. In United States: The First National Bank New York.

**Legal.**

For Accountants, &c., see other page.

**Almonte, Ont.**

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

**Brampton, Ont.**

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

**Carleton Place, Ont.**

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

**Guelph, Ont.**

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

**Belleville, Ont.**

**PETERSON & PETERSON,** BARRISTERS, &c., Offices: Corner Bridge & Front Sts.

**DENMARK & NORTHRUP,** Barristers, &c., Belleville, Ont.

**Brantford, Ont.**

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

**Bradford, Ont.**

**J. W. H. WILSON,** BARRISTER, ATTORNEY, SOLICITOR, &c. Charlottetown, P.E.I.

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

**Chatham, N.B.**

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

**Clifton, Ont.**

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

**Clinton, Ont.**

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

**Cayuga, Ont.**

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

**Digby, N. S.**

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

**Fredericton, N.B.**

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

**Galt, Ont.**

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

**Leading Wholesale Trade of Montreal.**

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

**DOMINION PAPER CO'Y.**

100 Grey Nun street, Montreal,  
(MILLS AT KINGSEY FALLS, P.Q.)  
MANUFACTURERS OF

The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned) & White,  
" 3 News and Printing, "  
White Tea and Bag,  
Bleached Manilla Envelope, Bag and Wrapping,  
White Manilla Tea and Wrapping,  
Unbleached Manilla Bag and Wrapping.

**Blotting Paper.**

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

**W. McLAREN & CO.,**  
WHOLESALE

**BOOT & SHOE Manufacturers,**  
**VICTORIA SQUARE,**  
MONTREAL.

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

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

**GENERAL GROCERIES,**  
Maintained from best Markets.

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**Legal.**

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

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

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

**Leading Wholesale Trade.**

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

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

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

IN  
**TOBACCO, SNUFF, CIGARS,**  
AND GENERAL  
**TOBACCONISTS' GOODS.**  
MANUFACTORY:  
No. 80 ST. CHARLES BORROMEI STREET.  
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**E. E. GILBERT & SONS,**  
MANUFACTURERS OF  
PORTABLE AND STATIONARY  
**ENGINES,**  
Steam Pumps, Shafting, Pulleys, &c.  
Office:  
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**W. & F. P. CURRIE & CO.**  
100 GREY NUN ST., Montreal,  
MANUFACTURERS OF  
**SOFA, CHAIR & BED SPRINGS.**  
A large Stock always on hand.

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

**Leading Wholesale Trade of Montreal.**

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

**JAMES MCCREADY & CO.**  
WHOLESALE  
**BOOT AND SHOE**  
MANUFACTURERS,  
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**J. & T. BELL,**  
MANUFACTURERS OF  
**Fine Boots and Shoes**  
WHOLESALE,  
273 NOTRE DAME STREET,  
MONTREAL.

Fine made goods, latest styles, equal in finish the best American makes, and specially adapted town custom.

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

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

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

**Legal.**

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

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

## Leading Wholesale Trade.

**D. Morrice & Co**

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

**HOCHELACA COTTONS.**

Brown Cottons, & Sheetings, Yarns and Bags.

**STORMONT COTTON CO.**

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

**VALLEYFIELD COTTONS.**

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

**ST. CROIX COTTON MILL.**

Fancy Checks, Gingham, Yarns, Bleached Shirtings, &c.

**WINDSOR COTTON MILL.**

Brown Cottons and Yarns.

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

The Wholesale Trade only supplied.

**DOMINION BOLT CO.,**

Front and Sherbourne Sts., Toronto.

FIRST PRIZE DOMINION EXHIBITION, 1880.

**CARRIAGE BOLTS:**

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

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

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

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

Quality not excelled by any, native or foreign.

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

and very soon there will be in operation an improved machine for

**Plough Bolts. Boiler Rivets.**

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

**Fancy Head Bolts,**

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

**Machine Bolts. Coach Screws.**

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

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

AND

**International Granite Works,**

R. FORSYTH, Proprietor,  
Manufacturer of

**MARBLE & POLISHED GRANITE WORK.**

Mill, St. Gabriel Locks, 522 William St.

Office, 130 Bleury St., - MONTREAL.

QUARRIES,

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

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

## Leading Wholesale Trade of Montreal.

**CANTLIE, EWAN & CO.,**

GENERAL MERCHANTS  
AND MANUFACTURERS' AGENTS,  
MONTREAL AND TORONTO.

Merchants Manufacturing Co.,  
BLEACHED SHIRTING.

Cornwall Manufacturing Co.,  
WHITE & COLORED BLANKETS.

A. Lomas & Son (Sherbrooke),  
PLAIN AND FANCY FLANNEL.

Almonte Knitting Co.,  
SHIRTS AND DRAWERS.

Thorold Knitting Co.,  
SHIRTS AND DRAWERS.

Canadian Tweed & Etoffes,  
Cotton and Wool Hosiery, &c., &c.

38 St. Joseph Street, Montreal.

13 Wellington Street, East, TORONTO.

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

ST. JOHN, N.B.

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

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

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

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

Agents in Canada for

**The CALLI-GRAPHIC PEN,**

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

AGENTS IN THE DOMINION FOR

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

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

Price Lists on application.

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

375 Notre Dame St., Montreal.

**Hodgson, Sumner & Co.,**

IMPORTERS OF

**DRY GOODS,**

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

## Leading Manufacturing Firms.

**E. B. EDDY'S**

UNMATCHABLE

**MATCHES**

IN BOTH

**BRIMSTONE AND PARLORS.**

Brimstone Matches put up, viz:

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

Parlor Matches without Sulphur.

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

**PATERSON BROS.,**

IMPORTERS.

**MILLINERY**

AND

**Fancy**

**DRY GOODS,**

**58 & 60**

Wellington Street West,

TORONTO.

22 ST. HELEN ST.,

MONTREAL.

**BOWN & WOODS,**

ST. JOHN'S,

NEWFOUNDLAND,

GENERAL

**COMMISSION MERCHANTS.**

Respectfully solicit consignments. Returns promptly made.  
Good references on application.

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

156 and 158 MCGILL STREET.

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

**Papers, Stationery,**

**Blank Books,**

**Miscellaneous Books,**

**Paper Hangings**

**and Window Shades.**



Silk and Cotton Manufactories, &c.

**BELDING, PAUL & CO.**  
MONTREAL,  
—MANUFACTURERS OF—  
**Silk Threads,**  
**RIBBONS, &c.**

OFFICES.

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

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

1882. SPRING, 1882.

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



AGENTS FOR  
ULSTER SPINNING  
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D. & R. DUKK,  
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McGREGOR & CO.,  
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AGENTS FOR  
CANADA SILK CO.,  
Montreal.  
DON & DUNCAN,  
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JAMES HAMILTON,  
Glasgow.

J. T. RAWORTH, Leicester.

SPECIALTIES:

LINEN GOODS of every description. Sewing Silks  
and Ribbons (home made).  
BLACK CASHMERE, COBBOURGS and ITA-  
LIANS. RAWORTH'S SEWING COTTONS, on  
account of Manufacturers.

Prices cannot be equalled. Examine  
values and be convinced.

ESTABLISHED 1843.

**OWEN MCGARVEY & SON,**

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

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

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

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

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

"PRACTICAL SANITARIANS."

**HUGHES & STEPHENSON,**

(LATE R. PATTON.)

ESTABLISHED 1860.

Plumbers, Gas Fitters, Metal Workers,  
HOT WATER & STEAM HEATING.

Drainage and Ventilating a Specialty.

745 CRAIG ST., MONTREAL.

Leading Wholesale Trade of Montreal.

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

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



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

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

**WALTER WILSON & CO.,**  
Sole Agents for the Dominion,  
1 & 3 ST. HELEN STREET, MONTREAL.

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

M. E. Q. M. E. Q.  
ESTABLISHED 1850. **SPOOL COTTON.** ESTABLISHED 1850.  
Recommended by the prin-  
cipal SEWING MACHINE  
Co.'s as the BEST for  
Hand and Machine  
Sewing.

**M. E. Q.**

ESTABLISHED 1850. **THIS THREAD** ESTABLISHED 1850.  
is the only MAKE in  
the CANADIAN MARKET  
that RECEIVED an AWARD  
—AT THE—  
CENTENNIAL EXHIBITION  
—FOR—  
Excellence in Color, Quality & Finish  
Wholesale Trade supplied by  
**WALTER WILSON & CO.,**  
1 & 3 St. Helen Street,  
MONTREAL.

AGENCY FOR THE

"Gloster"  
KID  
  
GLOVES  
(PATENTED JUNE 13TH, 1876.)

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

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

Leading Wholesale Trade of Montreal.



**NEW FRUIT.**

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

**TURNER, ROSE & CO.**  
Cor. St. John & Hospital Sts.,  
MONTREAL.

Commercial Summary.

The three new pulp mills at Portneuf en bas  
are being erected by the Dominion of Canada  
Freehold Estate and Timber Company, limited.  
A new saw mill will be erected next year.

It is stated that the work of extending the  
North Shore Railway to deep water will be  
commenced immediately, the contract having  
been awarded to Mr. Roberge, of this city.

JAMES FLANAGAN, of Moncton, N.B., dry goods  
dealer, has removed his dwelling from the  
upper portion of his store and occupies the  
whole building. Mr. Flanagan finds this  
necessary owing to his largely increasing trade,  
extending over a period of years.

THE PROCLAMATION is made in the Quebec  
*Official Gazette* of Saturday last that the Credit-  
Foncier Franco-Canadien has renounced the  
privilege of fifty years from its final organiza-  
tion, which privilege consists in the Quebec  
Government binding itself not to authorize the  
formation, within the limits of its territory, of  
any other landed credit society, in any way re-  
presented in France. The company takes this  
action in order to be relieved of the limitation  
to 6 per cent. in the rate of interest on loans  
made by it.

The liabilities of Mr. Robt. Campbell, tanner,  
of Pictou, N.S., whose failure was referred to  
last week, are estimated over \$200,000, due  
chiefly in Pictou, Halifax, Boston and this city.  
Mr. Campbell was carrying on an extensive  
tanning business in Pictou. He also carried on  
operations in Newfoundland, and his difficulties  
are in part attributed to leakages in connection  
with export business in that colony. He owes  
\$75,000 alone to two concerns, one in Pictou,  
the other in Halifax, and \$20,000 to a leather  
dealer in this city. As nearly everything, in-  
cluding stock, premises, &c., is hypothecated,  
these and other firms may not lose much, but  
there will scarcely be a dollar for outside cre-  
ditors. The Bills Payable of the firm foot up  
over \$180,000.



## WULFF &amp; CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

Dyestuffs, Colors,  
Chemicals, &c.

OF

W<sup>m</sup> PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

Leading Wholesale Trade of Montreal.

## GREENE &amp; SONS COMPANY

MONTREAL.

WHOLESALE



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

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

Two cargoes of Prince Edward Island potatoes were disposed of by auction at Halifax last Saturday; one realized 25 cents per bushel and the other, slightly damaged, 20 cents. In Montreal market there were sales the same day of Early Rose in lots of 100 to 200 bags each at 70c to 75c per bag.

Returns of the amount of liabilities and assets of the Montreal City and District Savings Bank and of the Caisse d'Economie Notre Dame de Quebec on the 31st October, 1882:—Liabilities, District Bank, \$6,530,095; Caisse d'Economie, \$2,909,072, and \$3,211,380. Assets of District Bank \$7,338,453.

GEORGE A. SHAW, the Moncton boot and shoe dealer, who was recently closed up with such despatch by Messrs. Vincent & McFate, has spent some days in the vicinity of the jail at Dorchester, at the instance of some of his creditors. On making a disclosure of the state of his affairs he was released. The business is being closed up as speedily as possible.

APPLICATION is being made to the Lieutenant-Governor-in-Council for the incorporation of "The Pinnacle Mining Company, Limited," with a capital of \$100,000 and head office at Montreal. The Company intends to carry on operations in the Province of Quebec. The promoters are Messrs. Jackson Rae, J. C. Hutton, Q.C., A. D. Nicolls, John Fair, Sr., and John Fair, Jr.

THE work of rebuilding Mr. Eddy's factories in Hull, recently destroyed by fire, is progressing rapidly. The losses to the fifteen companies interested are estimated in the aggregate at \$90,000 in round numbers. The match factory is again in full blast, and the other buildings are to be reconstructed at once. It is thought the actual loss will be much smaller than was at first anticipated.

JAMES A. ORR commenced business in boots and shoes at Trenton, Ont., about a year ago, having bought the stock of Mr. J. B. Young, of that place. Orr was formerly a publisher of local papers, first in Madoc and latterly in Trenton, and knew little or nothing of the boot and shoe trade; hence it is not surprising that he has been obliged to call a meeting of his creditors. Want of capital is also said to be another cause of his trouble; he was both honest and attentive to business.

R. S. LEGER & Co., general traders, Moncton, N.B., have dissolved partnership, and the business will in future be carried on by Mr. R. S. Leger alone under the same firm name. The extension asked by this firm has been generally given by their creditors, and it is believed that under the present more economical management the business will be a paying and successful one.

MESSEURS. H. NICOLLS & SON, reputed wealthy New York capitalists, are said to have purchased Mr. W. Allan's phosphate mine in Portland. The price paid was \$20,000, which was given as an equivalent for a quantity of ore mined ready for shipment, and \$125,000 of a stock in a joint stock company with a paid-up capital of \$250,000. Mr. Kyle, of New York, is also interested, and several other American capitalists. It is the intention of the company to develop the mine to its utmost capacity, and eventually to erect a crushing mill. The mine is said to be one of the richest in Ottawa county.

MR. F. H. MERRIFIELD, general merchant, Moncton, County of Perth, Ont., was burned out on the night of the 8th inst. His stock was insured for \$500. He estimates his liabilities at \$1,000, and purposes calling a

meeting of his creditors at an early date to consider what is necessary to be done. Alfred Huggins, hotel keeper of the same place, was burned out the same night. It is said that he is insured in the Royal for \$1,000, which is held by the Hamilton Provident Loan Co. as collateral security to a mortgage held by them on the property.

DOMINICK S. LEGER, hotelkeeper, commenced business in Moncton, N.B., a few months since without capital, and did a considerable business for cash and credit, improved his hotel building considerably, but found, when the money was wanted to pay bills maturing, he had it not. He therefore sold out all his interest in the business and is now a gentleman at large. One of his creditors sent him to jail last week, when he obtained bail, and in three days having made a disclosure was discharged from custody. He says he intends to remain in Moncton.

A BANK, on settling with a depositor, kept back the amount of a check which had been presented to it, but which it had refused to pay. The holder of the check sued the bank, Saylor vs. Bushong, but the court instructed the jury to find a verdict for the bank, and the case was carried to the Supreme Court of Pennsylvania, which, in April, reversed the judgment. Judge Trunkley, in the opinion, said: If a bank expressly or impliedly promise the drawer to pay the check, the holder may sue if payment be refused. When a depositor settles his account with the bank, and leaves the exact amount of an outstanding check expressly for its payment, and the bank tacitly retains the money and settles on that basis, it is liable to the holder on the implied acceptance. All parties to the check would naturally infer from such action that the bank retained the money for the use of the holder.

Leading Wholesale Trade of Montreal

**JOHN TAYLOR & CO.**

WHOLESALE

**HAT AND FUR HOUSE,**

**PULLOVER & SILK HAT**

MANUFACTURERS,

**537 ST. PAUL STREET,  
MONTREAL.**

**McARTHUR, CORNEILLE & CO.,**

Importers of and Dealers in

**White Lead & Colors,**

DRY AND GROUND IN OIL,

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

English 16, 21 and 26 oz. Sheet.

Rolled, Rough and Polished Plate Glass.

Colored, Plain and stained Enamelled Sheet  
Glass.

Painters and Artists Materials.

Chemicals, Dye Stuffs.

Naval Stores, &c., &c., &c.,

OFFICES AND WAREHOUSES:

**310, 312, 314 and 316 St. Paul Street**

AND

**353, 255 and 257 Commissioners Street**

**MONTREAL.**

**KENNETH CAMPBELL & CO.**

WHOLESALE

**DRUGGISTS,**

**HAVE REMOVED TO THEIR NEW  
AND COMMODIOUS PREMISES,**

**603 CRAIG STREET.**

This new cotton mill at Moncton, N.B., is rapidly approaching completion, and some of the machinery has been received. The building is of fine appearance, and is to be enlarged to nearly double its present length early next summer.

A SIMPLE problem in arithmetic appears to have puzzled all the candidates at the recent civil service examination in Toronto. It was: "Divide \$20,000 between two persons so that one may have \$1,000 more than the other." The invariable answer was, \$11,000 and \$9,000." This reminds us of the equally simple problem: "A goose weighs 7 lbs. and a half its weight; what is the weight of the goose?" Many people will erroneously answer, "10½ lbs. of course."

DESPATCHES from Halifax yesterday announce the suspension of James McDonald & Co. bankers, brokers and insurance agents, of that city, owing it is stated, to speculations in the

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,**

**5 & 7 RECOLLET STREET**

MONTREAL, and LONDON, ENGLAND,

IMPORTERS OF EVERY DESCRIPTION OF

**WOOLLENS, ETC.**

**The Dominion Tweed & Wool Co.**

9 and 11 RECOLLET STREET, MONTREAL,

**MANUFACTURERS' AGENTS.**

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

IMPORTERS AND DEALERS IN FOREIGN & DOMESTIC

**Wools and Wool Extract.**

**DOMINION GLUE DEPOT.**

Established 1872.

**EMIL POLIWKA & CO.,**

Awarded First Prizes at Dominion Exhibitions, Ot-  
tawa, 1879; Montreal, 1890. Diploma Provincial  
Exhibition, Montreal, 1881.

Largest Stock and best assortment of GLUES in  
the Dominion.

**32, 34 & 36 St. Sacrament St.,  
MONTREAL.**

Correspondence solicited.

**S. H. MAY & CO.,**

**474 AND 476 ST. PAUL STREET,**

Importers and Dealers in

Paints, Boiled and Raw Linseed Oil, Pale Seal and  
Refined and Cod Oil, Rangoon Oil, the very best Oil in  
the market for Machinery, with a full supply of Car-  
riage Paints and Materials. Glass—16oz., 21 oz., 26 oz.;  
Smothwick, German Star, Diamond Star and Double,  
Enamelled and Colored, Rough, Rolled and Fluted  
Glass, Varnish, Japans, Spirits Turpentine, Shellac  
Varnish, Mirror Glass, ½ and ¾, White.

North-West. The firm have issued a circular stating that, owing to a succession of losses, they have had to make an assignment to Mr. J. F. L. Parsons. They hope their interest in the Halifax Rancho Company will prove a sufficient asset to discharge their liabilities, the total amount of which are as yet unknown. Mr. Macdonald was never thought to possess much capital of his own, it being generally supposed that he was backed by one high in a local chartered bank.

Two specimens of granulated beet sugar made in this Province are very creditable, being only a little off color, but it is stated that in the preparation of confectionery it produces a candy much too dark for the trade. It is sold at 4c per pound under the price of cane sugar. The Coaticook Beet Sugar Company will shortly be managed by a syndicate composed of Mr. S. C. Beard, coal merchant, and Mr. Adolphe Lomer, both of this city.

A GENTLEMAN from Lindsay, Ontario, was in town during the week looking after his expected position as secretary of the "Pye Harvester Co.," as which he was to get a salary of \$1,000 a year, but on condition that he was to put \$1,000 cash into the concern. The egoistic character of the agreement did not commend

Batty's Nabob Pickles.

**C. H. BINKS & CO.,  
MONTREAL.**

*Forbes, Roberts & Co.,*

WHOLESALE

**GENTS' FURNISHINGS**

AND

**TAILORS' TRIMMINGS,**

**53 Yonge Street, TORONTO**

itself to the visitor, and he departed for home, probably somewhat benefited by the trip. Dr G. Griffin, the promoter of the Company, and lessee of the Victoria Hotel, this city, has fallen into the meshes of the law.

A DESPATCH from Hamilton dated the 14th inst. says:—A largely attended meeting of the creditors of the firm of Adam Hope & Co., wholesale dealers in hardware, was held in this city this afternoon. Besides the local creditors, Mr. A. C. Leslie, representative of the Montreal creditors of this firm, Messrs. A. J. Somerville and M. Samuels, of M. & L. Samuel, Benjamin & Co., of Toronto, and Mr. McVean, of Dresden were present. A statement of the financial standing of the firm was presented, showing direct liabilities to the amount of \$166,845, customers' paper under discount \$124,678, and assets \$167,443. The firm made an offer of 75 cents in the dollar, which was immediately accepted. A kind feeling toward the firm was manifested at the meeting.

MR. ELISHA TINGLEY, groceries, etc., Moncton, N.B., has packed up his little stock and moved to Sackville.—Jones Brothers, grocers, etc., of the same place, have erected a large addition to their new building to enable them the better to carry on their trade.—Messrs. McNaughton Brothers, harness dealers, Moncton, have opened a branch of their business at Woodstock, N.B.

**J. W. MACKEDIE & CO.,**  
**WHOLESALE**  
**CLOTHIERS**  
**MONTREAL,**  
 NEW PREMISES, 7 & 9 VICTORIA SQ.

**JOHNSON'S GENUINE WHITE LEAD**

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



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

MANUFACTURED BY  
**WILLIAM JOHNSON,**  
 572 WILLIAM STREET, MONTREAL. P. O. Box 926.  
 LETTER ORDERS from the trade will receive careful attention.

**CANADA TOBACCO WORKS.**

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

<b>Porcheron's Rough and Ready</b>	13s.
“ “ “ “	7s.
<b>Gladstone</b>	5s.
<b>Sponge</b>	6s.
<b>Royal George</b>	13s.

**CHEWING**

<b>The Pacific Twist</b>	
“ <b>Louisa double thick Solace</b>	7s.
“ <b>Rough &amp; Ready Navy</b>	12s.

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

**Manitoba and the North West Territory**

**FARMING AND STOCK-RAISING LANDS**

**FOR SALE BY THE**

**HUDSON'S BAY COMPANY.**

Under agreement with the Crown, the Hudson's Bay Company are entitled to one-twentieth of the Lands in the fertile belt, estimated at about seven millions of acres, and they are prepared to offer for sale land in the Townships already surveyed by the Government of Canada. Pamphlets and full information in regard to these Lands will be given by the undersigned at the offices of the Company in Montreal and Winnipeg.

**C. J. BRYDGES,**  
*Land Commissioner.*

**JOHN FULTON,**  
**Accountant,**  
 242 ST. JAMES STREET,  
 MONTREAL.

—Messrs. Toombs & Co., auctioneers, also of Moncton, have purchased a large lot of land on Telegraph street, where they propose erecting a large warehouse.—George J. Dobson, groceries, etc., of the same town, has removed from his old dilapidated premises to the new building of Mr. John Elliott.

A SUBSCRIBER in Picton, Ontario, writes as follows:—“Can a life insurance company cancel a fifteen years endowment policy on which they have been paid twenty-one half-yearly premiums, because the twenty-second premium was unavoidably three days late in reaching them? The company I refer to is the National Life Insurance Co., head office in Chicago, Ill. An answer will oblige.”

We very much fear that the unfortunate policyholder has no redress. He can merely appeal to the Company's sense of honor, and if they have any, they will not decide upon so harsh a proceeding. We are very certain that few or none of the companies doing a legitimate business in Canada would resort to so un-Canadian, un-British, unfair and unmerciful an application of policy-conditions, and we are no less certain that no honorable American Company would avail themselves of such an advantage. The National Life is not licensed to do business in Canada, and has consequently no reserve in the hands of the Government.

**HODGSON & CO.,**

Manufacturers of and Dealers in all kinds of

**BOOTS & SHOES,**

765 & 767 CRAIG STREET,  
 MONTREAL.

Here is an opportunity for the New York *Insurance Times* to “pitch in” at home.

HENRY CLAY, the American statesman, is better known among smokers because of the lately and still somewhat popular brand of cigars called by his name. Mr. S. Davis of this city has chosen the name of our irrepressible and clever fellow citizen, L. A. Senecal, for a brand of excellent cigars which he has recently begun to manufacture. A well-to-do German, living in a small town on the banks of the Hudson, visited a picture gallery in New York “once on a time,” and on being shown the portrait of the celebrated Virginian, remarked, while a beam of unusual interest lighted up his face, —“Hendry Clay! Vy, dhot's the great cigar man!” Wellington & Blucher are known beyond the boots named for them; perhaps Brougham is better known as a carriage. Let us hope that Mr. Senecal will not end in smoke.

As an evidence of the progress made in the Canadian cotton manufacturing industry during the past year, it may be stated that a year ago there were some 7 mills running in the Dominion, and to-day there are 19 mills in operation on pretty much the same class of

*Security against Errors.*

**The Rate-Inlaid Interest Tables**

AND

**Account Averager.**

4 to 10 PER CENT.

\$100 to \$10,000.

One DAY to One YEAR.

Free by Mail. \$5 Each.

**WILLING & WILLIAMSON,**  
 TORONTO,

AND ALL BOOKSELLERS.

goods, and 2 more to be ready for operation in March next, while some of the old mills have during the past summer been enlarged to nearly double their former capacity. This season scarcely an order for grey cottons has been placed yet by any house in the market, while at the like date last year it was considered a favor to get an order placed with any of the mills. Now we may look for the struggle for existence among the Canadian cotton factories, when the weakest will go to the wall, or be absorbed by their larger competitors.

Mr. ALEX. SHANNON, retail grocer, of this city, has been missing since last Sunday, and there are some reasons to fear that he has committed suicide by drowning. A man is reported as having been seen on Sunday morning to run towards the river, throw off his coat and plunge in, but the body has not been discovered. The coat was identified by his brother as similar to

Leading Wholesale Trade of Montreal.

**PILLOW, HERSEY & CO.,**  
**Montreal,**  
 MANUFACTURERS OF  
**RHODE ISLAND HORSE SHOES,**  
 AND EVERY DESCRIPTION OF  
**CUT NAILS.**  
**Railway and Ship Spikes,**  
**Iron, Steel, Zinc & Copper Shoe Nails.**  
**And SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B. Iron Tacks, Large Head and Leather-d Carpet Tacks, Gimp, Brush, Lace, Zinc and Copper Tacks, Hungarian, Zinc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Cigar Box, Hame, Chair and Finishing Nails, Pressed and Clutch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails. Also, Tinned Nails and Tacks of all kinds.  
 Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Fulloc Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

C. S. WATSON, President  
 SIR HUGH ALLAN, Vice-President  
 Wm. McMASTER, Jun., Secretary.

**Montreal Rolling Mills**  
 COMPANY,  
 MANUFACTURERS

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

**Porter & Savage**  
**TANNERS,**

AND MANUFACTURERS OF  
**LEATHER BELTING,**  
**FIRE ENGINE HOSE, HARNESS, MOCCASINS'**  
**LACE, RUSSET and**

**OAK SOLE LEATHERS.**

OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

one worn by the missing man. Mr. Shannon formerly carried on a wholesale and retail grocery business on McGill street, and made some money. He became a partner in the firm of Donovan & Williams, wholesale boot and shoe manufacturers, putting in some \$12,000 to \$14,000, but the failure of that firm shortly afterwards left him high and dry. He resumed business as a grocer in St. Antoine street about a year ago, with fair prospects. The missing merchant was a man of unflinching courtesy which secured him a host of friends who deeply deplore his probable end, so untimely, sad and strange.

Leading Wholesale Trade of Montreal.

Lyman's Standard

Blue

Black

Writing

Fluid



—AND—  
**COPYING INK.**

Are warranted to retain their fluidity, and do not corrode the pen.

Quart, Pint and Half-pint Bottles—IMPERIAL MEASURE.

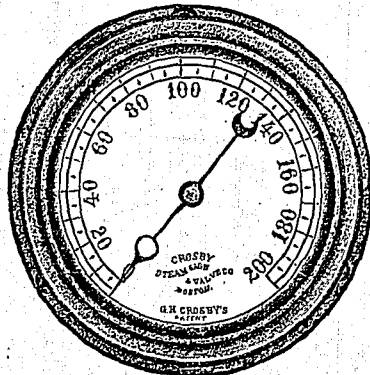
Prepared only by

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

**CROSBY**  
**STEAM GAUGE & VALVE CO.,**

**SAFETY VALVES,**

**STEAM & HYDRAULIC GAUGES, &c.**



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

Catalogues supplied on application.

**AGENCY, 16 ST. JOHN STREET,**  
**MONTREAL,**  
**JOHN TAYLOR & BRO.**

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

**CANADIAN AND EUROPEAN**  
**MANUFACTURES.**  
**THE WHOLESALE TRADE ONLY SUPPLIED.**

Agents in Canada for

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

THE WHOLESALE Toronto dry goods house referred to last week as being in difficulties is that of D. Arnott & Co., who assigned last Tuesday to the Fort Street Warehousing Co., with liabilities reported about \$235,000, and assets which are not expected to realize 20 cents in the dollar. The firm is said to have several supply houses, which must feel the effect of its failure.

Leading Wholesale Trade of Montreal

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

—AND—

**GENERAL AGENT,**

**No. 21 ST. JOHN ST., MONTREAL**

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]  
 Jules Bellerie. [Cognac.]  
 W. & J. Graham & Co., Oporto Ports.  
 R. C. Ivison, Jerez de la Frontera Sherries.  
 Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.

Jules Regnier, Dijon, Burgundies and Chablis.  
 L. M. Canneaux et Fils, Château de Ditz, près Epernay, Champagnes.

Renaudin, Bollinger & Co., Ay, Champagnes.  
 Seigert & Sons, Trinidad, Genuine Angostura Bitters  
 Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)

Guinness' Stout, Bass' and Allsopp's Ale, &c.  
 Roig Ponsseti & Co., Barcelona and Tarragona Spanish Ports.

J. H. Henkes Delftshaven, Holland, Superior Geneva  
 George Roe & Co., Dublin, Celebrated Old Irish Whiskies.

Banagher Whisky Distillery Co., (Limited), Old Irish Whiskies.

C. & D. Gray's Far-famed Loch Katrine, Scotch Whiskies.

James Watson & Co., Dundee, Fine Old Scotch Whiskies.

**CANNED PEACHES.**

Madison Packing Co.'s.

"STANDARDS," in 3 lb. tins. Good quality selected fruit in good syrups.

"EXTRAS," in 2 lb. tins.

" " in 3 " "

The Extras are all large Peaches of the finest quality in a very heavy syrup.

"PIE PEACHES," in 3 lb. tins.

" " in 6 " "

In packing our Peaches, we have a great many perfectly ripe that are rather too soft to use for Table Fruit, which we pack as above without sugar expressly for Pies. As they are pared they make very nice Pie Peaches.

Quotations to the wholesale trade supplied by the Madison Packing Co.'s Agents,

**JOHNSON, RUSSEL & CO.,**

**77 ST. JAMES STREET,**

**MONTREAL.**

The event is put down to the timely contraction of credits by their bankers, who are direct and indirect creditors to the extent of \$150,000. The other principal creditors are the Fort Street Warehouse Company, London, \$50,000; Barber & Co., Toronto and Georgetown, \$10,000; Peter Ryan, Toronto, \$35,000; and a firm in Glasgow, Scotland, \$10,000. Mr. Arnott, the sole partner, was formerly a retail dealer in Oakville, Ontario, whence he moved to Toronto about fourteen years ago, where he has carried on the wholesale business ever since. A year or two since he claimed to have a surplus of about \$60,000, and where it has gone is yet a mystery. He lost something by the recent failure in Welland, and also by that of Horsley & Co., mattress manufacturers, Toronto.

**WILLIAM DARLING & CO**

IMPORTERS OF

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

MONTREAL.

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

BUY THE

**GLOBE**  
**WASHBOARD**

PATENTED 1876.

Kept by all Wholesale Grocers  
MANUFACTURED BY  
WALTER WOODS, Hamilton.  
SOLD BY  
**H. W. WADSWORTH,**  
56 COLLEGE STREET, MONTREAL.

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

**COFFEE & SPICE**  
STEAM MILLS,

73 ST. JAMES ST., MONTREAL.  
Diploma awarded for Duffy's Mustard  
at Exhibition, 1881.

Leading Wholesale Grocery Trade.

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

**Teas, Sugars,**  
**Tobaccos,**  
**Wines & Spirits,**  
**DUNDAS STREET,**  
**LONDON, Ont.**

**Brown, Balfour & Co.,**  
IMPORTERS OF

**TEAS**

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

ADAM BROWN. ST. CLAIR BALFOUR.

**Tees, Costigan & Wilson,**

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

**IMPORTERS of TEAS**  
AND GENERAL GROCERIES  
ST. PETER STREET, MONTREAL

**CANADA LIFE ASSURANCE CO'Y.****35th Year, Ending 30th April, 1882.**

Assets.....	\$5,064,206
Income.....	1,008,164
New Assurances.....	4,133,365
Total Amount in force.....	27,429,725
* Death Claim .....	233,491

\* N.B.—The Losses expected and provided for were \$362,858.

Policies two years in force are non-forfeitable and indisputable: Death claims paid immediately on proof, without discount.

PROVINCE OF QUEBEC BRANCH:

**180 ST. JAMES STREET, MONTREAL.**  
J. W. MARLING, Manager, P. LAFERRIERE, Inspector.  
**JAMES AKIN, MONTREAL, District Agent.**

**H. R. BEVERIDGE & CO**

160 McGill Street, Montreal,

IMPORTERS OF

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

AND

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

TO LOOK FOR IN A

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

The WILLIAMS SINGER is simplicity simplified.

**EASE OF OPERATION.**

A mere child can operate the WILLIAMS SINGER.

**BEAUTY OF FINISH.**

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

**PERFECTION OF STITCH.**

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

**RANGE OF WORK.**

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

**DURABILITY.**

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

**RELIABILITY.**

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

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

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

**WILLIAMS SINGER.****HEAD OFFICE:****347 NOTRE-DAME STREET, MONTREAL.**

## The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, NOVEMBER 17, 1882.

## THE DOMINION NOTE RESERVE.

When promising in our last issue to reply to the article in the *Montreal Gazette* in which a new mode of redeeming Dominion notes was recommended to the Government, we ventured to express a hope that it did not express the views of the banks. On the 30th September the Banks held rather over fourteen millions of dollars in deposit from the Dominion Government, of which nearly seven millions was on call and of course not bearing interest. Of this amount about \$4,660,000 was held by the Bank which keeps the Government account. Such being the financial position of the Government, the *Gazette* has suggested that it would be expedient that it should place upon the London market a portion of the debentures which it holds against the Dominion note issue, or, to put the advice more plainly, that the Government should pay interest upon a new loan merely to relieve the banks from the inconvenience of paying their deposits. It would doubtless be a most convenient and profitable arrangement for the banks, but we confess that we can hardly imagine how a Finance Minister would be able to justify it to Parliament.

The *Gazette* states that in the months of February and March, 1875, the Canadian banks "found themselves short of exchange, and unable with the specie reserve then held to meet the demand of importers for sterling bills. In that predicament the Government was looked to to supply the deficiency, and the Dominion notes held by the banks in excess of the amount required by law were presented at the office of the Receiver General for redemption. Did the banks find that the Dominion note reserve was equivalent to specie? So far from that being the case the moment the banks demanded gold from the Government, in redemption of the Dominion notes, the Government demanded gold from the banks in payment of deposits. In other words, the banks were shown to practically hold the specie reserve of the country, and the idea that the Dominion notes were equivalent to gold, and held merely as a convenient substitute, was proved to be fallacious." It would be difficult to hit on a more unfortunate illustration. It is not alleged that the Government applied to the banks for loans, but simply that

by calling for its own money held in deposit on call, it gave the banks to understand that they must rely on their own resources to supply their customers with exchange. At the period referred to by the *Gazette* the usage was entirely different from what it is at present. At that time a portion of the Dominion note reserve consisted of bank deposits, and it is certainly not surprising that when called on to redeem its circulating notes, the Government should have checked on deposits held expressly to meet them.

The *Gazette* has selected a certain period, viz., February and March, 1875, to illustrate the inconvenience which may be felt by the banks and the public when there is an abnormal demand for foreign exchange, such we may remark *en passant*, as seems impending on us just now owing to the failure to move the late crops. Now we have examined very carefully the bank returns for January, February, March and April, 1875, in order to discover whether there really was any just ground of complaint. We find that in January, 1875, the bank deposits on call were \$3,666,751; in February, \$4,219,949; in March, \$4,376,394, and in April, \$3,502,746. These figures do not justify the assertion that the banks were unduly pressed by the Government. We shall now direct attention to the available assets. In January, 1875, the Dominion notes were \$7,924,091; in February, \$7,593,902; in March, \$7,793,480, and in April, \$8,002,523. The gold did not vary more than from \$300,000 to \$400,000 during the four months. The balances in the hands of foreign agents in New York were, in January, \$7,290,708; in February, \$5,899,807; in March, \$6,203,963, and in April, \$5,745,527. The call loans on stocks in Canada were, in January, \$4,879,328; in February, \$4,391,693; in March, \$3,917,815, and in April, \$3,951,032. The figures established very clearly, first that there was no very serious demand on the resources of the banks; secondly, that a very moderate call on their loans on collaterals in New York and Canada was sufficient to meet it, and, thirdly, that the reduction in deposits was trifling. The difference between January and April is little over \$150,000, and although probably the banks would have preferred that the Government should have allowed them to retain their deposits and keep their call loans afloat, it will not be pretended by any reasonable banker that such would have been an equitable mode of dealing with the matter.

The consideration of this subject has reminded us of a crisis in the Montreal money market early in September, 1871,

when a leading bank, doubtless for reasons satisfactory to itself, suddenly called up its loans on collaterals, the consequence of which was the sudden shrinkage in stocks of from 5 to 10 per cent. We sincerely hope that there will be no occasion to resort to similar measures, but we admit that although as regards the banks call loans on good collaterals are as available in Montreal or Toronto as in New York, it would be a very serious matter for Canada that there should be a large demand for the payment of call loans here, whereas such a call in New York would probably have very little significance. We have no idea of the probable requirements of the Government in regard to exchange, but they have an enormous amount at present on deposit, and when a demand comes those who are carrying stocks on borrowed money will have to meet it to a great extent. On the 30th September last the twenty-three banks in Ontario and Quebec, exclusive of the Bank of Montreal, held Government deposits payable on demand aggregating \$1,261,266, or on an average \$55,000 each, while the same banks held in Dominion notes \$5,655,896, or an average of \$245,000 each. It is obvious, therefore, that if it should be necessary to send gold to New York, the trifling deposits of the Government would be no obstacle, even if, under the altered mode of holding the Dominion note reserve, a demand for gold should lead to a withdrawal of deposits. In point of fact the present arrangements regarding the reserves are such as to render it improbable that any call for gold would have the least effect on the deposits.

We should be glad if the *Gazette* would refer to some recent instance of the Government drawing on its deposits owing to a demand for gold on its reserves. That it has done so to pay for exchange is quite probable, but has no bearing on the question at issue. The *Gazette's* advice we shall quote in its own words: "If instead of looking to the banks for gold when a shortage of exchange is discovered, and the Dominion notes are presented for redemption, the Government would place on the London market the reserve of debentures, and so furnish the exchange that is required, then the Dominion notes would actually form the equivalent of a specie reserve, but not otherwise." Place debentures on the market with over fourteen millions of deposits lying idle!!!

## GAS.

The progress made in electric lighting, although not so effective as anticipated, has drawn more of general attention to



the manufacture of coal gas and the profits derivable from the by-products. It remains to be seen what effect may be had through the invention of the "Metallic Gas" referred to in a recent number. At a recent meeting of the British Association for the Advancement of Science, a paper was read by Professor Siemens on the subject of gas lighting. The Professor argues: Assuming the cost of electric light to be practically the same as gas, the preference for one or other will in each application be decided upon grounds of relative convenience, so that it is probable that gas lighting will hold its own as the friend of the masses in all places large enough to pay for its manufacture. It meets in this country a strong rival in kerosene lighting, and the price of gas must be greatly reduced ere the people cease to look for cheaper light. The time, it is supposed, is not far distant when all classes will largely resort to gas as the cleanest and cheapest of heating agents. But the quasi monopoly so long enjoyed by gas companies has had the inevitable effect of checking progress. The gas being supplied by meter, it has been seemingly to the advantage of the companies to give merely the prescribed illuminating power, and to discourage the invention of economical burners in order that the consumption might reach a maximum. The application of gas for heating purposes has not been encouraged, and is still made difficult in consequence of the objectionable practice of reducing the pressure in the mains during the daytime to the lowest possible point consistent with prevention of atmospheric indraught. The introduction of electric light has convinced gas managers and directors that such a policy is no longer tenable, but must give way to one of technical progress; new processes for cheapening the production and increasing the purity and illuminating power of gas are being fully discussed, and improved burners rivaling the electric light in brilliancy are being introduced, especially in England, where a new and energetic awakening has appeared in this connection.

The capital invested in gas works in England amounts to about 150 million dollars, and the total amount of coal annually converted in the United Kingdom may be estimated at 9 million tons, and the by-products therefrom at 500,000 tons of tar, 1,000,000 tons of ammonia liquor, and 4,000,000 tons of coke, according to the returns furnished by the managers of many of the gas-works and corporations. To these may be added say 120,000 tons of sulphur, which up to the present time is a waste product

Previous to the year 1856—that is to say, before Perkin had invented his practical process, based chiefly upon the theoretical investigations of Hoffman regarding the coal-tar bases and the chemical constitution of indigo—the value of coal-tar in London was scarcely a halfpenny a gallon, and in country places gasmakers were glad to give it away. Up to that time the coal-tar industry had consisted chiefly in separating the tar by distillation into naphtha, creasote, oils, and pitch. A few distillers, however, made small quantities of benzine, which had been first shown—by Mansfield, in 1849—to exist in coal-tar naphtha mixed with toluene, cumene, etc.

The discovery, in 1856, of the mauve or aniline purple gave a great impetus to the coal-tar trade, inasmuch as it necessitated the separation of large quantities of benzine, or a mixture of benzine and toluene, from the naphtha. The trade was further increased by the discovery of the magenta or rosaniline dye, which required the same products for its preparation. In the meantime carbolic acid was gradually introduced into commerce, chiefly as a disinfectant, but also for the production of coloring matter. The color industry utilizes even now practically all the benzine, a large proportion of the solvent naphtha, all the anthracene, and a portion of the naphthaline resulting from the distillation of coal-tar, and the value of the coloring matter thus produced is estimated by Mr. Perkin at \$16,750,000. The demand for ammonia may be taken as unlimited, on account of its high agricultural value as a manure; and, considering the failing supply of guano, an increased production of ammonia may be regarded as a matter of great importance, for the supply of which England must look almost exclusively to the gasworks. The present production of 1,000,000 tons of liquor yields 95,000 tons of sulphate of ammonia, which, taken at the local price of \$100 a ton, represents an annual value of \$9,500,000.

The estimate of the annual value of the gasworks by products is given as follows: coloring matter, \$16,750,000; sulphate of ammonia, \$9,500,000; pitch (325,000 tons), \$1,825,000; creasote (25 million gallons), \$1,000,000; crude carbolic acid (1 million gallons), \$500,000; gas coke, four million tons (allowing two million tons consumption in working the retorts), at \$3, \$12,000,000,—total over \$41,000,000. Taking the coal used, nine million tons, at \$3, equal to \$27,000,000, it follows that the by-products exceed in value the coal used, by \$14,000,000.

The annual consumption of coal by the Montreal City Gas Co. is about 23,000 tons, of which nearly 1,000 tons is Cannel coal. The by-products consist of some 23,000 chaldrons (328,000 bushels) of coke, of which about one-third is employed in heating the retorts; the balance is sold in the city, bringing, after cartage has been paid, from \$3 to \$3.20 per chaldron; the coal-tar product is about 172,500 gallons, and the sulphate of ammonia about 18 tons, or 16 pounds per ton of coal consumed. There is no creasote or carbolic acid produced, due perhaps to the want of a sufficiently large market. It will thus be seen that besides the much higher price of coal, as compared with Great Britain, there is considerably less realized from the by-products. A comparison with Manchester, as has been done, is therefore out of reason, moreover when it is remembered that the number of houses supplied in that city is nearly ten times that of Montreal. An idea of the extent to which coal oil is used for domestic lighting in this city may be gleaned from the fact that only some six thousand houses are supplied by the Gas Company. Nevertheless it is a patent fact that even in Montreal, and probably in other Canadian cities also, the by-products are worth much more than the cost of the coal.

The Professor draws much attention to the loss of all these by-products where raw coal is used for heating purposes, and to the noxious effects of the semi-gaseous by-products that escape as smoke. It is estimated that the soot in the pall hanging over London on a winter's day amounts to fifty tons, and the carbonic oxide resulting from imperfect combustion about five times that amount. Tar vapor is another result of imperfect combustion, which might be turned to better account at the dye-works. The superiority of gas for heating and culinary purposes is dwelt upon with much emphasis and at considerable length in the course of the lecture, but this should furnish the subject of an article by itself.

#### LOANS ON COLLATERALS.

We sincerely hope that the discussion in which the press has been actively engaged on the above subject will be productive of good. There has been a general recognition of the necessity on the part of the banks of making loans on call, secured by the transfer of negotiable securities. There are doubtless many advantages in holding such securities in a market which will not be materially affected by the calling up of such loans. Those who borrow money on call must, as

a rule, be perfectly aware that they are liable at any moment to be required to pay; and that if the calls are made in consequence of a stringency in the money market there is every probability that a serious decline in market values will be the result. There is some difference of opinion as to the practicability of preventing loans on the security of bank stocks and as to the expediency of doing so, even if practicable. There has always been a prohibition of loans by a bank on the security of its own stock, a practice which would be open to a good deal of abuse. We are not aware that it has been even suggested that any Canadian bank has attempted to violate the law in regard to loans on its own stock. The Dominion Parliament has endeavored to prevent the banks from loaning on the security of the stocks of other banks, and the result has been that expedients have been resorted to which have led to the present discussion. The real cause of the difficulty, according to our judgment, is the preference given by money lenders to the security of bank stocks over any other that can be offered. In regard to the Savings Banks they are precluded very properly from making loans on the security of real estate, and from discounting commercial paper. They have no means of employing the deposits entrusted to them, except by loaning them on collateral security, and it would be most unreasonable to deprive them of the power of making loans on the most desirable securities offered to them. It may be possible to devise more stringent provisions in regard to the banks, but we shall be much surprised if it should be found practicable to prevent money lenders from supplying the means of operating in stocks, although it seems probable at a greater cost to the borrower. Before closing these remarks we may observe that the *Montreal Gazette* gave in a late issue an erroneous description of what constitutes legitimate banking business. It described it thus:—"The dealing in gold and silver bullion, and bills of exchange, the issue of promissory notes, the discount of commercial bills and the reception of deposits constitute the legitimate business of banking." In the Banking Act a bank is forbidden to engage in any trade, "except as a dealer in gold and silver bullion, bills of exchange, discounting of promissory notes and negotiable securities, and in such trade generally as appertains to the business of banking." We have no doubt that the words in italics must have escaped the *Gazette's* attention, but they have an important bearing on the subject in discussion.

HOLDING BACK THE CROPS.

There is no subject upon which the farmer feels more strongly, and consequently reasons more erroneously, than the rise and fall in the price of wheat. He fancies the whole community leagued against him on this head, forgetting the economic truism that prices are regulated by supply and demand. The world will not starve for bread though every farmer in Canada hold over his wheat till Spring; and our whole Canadian production is so small a fraction of the world's supply that it can have but little effect meantime upon prices. But the farmer himself is made to suffer. He loses, at a low estimate, about 3 per cent. in shrinkage, about 2 per cent. in ramage, and from 4 to 5 per cent. in interest—especially if he be indebted to the Loan Society at the usual 8 per cent., or owes the storekeeper, who will not go on from season to season lending him his capital for mere philanthropy—making in all say 10 per cent. loss, or ten cents a bushel off the price of the wheat, estimated at a dollar a bushel. Thus for the wheat which he might have sold in September or October for say a dollar a bushel, he must get in the month of April \$1.10 to \$1.12 in order to put himself in as good a position—to obtain as good a market—as that at a dollar a bushel of six months before; should he sell at a dollar in the Spring, it would be no better than 90 cents in the previous October.

THE BANK STATEMENTS.

There are some important changes in the bank statements, the usual summary of which will be found below. The circulation has increased by nearly four millions, or over six millions since August. The Government deposits on call have been reduced by nearly four millions, consequent doubtless on large purchases of exchange. There has not been so large a decrease in the loans on collaterals as might have been anticipated, while the ordinary discounts have increased. There has been a reduction of about a million and three quarters in the Specie and Dominion note reserve, and about the same amount in the indebtedness of Great Britain and the United States. It is clear, therefore, that the banks have pressed but lightly on their debtors on call, but nevertheless there has been a sufficient alarm to drive many weak holders of stocks out of the field. The circulation of Dominion notes has decreased, notwithstanding an increase in the small notes and in the new fours. The aggregate decrease is about \$500,000:

	Sept. 1882.	Oct., 1882.
Capital authorized...	\$67,146,656	\$67,146,656
Capital subscribed...	62,966,184	63,321,584
Capital paid up.....	60,103,394	60,720,833

LIABILITIES.

Circulation.....	\$33,953,388	\$37,940,516
D. Gov. dep. on demand.....	6,932,128	3,186,819
D. Gov. dep. after notice.....	7,083,465	7,083,464
Deposits Security for Gov't Contracts and Insurance.....	1,121,533	1,037,414
Prov. Govt. on demand.....	845,549	895,652
Prov. Govt. aft'r notice.....	1,718,308	1,523,264
Other deposits on demand.....	48,597,344	47,660,783
Other dep. aft'r notice.....	49,381,852	48,962,272
Loans or deposits from other Banks sec'd.....		
Loans or depts. by other Can. Banks, unsecured.....	2,409,138	1,716,032
Do. Bks. in Canada.....	1,649,900	1,871,309
Do. in foreign countries.....	115,105	120,612
do. in the U. K. ....	2,878,277	2,054,413
Other liabilities.....	176,975	228,984
<b>Total liabilities....</b>	<b>\$156,862,962</b>	<b>\$154,281,534</b>

ASSETS.

Specie.....	\$7,625,604	\$6,708,167
Dom. notes.....	11,631,977	10,810,422
Notes and cheques on other Banks.....	6,305,464	7,547,674
Due from Banks in Canada.....	3,925,797	3,404,076
Due from Agcs or B'ks in for'n. countries...	15,294,924	12,319,912
Ditto. in U. K.....	661,018	1,804,910
<b>Available Assets...</b>	<b>\$45,444,784</b>	<b>\$42,595,161</b>
Gov. deb. or St'k.....	\$1,006,869	\$1,006,869
Loans to Dom. Govt....	949,909	593,601
do. Prov. Govt.....	877,088	968,821
Securities other than Canadian.....	1,577,345	1,486,797
Loans secured by other than Canadian Securities.....	17,201,011	16,459,380
Loans to Municipal Corporations.....	1,946,252	2,105,447
Loans to other Corporations.....	11,335,724	11,765,630
Loans or deposits in other Banks sec'd.....	100,000	
Loans to or Deps. in other Banks, unsecured.....	1,470,744	985,363
Discount.....	143,890,314	146,379,356
Notes overdue not specially secured...	1,522,973	1,561,572
Overdue notes, sec'd..	1,730,428	1,782,643
Real Estate.....	1,527,088	1,480,778
Mortgages on R. E. sold by Banks.....	748,631	737,425
Bank Premises.....	3,051,184	3,062,392
Other Assets.....	2,566,404	2,623,933
<b>Total Assets.....</b>	<b>\$236,976,748</b>	<b>\$235,563,168</b>
Directors' Liabilities.....	9,705,811	9,934,258
Avg'e Amt. Specie during month.....	7,498,629	6,759,773
Do. Dom. Notes.....	11,633,957	10,949,039

The capital stock of all the national banks in the United States is \$469,410,202. The assets claimed by life insurance companies, and there are but few of them as compared with the number of national banks, is \$408,541,793:

**ONLY A SCUD.**—In Toronto there was a million dollars subscribed to the stock of the North-West Land Company, known as the Duke of Manchester's; in Montreal a quarter of a million. The late call on the Montreal shareholders was promptly met; but it was another affair in Toronto. There the holders rushed around wildly from bank to bank and other supposed havens, but it was not till after an "I. O. U." for \$750,000 was fraternally honored by a leading financial institution that the trouble was hid. And yet some people wonder at the decline in the stock market.

D. A. BULLOCK, general dealer, Georgeville, Que., held a meeting of his creditors yesterday in this city.—The goods of W. J. Pope Charlemagne, Que., have been seized before judgment at instance of A. Racine & Co., this city, to secure payment of a note; secretion of funds alleged.

Owing to the magnitude of recent arrivals in New York rubber has been declining in price sufficient to stimulate hope for a brighter future among manufacturers. Within eight days 1,500,000 pounds have arrived. Five Pura is down to \$1.13 at four months, or \$1.10 cash. All grades of central have declined five to ten cents a pound.

### FIRE RECORD—INSURANCE.

#### ONTARIO.

Toronto, Nov. 9.—The Northern Railway flour and freight shed, burnt, valued at \$6,000; covered by insurance. There were 1,500 barrels of flour destroyed, also a large quantity of glassware, china and nails, loss thereon covered by insurance. Thirteen cars also burnt, valued at \$3,260; covered by insurance. Donogh, McCool & Oliver had \$7,000 of timber burnt; insured for \$3,500. 12.—S. S. Mutton & Co.'s saw mills burnt. The greater part of the lumber saved. Insurance not known. Napierville, Nov. 11.—Fredette Bros.' burns and stables with contents burnt. Loss not known. Wheatley, 11.—Wheatley gristing and planing mills with considerable grain and lumber totally destroyed. Loss \$9,000; insurance small. Lindsay, Nov. 12.—T. Fee's saw and shingle mill, occupied by A. W. Parkin. Total loss, insured in British America for \$2,000, and Mercantile and Waterloo for \$2,000. Cheapside, 15.—A barn belonging to A. Goodwin, with a quantity of hay and grain, totally destroyed. Loss \$500. Insured for \$150 in the Walpole Farmer's Mutual.

#### QUEBEC.

Montreal, Nov. 9.—The residence corner Sherbrooke and Maple streets, owned by the Hon. Senator Trudel, occupied by W. Roberts, burnt. Furniture valued at \$5,000, insured for \$1,000. Damage to house \$10,000. Total loss \$15,000. 10.—Messrs. P. Donnelly & Co., Craig street, slightly damaged. 13.—A fire occurred on College street, in a junk store, loss not known. L'Assomption, 10.—Henderson's lumber mill destroyed, the machinery and lumber surrounding the mill was saved. Quebec, 11.—A house owned by Mr. Boyce and leased by Mr. Roy, boarding house keeper, Dewell, stevedore, and Flanagan, carter. Total loss. About \$5,000 worth of property destroyed, and little insurance to cover loss. St. Dominique Station, 14.—The convent of the ladies of the Congregation of Notre Dame totally destroyed. Loss heavy. Quebec, 15.—Jean Fise's house near railway station of St. Basile, with contents totally destroyed. Loss \$2,000; no insurance.

#### NEW BRUNSWICK.

Fredericton, Nov. 13.—Three small fires occurred, loss not known.

## Financial and Commercial.

### MONTREAL WHOLESALE MARKETS.

THURSDAY, 16th Nov., 1882.

The Fall trade is nearly over, and the markets are quiet. There are only three steamships in port, and two leave this evening, so that the export season may be said to be closed, while at the same time the weather and the clear river waters are more like May than November. This unseasonable condition is affecting trade, and the only stir in wholesale circles is caused by hardware and other merchants, who are busy shipping orders before the close of navigation. The money market continues firm, the banks showing a decided disinclination to enlarge credits. Commercial paper is discounted at 7 to 8 per cent, and stock loans are obtained at 7 to 7½ per cent, on call. In Sterling Exchange business is light, at 108½ for round amounts between banks, and 108½ over the counter. Drafts on New York in light demand, at 5-16 prem. The stock market closes firmer, with an average advance of ¼ per cent since Monday. The precipitate decline in stock quotations on Monday last was the natural consequence of the condition of the money market, and although there has been a partial recovery, there appears to be little reason to expect that values will be higher later on. The fact is that the banks have approached the end of their tether as to loans, and it is difficult to perceive where else money is to be had.

ASLES.—Receipts are light, but advices from England being unfavorable, and river navigation nearly at an end, prices have declined; sales of the week from \$4,424 down to \$5.30 as to tares, and \$5.25 since taken. The competition is not active, and market may further decline. Seconds, \$4.75; Thirds, \$4.35. Pearls scarce, at \$8.25 for First sort. Receipts since 1st January, 6976 brls Pots, 494 brls Pearls. Deliveries: 7554 brls Pots, 791 brls Pearls. Stock in store at six o'clock on Wednesday evening, 161 brls Pots, 14 brls Pearls.

BOOTS AND SHOES.—Orders for Spring goods are already commencing to come in from Manitoba and the Lower Provinces, and a fair number of sorting-up orders continue to be received, so that the factories are still kept very busy. Preparatory to taking stock on the 1st December, the majority of them are running as close as possible to their stocks of raw material. The weather continues too fine for the ready sale of winter goods. Payments generally reported good.

CATTLE, ETC.—Cable advices from England report the markets steady at former quotations, choice Canadian steers being quoted at from 8d to 8½d. This market for shipping cattle, last Monday, was quiet, sales having been made at from 5c to 5½c per lb, live weight. The offerings of butchers' cattle were small, comprising about 270 head. There being a good enquiry for choice stock, prices were firm, several lots selling at from 4½c to 5c. Fair to good qualities sold well, and coarse grades brought from 2½c to 3c. About 400 Sheep and Lambs were offered, and sales were effected at from \$4.50 to \$8 for sheep, and from \$3 to \$4 for lambs. Live Hogs were quoted at from \$6.50 to \$7 per 100 lbs., and Dressed Hogs at from \$8.50 to \$9. "SS Lake Huron" 380 cattle, 2707 sheep; "Manitoba" 169 cattle; "Ontario," 170 cattle, 1305 sheep; "Quebec," 150 cattle, 520 sheep. Total, 869 cattle, 4832 sheep.

DRY GOODS.—November, usually a dull month at wholesale, has been exceptionally so thus far this year, the want of cold, seasonable weather being still the ground of complaint. A few buyers from the Eastern Townships and the

Ottawa districts have been in the market this week purchasing light sorting-up parcels. The majority of the travellers have either returned or are on their way home, and the close of the Fall season is near at hand. One of the most able travellers from this city writes the firm he represents as follows: "There is no use in apologizing, for it is simply impossible to make sales, stocks are so heavy in country stores." The heavy winter goods are for the most part still on the shelves, but in dress and other seasonable goods a fair business is being done. The city retailers also are very reluctant purchasers at present, and as the majority of houses commence stock-taking about the 1st Dec., business is likely to continue quiet for the next few weeks. Reports of payments differ; some houses say they are equal in the aggregate to those for the like period last year, others experienced an improvement during the past fortnight, and a third report is that remittances are not at all satisfactory, remittances being asked for by customers from whom payment was expected.

DAIRY PRODUCE.—Stocks of good to choice Butter in this market do not now appear so large as was anticipated earlier in the season, and the market rules firm for all fine goods, with holders of choice Fall ends commanding almost their own figures. Accordingly we revise our list of "prices current," making an advance of 1c to 2c for some grades; one or two lots of creamery are reported to have sold at as high as 30c, but the range for ordinary selections is from 26c to 28c. Straight dairies are in fair demand; a Montreal buyer purchased 500 tubs of straight dairies in Morrisburg on Tuesday at 21c for the English market. The exports of butter at this port from the commencement of this season exhibit a shortage of 74,745 pkgs, as compared with the shipments for the like period of last year. This year's production is considerably less than that of last year. The local Cheese market remains steady and unchanged; stocks are moving off steadily to the British markets; a sale of about 5,000 boxes was reported yesterday on p.t. In Liverpool and London September Cheese is rather scarce, and prices rule firm, quoted in Liverpool at 69s 6d to 63s. At Ingersoll this week fourteen factories offered 7,350 boxes cheese; few Sept., principally Oct. and balance of season make. Factorymen holding for 12c; 11c offered and refused. No sales. Next Tuesday will be the last market at Ingersoll this season. Stock of cheese unsold in factorymen's hands in this section does not exceed 10 to 15,000 boxes. At Little Falls on Monday sales comprised 4,000 boxes; 3,000 at 11c; balance at 11½c and 12c. Sales for home trade generally. 325 firm dairy, 11½c to 12c; 200 packages butter, 28c to 32c. At Utica, Nov. 13: Sales, 7,300 boxes at 11c to 12c; ruling price, 11½. Of the New York market yesterday's Bulletin says: "The supply of fancy Butter continues small enough to permit holders to retain the advantage, but outside of this the position is only barely steady and the call for supplies quite uncertain. The export outlet seems to be entirely closed. Cheese has no regular market, and is really nominal in value at the moment. It would be necessary to reduce the line of cost in order to secure shippers' orders, but holders are not yet convinced that this course is really necessary on line stock."

DRUGS AND CHEMICALS.—The past week has been pretty busy, in anticipation of the close of navigation, and shippers have been anxious to get all orders filled in time. In prices there is not much change to note, except in Soda Ash, which is scarce and higher. Nothing can be bought at less than \$1.75, and some holders ask \$2. Quinine in New York has quieted down a little, and there has been no further advance since last week. Opium is slightly weaker. Green Tartar Crystals is enquired for but none on spot, 31c would be paid in original casks.

FLOUR AND GRAIN.—Cable advices to-day only confirm previous reports of the English breadstuffs markets, which have ruled firm and

steady this week. Imports in the United Kingdom for the week show a decrease of 30,000 bris flour and 95,000 qrs. wheat, as compared with those of the previous week. American wheat markets remain steady, with Chicago quoted 4c per bush. higher than yesterday. In the local grain market business continues quiet; the feeling is firm, but the export trade is about over for the season. The only sales for shipment have been in peas, cargoes of which have sold at 91c to 91½c. In wheats business is confined to supplying the wants of millers at our quotations. Oats quiet at 32c to 34c, and rye dull and nominal. The flour market is lifeless; most of the Lower Ports boats have left for the season, and the demand from the local trade is very slow. Values for leading grades have receded about 5c per brl.

**GROCERIES.**—Sugars continue quiet at the reduction referred to in last report. Yellow refined in moderate request. Granulated is dull. West India grocery kinds inactive. Molasses.—No changes of special moment in Barbados. Market quiet, and a pressure to sell would likely be at somewhat easier prices. Other kinds dull. Syrups easier. Teas.—Choice Japans maintain values. Medium and ordinary kinds not a great deal to report on business. Some enquiry for extra Young Hysons. Black Teas dull. Coffee.—Market shows not much buoyancy. Prices rather easier. Spices.—Pepper keeps well up. Cassia rather higher. African and E. I. ginger also firm at some advance. Nutmegs and other spices not active. Fruits.—Valentias of good to choice quality fairly steady. Inferior dull. Malaga Raisins the turn lower. Currants keep without much of alteration, the French demand continuing in Greece. Sultanas and Figs in moderate demand only. Almonds slightly higher for Tarragona.

**Hops.**—The upward movement in prices continues, each transaction reported showing an advance as compared with the preceding one. Latest sales in this market include lots of 40 bales each to a city brewer at \$1.05, being the highest figure yet paid.

**HARDWARE AND IRON.**—Business continues good for the season, without change to note in our price-list. The leading houses are busy shipping orders before the close of navigation; travellers still out and doing fairly well considering the advanced stage of the season, but this market has not developed any new feature. Remittances continue satisfactory.

**FISH.**—Business continues good. The demand from outside markets for Labrador Herrings is improving, while stocks are concentrated in the hands of one or two firms, hence prices remain strong, with round lots selling at \$6.50 per barrel. No Cape Breton Herrings in the market. North Shore Salmon steady at \$20, \$19, and \$18 respectively, for Nos. 1, 2, and 3, but stocks are light and sales small. Green Cod fish firmer and higher, selling at \$6.50 for No. 1, and large draft fish at \$6.75 to \$7. In Dry Cod not much movement; the range of quotations is from \$5.75 to \$6.50. The sale of 100 cases lobsters is reported at \$4.25 f. o. b. Bathurst, N.B. A lot of 120 cases mackerel was also sold at \$4.50 per case.

**FURS.**—Since our last report we have received full advices by mail of the London fur seal sales. The offerings by C. M. Lampon & Co., comprised 88,466 seals; by Goodrigg & Co., 12,270; the Hudson Bay Co., 5,005 skins; and other sundry lots 6,792, making a total of 112,523 skins, against 92,937 at last year's sales. Of this supply 80,000 were Alaska skins, fully equaling the average of quality; the three largest sizes declined 10 to 15 per cent., and the small pups 25 per cent. The Vancouver Island skins were of inferior quality, and did not command much attention. Of New Zealand, Cape Horn and Cape Hope skins there were few offer-

ing. The high prices heretofore interfered with the sale of seal in Europe, but with the reduction in value there is every prospect of a much larger demand for the English market, where seal is in so much favor. The decline for mantle skins of from 10 to 15 per cent., stimulated a demand at an advance of 5 to 10 per cent., at which sales of original lots were freely made after the auctions. A collection of 12,000 Persian Lambs direct from the Nischni fair, lately arrived in Montreal, have been sold in one lot at a considerable advance on last year's prices. Persian humbs are quite fashionable, and in brisk demand throughout the country, and command from \$5.50 to \$6.50 for prime skins. A few raw furs are coming to market, and are taken at about last year's prices. Minks bring \$1 to \$1.25; Beaver, about \$2.50 per lb.; Otter, \$8 to \$10 each; Skunk, 75c to \$1; Red Fox, \$1.25. These comprise the small offerings at present brought from the North Shore. Furs on the south shore of the St. Lawrence are not yet prime.

**FRUITS.**—Trade continues fair. Apples have been in fair demand for the last steamers leaving port, but the local trade is small and unsatisfactory. Really choice winter Apples are held firmly, at about \$4 per barrel, while numerous carloads of ordinary winter fruit is offered freely at \$3.50. The receipts have been heavier than anticipated, and the stock at present in the city is out of proportion to present prices. America Grapes continue in good request at \$4.75 to \$5.25 per brl; Lemons at \$2.50 to \$3.50 per box, and Southern Oranges quoted at \$9 to \$10 per brl.

**HIDES AND SKINS.**—Market is not essentially changed for either native or foreign Hides. The receipts of and demand for native hides continue good, with last week's prices fairly well maintained. The demand from tanners is reported good, at an advance of 1c per lb. on the prices paid to local butchers, while heavy steers' hides for belting leather command 11c per lb. A fair enquiry for Western States hides continues to be experienced, prices for which rule firm both here and in the West. Chicago market has advanced 4c per lb. during the week, but in this market car lots are still being sold at 10½c for No. 1, in round lots, and 10½c for small lots; and No. 2 brings 8½c to 8½c. The offerings of Sheepskins are becoming fairly large, but all are wanted at 95c to \$1 each, only a few inferior skins bringing 90c.

**LEATHER.**—The market has remained uniformly quiet, with prices nominally unchanged. Manufacturers are nearly all preparing for stock-taking, and therefore not purchasing much. Good plump Sole leather continues in good demand because it is scarce, but common qualities are rather plentiful and prices favor buyers. A Toronto manufacturer is said to have been in the market and purchased a lot of 1,000 sides Spanish Sole, half of it being medium at 25½c, and the other half light at a price which did not transpire. There has been rather more enquiry for Upper during the week, and one lot of 500 sides heavy weights changed hands at 35½c; also a lot of 1,000 sides Bull at full quotations. A few tons of Splits were sold here towards the close of last week at an advance of a cent or two on previous quotations. Large shipments of Splits and Bull continue to be made to the English market; the tanners appear well satisfied with the returns.

**LUMBER.**—The retail demand is tolerably good for Pine and hardwoods; of which a good fair stock is on hand. Ash and Basswood are scarce and sought after. The finishings in first-class houses are now all done in Hardwoods—Mahogany, Cherry, and Walnut throughout the States, and is commencing to be followed here, creating a brisk demand for fine-grained woods, of which there is an abundance, if only properly taken care of. Birch of nice figure, which sells here for 2c to 3c a foot, is worth

twenty times that price when cut into veneers, as are Maple also, and fine grained Ash and Oak. This part of the lumber business has been entirely overlooked in Canada, whereas Americans are said to be coining money by it. Very little Pine is being used in the interior finish of American houses. Hardwoods cost no more, except in labor, but endure forever, and look much more handsome. Prices of Pine remain as usual, but hardwoods are advancing, owing to the increased demand. A Quebec despatch says: A sale is reported of Hamilton Bros' dry floated pine deals, 200,000 standard, at \$102 for firsts, \$76 for seconds and \$36 for thirds and changes.

**OILS.**—Market is reported firmer for Cod oil; there have been one or two round lot transactions during the week at 65c, but it is doubtful if this price could be repeated, as holders are asking 67½c. A lot of 100 bris. A Gaspé Cod oil was sold to arrive at 65c per imp. gal. In Linsed there is nothing doing scarcely, and prices remain unchanged.

**PETROLEUM.**—We quote this market firm at 17c at Petrola, or 20½c here in store. Car lots and smaller lots 21c to 23c. The producers in Petrola have organized an oil exchange for the purpose of bringing buyers and sellers together more readily. The price of crude at this date is \$1.60 in tank.

**PROVISIONS.**—In Liverpool there was an advance yesterday of 6d per cwt. for lard, which is now quoted at 62s. 6d.; pork and tallow remained unchanged. The Chicago hog market opened yesterday, with a decline of 10c to 15c per 100 lbs. in prices; estimated receipts were 36,000 against the official count on Tuesday of 29,812, and shipments were 3,500. Pork opened weak, but closed steady, at an advance of 17½c to 20c per brl., and lard also closed stronger at an advance of 7½c per 100 lbs. for January and February options. In the home market there has been little business done all week for want of supplies; dealers report that Chicago pork operators are holding back purchases made by the former sometime ago. A few lots of Mess Pork arrived yesterday, and were sold at \$24 on spot, but for lots to arrive lower prices would doubtless be accepted. Fairbanks' Lard is offering to arrive at 15½c to 15½c, in pails. Eggs continue scarce, and prices are advancing, as grocers cannot get supplied at the moment. Sales were reported yesterday at from 26c up to 30c as to freshness.

**SALT.**—Under an improved demand and lighter stocks prices for coarse elevens, full weights, have slightly improved. It is now selling at 64c to 65c, as to size of lot, etc.

**WOOL.**—At an auction sale to-day 62 bales of damaged Cape were disposed of at 14½c to 15½c net cash with auction duty added. A lot of 55 bales sound Cape was sold at 14½c to 16c, same terms, and 44 bales Australian at 20c to 21½c, same terms. The market generally remains quiet, with values steady and unchanged. The sales by auction were made to close up some invoices. The English market is reported firm, and the London sales will open on the 21st inst. American markets have not developed any new feature since our last reference.

#### AMERICAN MARKETS.

**BOSTON, Nov. 16.**—Flour, dull and prices low. Superfine quoted at from \$3.50 to \$3.75; Extras from \$4 to \$4.50; choice Bakers' from \$5 to \$6.25. Winter Wheats dull, and sales at from \$6 to \$7. Spring Wheats range from \$7 to \$7.75. Cornmeal selling at from \$3.65 to \$3.75. Oatmeal sells at from \$5.25 for common and good, and \$6.50 to \$7.50 for choice and fancy. Hay, receipts considerable, market well supplied. Sales at from \$18 to \$19 for choice, and from \$15 to \$17 for medium. Butter, unchanged;

Statement of Banks acting under Charter, for the month ending 31st Oct., 1882, according to the Returns furnished by them to the Department of Finance

CAPITAL.					LIABILITIES.				
BANKS.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Notes in Circulation.	Dominion Govt. Deposits payable on Demand.	Dom. Govt. Deps. payable after notice, or on a fixed day.	Dep. held as Security for execution of D. Gov. contracts & for los. Cos.	Provincial Gov. deposits payable on Demand.	Provincial Gov. Deposits payable after notice, or on a fixed day.
<b>ONTARIO.</b>									
1 Bank of Toronto.....	2,000,000	2,000,000	2,000,000	1,023,506	30,250	.....	5,763	.....	.....
2 Bank of Hamilton.....	1,000,000	1,000,000	908,230	899,092	24,471	.....	19,509	.....	.....
3 Canadian Bk of Com.	6,000,000	6,000,000	6,000,000	3,830,382	72,311	900,000	17,995	123,308	200,000
4 Dominion.....	1,500,000	1,495,850	1,488,185	1,318,171	29,105	.....	61,338	.....	.....
5 Ontario.....	1,500,000	1,500,000	1,500,000	1,133,200	43,105	300,000	20,250	111,865	300,000
6 Standard B. of Can...	1,000,000	764,600	763,180	701,555	35,191	50,000	.....	39,979	100,000
7 Federal.....	3,000,000	2,966,800	2,955,500	1,916,682	28,301	.....	67,500	.....	100,000
8 Bank of Ottawa.....	1,000,000	942,040	712,940	577,011	18,563	.....	6,855	.....	.....
9 Imperial Bk of Can...	1,500,000	1,500,000	1,472,425	1,406,727	45,001	181,197	70,561	93,619	200,000
<b>Total, Ontario...</b>	<b>18,500,000</b>	<b>18,169,250</b>	<b>17,530,490</b>	<b>13,492,746</b>	<b>831,610</b>	<b>1,431,197</b>	<b>290,743</b>	<b>508,773</b>	<b>900,000</b>
<b>QUEBEC.</b>									
10 Montreal.....	12,000,000	12,000,000	12,000,000	6,155,371	1,354,295	4,000,000	509,890	230,012	.....
11 Brit. North America.	4,866,686	4,866,686	4,866,686	991,252	4,938	.....	893	.....	.....
12 People's.....	1,600,000	1,600,000	1,600,000	434,112	4,139	.....	71,067	.....	109,000
13 Nationale.....	2,000,000	2,000,000	2,030,000	1,039,334	8,949	209,200	5,108	35,013	11,157
14 Jacques Cartier.....	500,000	500,000	500,000	321,148	54,772	.....	.....	.....	250,000
15 Ville Marie.....	500,000	500,000	461,250	428,630	19,555	25,000	.....	.....	.....
16 St. Jean.....	1,000,000	540,000	225,991	146,485	39,631	15,000	.....	.....	.....
17 Banque de St. Hyac.	1,000,000	504,000	248,990	248,517	497	.....	.....	5,326	.....
18 La Bk d'Hochelega.	1,000,000	676,300	685,060	562,872	36,455	.....	.....	15,193	.....
19 Eastern Townships...	1,500,000	1,479,670	1,369,714	1,022,997	54,299	.....	.....	23,991	.....
20 Exchange Bk of Can.	500,000	500,000	500,000	506,445	60,397	.....	105,213	.....	100,000
21 Molsons.....	2,000,000	2,000,000	2,000,000	1,997,493	56,642	200,000	5,615	6,114	.....
22 Merchants'.....	6,000,000	5,794,267	5,712,850	4,228,927	241,332	453,046	23,011	5,645	.....
23 Quebec.....	3,000,000	2,500,000	2,500,000	869,336	29,191	30,000	49,490	.....	150,000
24 Union.....	2,000,000	2,000,000	2,000,000	914,373	1,739	310,000	3,310	102,232	.....
<b>Total, Quebec...</b>	<b>39,406,666</b>	<b>37,471,333</b>	<b>39,703,550</b>	<b>20,263,398</b>	<b>1,979,931</b>	<b>5,602,266</b>	<b>774,037</b>	<b>525,242</b>	<b>611,157</b>
<b>NOVA SCOTIA.</b>									
25 Bank of Yarmouth...	400,000	400,000.00	383,970.00	109,344.82	65,272	.....	.....	1,695	.....
26 Bank of Nova Scotia.	1,000,000	1,000,000.00	1,000,000.00	1,035,494.36	251,393	100,700	.....	.....	.....
27 Exchange.....	250,000	250,000.00	245,021.00	62,550.12	.....	.....	.....	.....	.....
28 Merch' Bk of Halifax	1,000,000	1,000,000.00	900,000.00	790,714.71	191,915	.....	632	.....	12,100
29 People's Bank.....	500,000	500,000.00	500,000.00	231,211.27	23,314	.....	.....	.....	.....
30 Union Bank.....	1,000,000	1,000,000.00	501,000.00	166,074.37	29,705	.....	.....	.....	.....
31 Pilot Bank.....	500,000	500,000.00	200,000.00	200,000.00	100,681.00	.....	.....	.....	.....
32 Halifax Banking Co.	500,000	500,000.00	500,000.00	341,301.30	13,035	.....	.....	.....	.....
33 Com. Bk of Windsor.	500,000	500,000.00	200,000.00	81,569.78	85,183	.....	.....	.....	.....
<b>Total, Nova Scotia...</b>	<b>5,980,000</b>	<b>5,780,000.00</b>	<b>4,588,991.00</b>	<b>2,968,842.66</b>	<b>634,325</b>	<b>100,000</b>	<b>632</b>	<b>1,636</b>	<b>12,106</b>
<b>NEW BRUNSWICK.</b>									
34 Bk of New Brunswick	1,000,000	1,000,000.00	1,000,000.00	560,539.50	150,973	.....	1,917	.....	.....
35 Maritime Bank.....	2,000,000	698,000.00	697,810.01	354,274.00	42,377	50,000	.....	.....	.....
36 St. Stephen's Bank..	200,000	200,000.00	200,000.00	195,666.00	47,369	.....	.....	.....	.....
<b>Total, New Brunswick</b>	<b>3,200,000</b>	<b>1,898,000.00</b>	<b>1,897,800.00</b>	<b>1,110,529.50</b>	<b>240,420</b>	<b>50,000</b>	<b>1,917</b>	.....	.....
<b>Grand Total..</b>	<b>67,146,666</b>	<b>63,321,533.67</b>	<b>60,720,322.74</b>	<b>37,310,516.16</b>	<b>3,186,819</b>	<b>7,033,494</b>	<b>1,037,413</b>	<b>895,651</b>	<b>1,523,263.39</b>

BANKS.	Other Deposits Payable on Demand.	Other Deposits payable after notice, or on a fixed day.	Loans from or Deposits made by Banks in Can. sec'd.	Loans from or Deposits made by Banks in Canada unsecured.	Due to other Bks in Canada.	Due to other Banks or Agts. not in Canada.	Due to other Banks or Agents in United Kingdom.	Liabilities not included under foregoing Heads.	Total Liabilities.
<b>ONTARIO.</b>									
1 Bank of Toronto.....	\$ 2,492,641	\$ 1,423,864	.....	\$ 125,782	\$ 88,305	.....	\$ 143,615	\$ 465	\$ 5,037,633
2 Bank of Hamilton.....	861,682	442,646	.....	.....	8,009	.....	72,970	.....	2,279,312
3 Canadian Bk of Com.	5,616,406	8,317,334	.....	111,152	30,125	.....	.....	.....	19,213,905
4 Dominion.....	2,793,719	2,670,467	.....	.....	22,556	.....	.....	.....	7,006,546
5 Ontario.....	2,070,474	899,662	.....	.....	304,923	.....	210,093	.....	5,350,713
6 Standard B. of Can...	1,299,004	806,928	.....	.....	242	.....	7,161	.....	2,345,279
7 Federal.....	2,818,635	3,456,192	.....	100,000	64,072	1,827	481,009	.....	8,693,224
8 Bank of Ottawa.....	458,006	507,750	.....	.....	5,134	.....	12,165	.....	1,615,681
9 Imperial Bk of Can...	2,173,597	1,892,783	.....	121,000	13,476	3,567	39,039	.....	5,805,671
<b>Total, Ontario...</b>	<b>20,113,224</b>	<b>19,617,131</b>	.....	<b>457,935</b>	<b>533,151</b>	<b>5,395</b>	<b>1,123,332</b>	<b>7,682</b>	<b>58,653,008</b>
<b>QUEBEC.</b>									
10 Montreal.....	9,293,078	5,866,435	.....	748,721	74,039	19,331	28,802,308	.....	.....
11 Brit. North America.	1,958,578	3,802,793	.....	.....	7,267	25,404	5,693,445	.....	.....
12 People's.....	1,046,034	597,125	.....	.....	19,217	.....	2,443,011	.....	.....
13 Nationale.....	1,686,185	634,408	.....	.....	67,407	620	3,080,536	.....	.....
14 Jacques Cartier.....	619,819	253,012	.....	.....	25,189	.....	1,943,321	.....	.....
15 Ville Marie.....	89,631	224,122	.....	.....	.....	.....	791,331	.....	.....
16 St. Jean.....	6,430	181,693	.....	.....	.....	.....	350,491	.....	.....
17 Banque de St. Hyac.	10,069	665,148	.....	.....	.....	.....	850,049	.....	.....
18 La Bk d'Hochelega.	231,216	175,749	.....	.....	.....	.....	1,031,113	.....	.....
19 Eastern Townships...	395,493	1,601,697	.....	.....	15,103	.....	3,216,663	.....	.....
20 Exchange Bk of Can.	583,193	1,685,683	.....	.....	82,371	.....	3,255,991	.....	.....
21 Molsons.....	2,167,679	2,273,202	.....	.....	127,604	50,019	7,452,398	.....	.....
22 Merchants'.....	3,672,613	4,213,512	.....	419,375	515,686	.....	14,075,533	.....	.....
23 Quebec.....	2,912,206	724,064	.....	.....	32,660	.....	5,063,974	.....	.....
24 Union.....	876,644	694,411	.....	60,000	15,380	.....	3,263,020	.....	.....
<b>Total, Quebec...</b>	<b>24,540,064</b>	<b>23,619,370</b>	.....	<b>1,218,026</b>	<b>971,998</b>	<b>101,424</b>	<b>603,928</b>	<b>154,192</b>	<b>90,370,160</b>
<b>NOVA SCOTIA.</b>									
25 Bank of Yarmouth...	110,389.54	136,797.95	.....	.....	1,367.96	.....	421,172	.....	.....
26 Bank of Nova Scotia.	692,413.30	1,322,418.07	.....	40,000	107,044.70	6,480	4,294,697	.....	.....
27 Exchange.....	48,344.31	29,376.00	.....	.....	.....	.....	141,069	.....	.....
28 Merch' Bk of Halifax	307,765.79	1,393,589.92	.....	.....	97,635.69	.....	2,623,911	.....	.....
29 People's Bank.....	167,765.03	261,637.19	.....	.....	9,303.53	.....	683,653	.....	.....
30 Union Bank.....	167,632.89	281,306.25	.....	.....	276.68	3,244	750,337	.....	.....
31 Pilot Bank.....	103,662.46	422,424.02	.....	.....	24,893.97	2,582	743,754	.....	.....
32 Halifax Banking Co.	188,275.13	407,354.76	.....	.....	3,218.78	.....	952,212	.....	.....
33 Com. Bk of Windsor.	41,303.99	102,494.79	.....	.....	10,544.41	.....	274,106	.....	.....
<b>Total, Nova Scotia...</b>	<b>1,818,032.87</b>	<b>4,638,249.95</b>	.....	<b>40,000</b>	<b>254,260.65</b>	<b>12,685</b>	<b>297,846.95</b>	<b>30,950.40</b>	<b>10,859,063</b>
<b>NEW BRUNSWICK.</b>									
34 Bk of New Brunswick	730,067.22	336,545.29	.....	.....	101,005.06	.....	83,053.22	.....	2,453,825
35 Maritime Bank.....	310,367.54	210,980.51	.....	.....	5,892.96	.....	41,193.27	.....	1,011,066
36 St. Stephen's Bank..	148,485.80	.....	.....	.....	.....	1,206	182.00	.....	893,510
<b>Total, New Brunswick</b>	<b>1,189,460.56</b>	<b>1,037,525.80</b>	.....	.....	<b>106,898.01</b>	<b>1,206</b>	<b>124,256.49</b>	<b>36,157.69</b>	<b>8,893,402</b>
<b>Grand Total..</b>	<b>47,660,783.83</b>	<b>43,962,271.63</b>	.....	<b>1,716,031</b>	<b>1,871,808.60</b>	<b>130,012</b>	<b>2,064,418.43</b>	<b>223,083.89</b>	<b>154,231,634</b>



ASSETS.

BANKS.	Specie.	Dominion Notes.	Notes and Cheques on other Banks.	Balances due from other Banks in Canada.	Bal. due from other Banks or Agents not in Canada.	Bal. due from other Banks or Agents in United Kingdom.	Dom. Gov. Debentures or Stock.	Prov'l., Brit. For'gn. or Col. Public Sec'n. other than Canadian.	Loans to Dominion Government.	Loans to Provincial Governments.	Loans, Disct's or advances for which stock, Bds. or Dvs. of Corps or Canadian, Brit. For'n Soci. are held as collateral.	Loans, &c., to Municipal Corporations.	Loans, &c., to other Corporations.	Loans to or dep'ts made in other Banks secured.
1 ONTARIO.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 Toronto	270,872	460,414	443,079	83,961	19,853	183,042	97,393	575,213	3,519		674,115	3,069	1,216,251	1
2 Hamilton	100,798	65,921	64,331	55,720	31,492	97,393	152,296	512,627		16,763	632,271	13,280	813,517	2
3 Commerce	858,172	1,636,585	707,384	424,076	1,777,824	152,000		512,627			100,770	365,219	1,085,611	3
4 Dominion	122,322	307,740	303,523	224,547	634,607						877,298			4
5 Ontario	216,231	504,006	370,674	161,663	148,855		2,000		4,211			111,200	71,126	5
6 Standard	15,261	125,261	151,754	84,447	11,393		24,333			92,474	690,423		105,000	6
7 Federal	318,518	408,026	622,743	132,342	1,724						611,225	64,859	1,753,707	7
8 Ottawa	44,722	60,683	57,024	74,450	154,231								236,095	8
9 Imperial	264,578	238,248	217,284	256,120	149,532		102,199	248,914			175,523	103,624	328,096	9
Total.....	2,291,778	3,704,909	3,089,075	1,513,230	2,916,013	152,236	510,909	1,306,755	7,725	106,233	3,571,560	661,936	5,108,506	
10 QUEBEC.														
10 Montreal	2,084,607	3,234,303	1,476,440	134,642	6,300,192	1,405,487		101,825	427,375	645,677	5,321,052	97,132	4,086,447	10
11 N. A.	492,449	536,300	277,952	41,874	1,533,235						2,765,821	4,000		11
12 Du Peuple	20,555	237,000	122,979	11,262	4,975	17,291					208,733			12
13 Nationale	131,053	277,581	55,053	164,044	34,378	10,393					267,051			13
14 Jac. Cartier	14,716	43,893	53,280	73,578	11,275	81,150								14
15 B. V. Marie	10,542	36,600	34,879	20,868	7,587						14,675	2,400		15
16 St. Jean	6,201	8,919	8,790	44,299	5,983							7,000		16
17 St. Hyacinthe	5,220	20,828	16,886	28,930	7,475									17
18 D'Hochelega	89,507	42,424	38,379	62,191	22,842	76,046					123,100			18
19 E. P. Washings	110,594	92,470	16,314	100,262	339,505						663,008	15,721	398,457	19
20 Ex. B. of Can.	34,823	55,490	190,631	93,292	5,690						132,911	40,021	540,033	20
21 Moleons	298,979	626,105	369,919	62,365	29,545	4,187			6,924	40,123	1,003	1,693,874	743,230	21
22 Merchants	425,486	510,672	658,555	128,721	582,939				1,583	31,035	887,078	87,711	172,747	22
23 Quebec	96,074	231,672	202,029	27,927	2,937		148,433	262,106			78,737			23
24 Union	26,365	173,928	279,397	8,681										24
Total.....	3,707,677	6,026,940	3,824,330	1,053,386	9,010,855	1,648,126	410,539	101,825	476,006	677,806	12,463,890	1,399,518	6,082,237	
25 NOVA SCOTIA														
25 Yarmouth	34,782.09	32,306.00	7,287.86	44,607.00	37,530.84	26,005.17	18,218	1,999.47						25
26 Nova Scotia	185,565.85	254,099.75	177,713.57	125,009.41	80,369.39			14,144.48		59,869	80,852	4,772	19,323	26
27 Exchange	20,758.41	11,566.00	4,444.95	16,335.57	19,817.12									27
28 Merchants	150,101.57	182,082.00	132,296.79	127,321.30	57,717.11	740.41			9,236	9,030		5,326	511,817	28
29 People's Bank	34,266.80	71,720.00	26,962.72	22,572.01	12,632.09	7,178.54				2,658				29
30 Union	38,503.51	30,697.00	50,631.85	169,414.13	7,346.42	46,471.50	67,206		1,490		600			30
31 Pictou Bank	25,154.08	33,746.00	23,289.89	8,165.68							25,041	2,140		31
32 Halifax B. Co	16,838.05	18,291.25	38,877.24	11,250.58	5,210.75			21.70				30,354		32
33 C. B. W'd's'r	16,206.29	14,593.76	2,687.67	11,799.60	4,632.16	2,396.01						364		33
Total.....	617,397.36	600,193.76	456,127.64	546,335.04	225,275.39	83,381.93	85,420	16,164.65	10,716	89,485	105,993	42,957	531,140	
34 N. BRUNSWICK														
34 N. Brunswick	124,947.79	366,116.00	77,975.00	160,447.95	61,622.85	16,469.67			104,152	93,237	127,308	11,034	43,746	34
35 Maritime	22,719.13	112,161.93	56,846.71	107,732.33	16,469.67	59,674.78		2,052.00			190,623			35
36 St. Stephen's	43,806.00		34,818.80	17,893.91										36
Total.....	191,472.92	479,277.00	169,140.51	286,074.19	187,767.30	21,164.53		2,052.00	104,152	93,237	317,936	11,034	43,746	
Gr. Total.....	6,768,167.25	10,810,421	7,847,673	3,404,075	12,319,912	1,804,009	1,006,869	1,499,727.32	598,601	936,821	16,459,330	2,105,447	11,765,630	

BANKS.	Loans to or dep'ts made in other Banks unsecured.	Other cur. loans, dis. and adv's. to public.	Notes & overdue and not specially secured.	Other Overdue debts not sp'ly secured.	Notes, etc. and other overdue debts secured on real estate, or by deposit of Bk. or Hen. or Sck. A.	Real Estate (other than the Bk Premises)	M'gages on real estate sold by the Bank.	Bank Premises.	Oth'r Assets not included above.	Total Assets.	Liabilities of Directors and firms in which they have any interest.	Average amount of specie held during the month.	Average amount of New Notes held during the month.
1 ONTARIO.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1 Toronto	5,879,398	1,903,728	4,204		18,827	2,349	8,721	20,000	10,000	9,187,827	50,900	267,158	447,227
2 Hamilton	80,994	1,903,728	3,910		7,719			20,560	15,463	3,467,152	203,655	100,693	64,706
3 Commerce	588,566	18,166,745	234,902		108,508	85,701	61,880	272,983	106,728	27,442,655	221,844	770,000	1,633,000
4 Dominion	6,204,630	6,204,630	19,880	16,199		12,818		70,635	4,610	9,459,208	1,429,867	123,000	365,000
5 Ontario	5,232,524	5,232,524	17,500		162,053	112,281	21,740	162,776	2,996	7,276,816	88,500	211,400	309,900
6 Standard	2,610,829	2,610,829	11,411			1,959		3,871		3,742,077	44,323	71,120	114,271
7 Federal	6,572,072	6,572,072	10,739		7,737	17,710		145,099		12,735,527	124,222	298,410	292,222
8 Ottawa	1,741,072	1,741,072	19,534		36,041	7,723	2,500	9,950		2,449,117	335,103	39,484	48,263
9 Imperial	5,698,446	5,698,446	44,146		20,096	27,005	12,246	118,331	17,433	7,921,830	312,007	263,909	259,000
Total.....	609,499	56,859,367	359,034	16,199	301,980	267,644	96,595	864,230	156,419	83,622,207	2,410,953	2,145,184	3,623,049
10 QUEBEC.													
10 Montreal	18,601,593	245,424	11,092		132,065	47,719	60,035	440,000	1,410,169	46,764,331	1,353,837	2,269,764	5,563,932
11 N. A.	5,469,857	11,092			27,324	26,265		200,000		11,794,904		413,895	644,065
12 Du Peuple	3,049,701	50,421	34,160		163,280	40,666	15,738	85,000	40,710	4,053,347	78,461	21,552	95,460
13 Nationale	3,825,879	89,491	7,352		127,649	273,729	10,902	96,082	41,741	5,157,235	616,274	121,399	256,120
14 Jac. Cartier	1,647,688	11,446			266,500	95,233	261,902	80,000	158,238	2,043,658	40,477	14,116	28,678
15 B. V. Marie	726,611	30,787			9,404	70,316	13,400	36,000	240,487	1,289,549	75,515	10,439	24,342
16 St. Jean	485,713	20,936			24,909	560		18,853	5,895	641,402	65,047	5,071	9,703
17 St. Hyacinthe	894,464	41,005	874		27,083		9,323	10,929		1,153,574	62,343	8,700	19,707
18 D'Hochelega	1,219,776	6,874			7,701	74,756	15,173	46,550		1,780,029	127,058	39,556	37,340
19 E. P. Washings	2,656,574	51,629	314		58,694	39,995	26,018	100,600	86,502	4,967,123	467,724	108,522	91,905
20 Ex. B. of Can.	2,882,533	1,842			26,945	24,126	9,148	100,000	360	4,113,544	50,393	29,256	35,008
21 Moleons	105,000	7,789,912	3,759	87,000	83,862	66,633	23,409	484,000	4,429	6,904,647	205,327	346,461	444,155
22 Merchants	174,216	174,206			105,448	269,297	123,759	191,000	160,365	21,174,351	918,566	267,000	167,000
23 Quebec	45,000	5,873,088	60,870	1,818	94,736	43,383	23,007	67,533	18,920	8,063,735	1,340,069	95,840	196,484
24 Union	4,190,061	19,078			44,409	25,260	40,000	112,590	67,920	5,339,850	634,624	35,000	162,500
Total.....	276,863	73,928,242	778,688	131,580	1,198,972	1,138,573	637,332	1,802,005	2,215,040	128,968,864	6,013,807	3,889,111	6,367,200
25 NOVA SCOTIA													
25 Yarmouth	584,747												



choice scarce and firm, other kinds dull. Sales of choice at from 35c to 38c, and from 25c to 34c for fair and good. *Cheese* firm, moderate demand; sales at from 12c to 13c for choice, and from 10c to 11c fair to good. *Eggs* scarce and firm; sales of Canada and Eastern at from 31c to 32c. *Canada Peas* in steady demand at from \$1.20 to \$1.25 per bush. *Potatoes* have been in demand at from 70c to 80c.

Chicago, 2.25 p.m.—Wheat, Nov., 93c; Dec., 94c; Jan., 95c. Corn, Nov., 68c; year, 61c; Jan., 54c. Oats, Nov., 36c; year, 35c; May, 36c. Pork, Nov., \$17.92; Jan., \$17.67; Feb., \$17.75. Lard, Nov., \$11.65; Jan., \$10.82; Feb., \$10.85.

New York, 2.00 p.m.—Wheat, Nov., \$1.07½; Dec., \$1.08½; year, \$1.07½; Jan., \$1.11½; Feb., \$1.13. Corn, Nov., 89c; cash, 85c; Dec., 78c; year, 78c; Jan., 65c; Feb., 63c; May, 62c.

Milwaukee, 2.20 p.m.—Wheat, Nov., 94c; cash, 94c; Dec., 95c; Jan., 95c.

ENGLISH MARKETS.

LONDON, Nov. 16, 1882.

(Beerbohm's Advices.)—Cargoes off Coast—Wheat, strong; Corn, nothing offering. Cargoes on passage—Wheat and Corn firm. Red Winter Wheat off Coast, 4s 3d. Quantity of Maize on passage for United Kingdom, 70,000 qrs. Wheat and Flour, 2,200,000 qrs. Liverpool Wheat on spot firm. Corn steady.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Nov. 16, 1882.

The only noticeable feature in wholesale circles this week are the dilatory receipts of cash. This has been spoken of before, and its continuance is having a bad effect upon business. With exception of hardware and groceries, goods are not moving briskly. The weather too is still unfavorable to a good trade being done. The chief reason for the shortness of money is that the farmers will not sell their grain at the present low prices. An event of considerable moment is the failure of the dry goods firm of D. Arnott & Co., referred to elsewhere in this issue; the embarrassment is entirely outside of present conditions of business. The course of the stock market during the week has been of more than ordinary importance to a considerable number of people, and among not a few of the investors, as well as of a class more inclined to speculation, and who should know better. There is apparently an impression that the decline in the current value of a stock means a decline in the standing of a bank. It is well that merchants and business men generally know better, or the results might prove disastrous. Rates of discount are no higher than they were a week ago, but it is becoming more difficult to get money at the rates asked; and one bank manager stated that there is still plenty of money for all ordinary commercial purposes. It is thought that in some way the decline of bank stocks is to be connected with the brokers, who have been complaining for some time about the difficulty of getting accommodation from the banks. Ordinary rates of discount are 6½ to 7 per cent., but there is not much business done at less than the outside figure.

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

Banks.	Bid		Loan Cos.	Bid	
	Nov. 9.	Nov. 16.		Nov. 9.	Nov. 16.
Montreal.	204	202½	Can. Permanent	228	228½
Toronto.	177	171½	Firehold.	198	198
Ontario.	122	117½	Western Can.	104	105
Mercants	127½	128	Blgd. & Loan.	109	110
Commerce	137	131	Imp. Savings.	120	120
Domition	198	198½	Farmers' Loan.	134	134
Hamilton	110½	116	Loid. & Can'dn	161	161
Standard.	110	113	Muron & Erie.	127	127
Federal.	152½	153	Dom. Savings.	138	138
Imperial.	138	138	Ontario Loan.	127	127
Molson's.	127	127	Hamilton Prov.		

FUEL.—There is a steady business being done. The quantity of coal in store in Toronto is not so large as it was last year, but it is the fact that some of the merchants rely on bringing in their stock by rail. There is no present expectation of an advance. Coal of all sorts sells at \$6 per ton delivered. Wood—best is \$5 a cord; second \$4. Stocks of wood are large.

STORAGE.—There are no complaints of want of room. None of the forwarders have had any trouble in handling all the grain offered this Fall. One of the leading warehousemen says he has not handled more than one-third of the grain this year that he did last year.

FREIGHTS.—Rates by vessel from this port are on grain 2½c to Oswego; 3½c to Ogdensburg; and 3½c to 4c to Lake Erie ports. The rate on lumber to Oswego is \$2 per 1,000.

PETROLEUM.—There is a large trade being done, and at increased prices. The United States boom has sent prices up all round. Refined at Petrolca is 19c per gallon. Here the price is 21c for five barrel lots, and 21½c for single barrels. American prime is 26c, and water white is advanced to 32c.

FLOUR AND MEAL.—The market is still very quiet. There has not been much shipping from here, and sales otherwise are light. Superior extra has sold down to \$4.50, at which the price remains. Extra is quoted at \$4.40 to \$4.45. Bags were sold to-day at \$2.15. It is thought the market is a shade better than it was last week. There are no stocks since the burning of the Northern railway sheds last week. Bran is weak and quoted at \$11 to \$11.25. Oatmeal is in small demand and offered at \$4.75. Cornmeal is quoted at \$3.80 to \$4.

WHEAT.—The market is dull, and shipments have been light. It is probable that not over 400,000 bushels have been shipped by Toronto merchants this Fall. Prices are nominally unchanged. Sales are made as follows: No. 1 Fall at 96c, No. 2 at 93c, No. 3 at 90c; No. 1 Spring at \$1.02, No. 2 at \$1, No. 3 at 95c. The increase in forwarding and insurance rates tend to keep the prices of shipping lots down to the named figures. The stocks on Monday were 126,779 bushels against 122,481 on Monday the 6th inst, and 190,456 bushels in 1881.

COARSE GRAIN AND SEEDS.—Barley has been weakening. The rate to Oswego is higher and the cost of handling has increased, diminishing the value here. No. 1 sold to-day at 78c, but with no prospect that the price would continue; No. 2 at 73c; No. 3 at 58c, and No. 3 extra at 65c. The stock on Monday last was 215,050 bushels against 225,453 bushels last week, and 314,163 bushels in 1881. Oats are held at 40c on the track for Western, and 30c for Eastern. Peas, 73c to 75c. Rye, 60c. White beans, \$1.75 a bushel. Clover nominal, \$5. Timothy nominal, \$2.50.

WOOL.—Canadian fleece is very dull; the market is utterly lifeless; quotations 19c to 20c per lb. Supers in fair demand for factories at 28c; Extras sell as high as 34c. These are outside figures.

HIDES AND SKINS.—There is a fair demand for hides. Green hides, cows 8½c, steers 9c; cured, cows 9½c, steers 10c to 10½c. Sheepskins are higher, selling at \$1.10 to \$1.20.

LIVE STOCK TRADE. The cattle markets are dull. No cattle for export are offering. For the local market good cattle bring 4½c to 4¾c; second, 3½c to 4c; inferior, 3c per lb, live weight. Sheep are offering but are not first-class, and sell at \$4 to \$5 a head. Lambs have been in good supply, and sell in lots at \$3.50 to \$4.25. Superior animals bring \$4.50. Hogs are coming in pretty freely, selling at \$6 to \$6.25 per 100 lbs live weight. Lean feeding hogs sell at \$5 per 100 lbs.

PROVISIONS.—Dealers have been limited of late to butter, cheese and eggs. The quantity of meats is very small in store in this city, and they cannot bring out meats in owing to the duty. Mess Pork is brought in and sold now at \$23 to \$22.50; Canadian Mess would bring \$25. Bacon, long clear, 13½c to 14c; Cumberland Cut, 12½c to 13c; rolls, 14c to 15c; breakfast bacon, 14c to 15c. Lard unchanged, 15c Canadian; 16c American. Hams, smoked, 15c to 15½c; pickled, 13½c to 14c. Butter, 18c to 21c for good to choice; 13c to 16c for store-packed. Eggs are higher, and are worth 23c to 24c for lots. Cheese, 11c to 11½c for common, 12c to 12½c for fine. Dried Apples, 8c to 8½c.

OTHER PRODUCE.—Potatoes, 75c to 80c per bag on the street, and 60c in car lots. Apples, \$2 to \$2.25 for common, \$3.25 for winter stock. Poultry in fair demand, and prices steady. Fowls, 40c to 45c a pair; Geese, 60c a piece; ducks, 9c per lb; turkeys, 9c to 11c per lb. Hay, \$13 to \$16; Straw, \$11 to \$14. Roll butter, 23c to 26c. Hogs on the street, \$7.75 to \$8.25 according to weight.

LEATHER.—Business is fair, but not crowding. Manufactures are not brisk, the demand is expected to improve, however. Upper leather is marked higher. A good deal of the future trade depends on the weather. Prices are corrected as follows:—Spanish Sole, all weights, 26c to 27c; No. 2, 26c to 27c; Slaughter Sole, heavy, 28c to 30c; light, 27c to 29c; No. 1 Spanish, middle weights, 28c to 30c; Buffalo Sole, 21c to 23c; Hemlock Harness, 28c to 33c; Oak harness, 45c to 50c; hemlock felting, 32c to 34c; upper, heavy, 32c to 36c; upp. r. light, 34c to 43c, according to quality; French Kips, 75c to 95c; English, 70c to 75c; Chicago, 65c to 75c; native kips, 60c to 65c; buff, 16c to 18c; pebble, 14c to 18c; hemlock, calf, 35 lb to 40 lb, per doz. 75c to 90c; light, 60c to 70c. French calf, \$1.10 to \$1.40. Splits large, 28c to 33c. Calf Oil, 65c to 70c; Straits Oil, 55c to 60c.

HARDWARE.—Trade is reported satisfactory. Prices continue firm, and buyers are safe in buying in stocks. There is no change. Quotations are: Pigs, Summerlee \$35.50 to \$26; Cambroe, \$24 to \$24.50. Babbit Metal, 7c, 12c, 16c, and 20c. Steel, cast, 12c to 13c; boiler plate, 3c to 4c; sleigh shoe, 2c per lb. Iron boiler plate, P. G., 2c to 3c; best, 3c to 4c; Bradley, 4c to 5c. Cut nails per keg of 100 lbs, 10d to 60d, \$3.05 to \$3.20; 8d and 9d, \$3.30 to \$3.40; 6d and 7d, \$3.55 to \$3.65; 4d and 5d, \$3.75 to \$3.85; 3d, \$4.10 to \$4.20. Canada Plates—Hutton, \$3.10 to \$3.15; Boar's Head, \$3.35; Pontypool, \$3.35; "W. F. G.", \$3.15 to \$3.25; Sageway, \$3.35. Bar Iron \$2.20 to \$2.25; Hoops \$2.65 to \$2.75; Band \$2.65 to \$2.80. Tin Plates are in good demand and prices firm. Barbed Fencing Wire, galvanized, 8c to 9c; pointed, 7c to 7½c.

GROCERIES.—There is a good business being done, but it is complained that payments are exceedingly light. There is no change in quotations:—Raisins.—Loose

Muscetels, \$2.65 to \$2.80; Layers, boxes, \$2.90 to \$3; Sultanias, 10½ to 11c; Seedless, 11c to 12½c; Valentins, 9½ to 10c. *Sugars* are unchanged; Scotch refined, 7½ to 8c; Paris lump, 10½ to 10¾c; standard Granulated, 9½ to 9¾c; Canadian refined, 7½ to 8½c; Porto Rico, 7½ to 7¾c for dark to fair, and 8c to 8½c for bright to choice. *Tobaccos*, dark, 38c to 40c; Western leaf, 38c to 42c; Brights, 48c to 57c, and choice 76c to 80c. *Dry Cod*, \$6.50 to \$7 per 112 lbs.; *Herrings*, sealed, 28c to 32c; *Sardines*, 12 to 13c; *Trout*, \$4.25 to \$4.50; *Whitefish*, \$5 to \$5.25. *Fish* are scarce, and are certain to be dearer.

**DRUGS AND CHEMICALS.**—The addition of Chamomile flower, 40c; Colombo root, 35c; Gentian root, 10c to 12c, and Quassia, 10c to the list is because of a sudden demand for these by brewers. Hops are so dear that those named articles are found to be a substitute, and each of them has nearly doubled in price within the past two weeks. We quote besides. *Aloes*, Cape, 20c and 25c; *Borax*, 20c; *Fresh Ergot*, 55c to 60; *Opium*, firm, \$5 to \$5.10; *Castor Oil*, 10½ to 11c; *Sweet Almonds*, 60c per lb; *Juniper Berries*, 65c per oz. *Oil Lemon*, \$3.75 to \$4 per lb; *Peppermint*, \$3.75 to \$4.50; *Quinine*, no advance is expected to present prices; Howard's, \$2.60; German, \$2.40; *Alcohol*, \$2.95 cash; *Morphia*, \$3 to \$3.20 per oz; *Cream of Tartar*, 36c; *Turpentine*, higher, 90c; *Linseed Oil*, 71c for raw, 74c for boiled; dye stills are quiet; *Nfld. Cod Liver Oil*, \$1.75 per gal; *Norwegian* higher at \$4.00; *Santonine*, \$6 per lb. *Turpentine*, 77c to 80c; *Hemp Seed*, 6½ to 7c per lb. *Glycerine*, 35c to 40c. *Madder*, best Dutch, 13c to 14c; second quality, 11c to 12c. *Cochineal* 60c per lb. *Hops*, 80c to 90c; ash bark, prickly, powd., 90c per lb.

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WOOL	<b>WOOLS</b>	Cotton Warps
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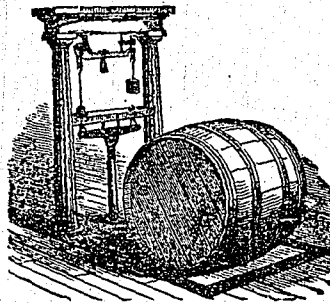
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N. F. PATERSON, Clerk of said Village.  
Port Perry, November 7, 1882.

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Will Commence **MONDAY, OCTOBER 2nd.**

The Evening Classes are designed particularly for those who cannot attend during the day on account of employment.

The course of study is thorough and practical, and designed to impart a sound Business Education. It combines theory and practice, and includes Book-keeping in all its forms, Business Customs, Commercial and Mental Arithmetic, Penmanship and Business Correspondence, Commercial Law and Business Forms, English, French and Shorthand. The full Business College Course may be taken or the student may enter for the pursuit of a single study. Day Classes as usual.

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**WHAT THE PUBLIC WANT.**

**PRIVILEGES,  
NOT  
CONDITIONS**

*On their Life Policies.*

The unconditional policies of the

**SUN LIFE ASSURANCE CO., of Montreal,**

contain not one condition, but have the following privileges on them:

1. Liberty to travel anywhere without extra.
2. Liberty to engage in any occupation without extra.
3. Thirty days of grace for premiums.
4. Policy may be revived within a year after lapse.
5. Paid up policies given for definite amounts after three years.
6. Loans made after two years.
7. Policy indisputable after two years.
8. Any difference to be referred to arbitration. Compare this with ordinary policies.

The Company is very strict in admitting persons to these benefits, but it is evident those who get them get privileges no other Company in Canada gives.

It is universally admitted to be by far the simplest and most straight forward policy in use in this country.

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

LIFE AND FIRE.

Invested Funds - \$30,500,000  
Funds Invested in Canada - \$100,000

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

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**THE NORTH AMERICAN  
LIFE INS. CO.,**

(Incorporated by Dominion Parliament.)

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Deposited with Government...\$50,000.  
Head Office—23 Toronto St., Toronto.

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

Industrial Insurance Adapted to all Classes.

From the poorest to the richest, from the child to the Man of 60

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THOMAS SIMPSON, Manager Prov. Que.,  
Montreal Office, 187 St. James St.,  
Next door to St. James Street Methodist Church

Insurance.

**LION**

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

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

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

**FREE POLICIES,  
FAIR RATES,  
LIBERAL CONDITIONS.**

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ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

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

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JAS. BOOMEK, Secretary.

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

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

COMPANY.	Assets.	Liabilities including Reserve but not Capital Stock.	Surplus of Assets over Liabilities and Capital Stock.	Percentage of Surplus of Assets over Liabilities and Capital Stock.
Canada Life.....	\$ cts. 4,588,955 65	\$ cts. 4,137,203 56	\$ cts. 320,752 09	8
Citizens (Life Dept.).....	156,584 03	136,970 60	*	
Confederation..	879,054 47	643,138 81	185,915 66	28½
Mutual Life.....	184,334 47	142,227 60	.....	
North American....	85,763 47	25,932 83	2,430 64	8½
Ontario Mutual.....	337,194 85	309,898 50	27,296 35	9
Sun.....	535,723 75	411,199 63	64,524 07	15½
Toronto.....	67,431 50	29,021 79	7,447 36	25½

\* The capital in this company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.  
† Including liability, Accident Department, \$3,337.35.

Manager for the Province of Quebec,  
**H. J. JOHNSTON, Montreal.**  
Manager for New Brunswick,  
**Major J. MACGREGOR GRANT,**  
St. John.

**J. K. MACDONALD,**  
Managing Director  
Manager for Nova Scotia,  
**AUGUSTUS ALLISON,**  
Halifax.

THE FIRE  
**Insurance Association**

(LIMITED)

OF LONDON, ENGLAND.

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Reserve Fund, \$450,000  
Government Deposit, \$100,000

Every Description of Property Insured  
at Lowest Rates.

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**Sale of Lands in Southern Manitoba,  
2,500,000 ACRES.**

**Without Conditions of Settlement or Cultivation.**

The Company will offer for sale, commencing 20th November instant, at the office of the Land Department, Winnipeg, all the odd numbered sections owned by the Company in

### SOUTHERN MANITOBA,

west of the Red River, between the 24 mile belt, on the main line, and the International Boundary, as far as Range 13; and, west of Range 13, between the main line belt and the line between the north and south halves of Township four, extending west to the longitude of Moose Jaw, comprising about 2,500,000 acres.

Valuable sections will be offered for sale in the **Mennonite Reserves, Pembina Mountain** and along the **South-Western Branch** of the Canadian Pacific Railway. Also in the well settled and attractive districts of the

**Souris, Pelican & Whitewater Lakes, & the Moose Mountain.**

These lands will be sold at moderate prices, based on the valuations made by the Company's examiners, who are now in the field.

### No Settlement or Cultivation Duties

will be exacted. Terms of payment: **One-Sixth in cash on the execution of the contract; balance payable in Five annual instalments with interest at 6 per cent. per annum.** A deed will be granted on payment being made in full.

Payments may be made in

## LAND GRANT BONDS

which will be accepted at **10 per cent. premium** on their par value, and accrued interest. Bonds can be obtained on application at the Bank of Montreal here, or at any of its Agencies.

For further particulars, apply to **JOHN H. McTAVISH**, Land Commissioner, Winnipeg.

By order of the Board,

**CHARLES DRINKWATER, Secretary.**

MONTREAL, November, 1882.

*Laboratory 38 Beaver Hall Terrace,  
Montreal*

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

*August 12 1878*

*Gentlemen*

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

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

*Yours truly*

*G. F. Gudwood M.D. M.R.C. (Lond.)  
Prof. of Practical Chemistry McGill College  
Montreal*

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

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

27 St. Sacrament Street, Montreal.

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Fancy Wool Dresses.

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Montreal, 16th Sept. 1882.

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SURETYSHIP. THE GUARANTEE CO. Of North America.

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

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

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

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Managing Director.....EDWARD RAWLINGS.

Secretary—JAMES GRANT.

Legal Adviser—J. C. HATTON, Q. C.

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HEAD OFFICE:

260 ST. JAMES ST., MONTREAL.

EDWARD RAWLINGS,

Managing Director.

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

Table with columns: NAME, Par Value, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Prices, Nov. 16. Lists various banks and financial institutions.

WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 16 1882

Large table with multiple columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Lists various commodities like boots, soda ash, flour, sugar, etc.



**Plate Glass Fronts Insured  
AGAINST BREAKAGE,  
AND  
Immediate Replacement**  
Furnished when Broken.  
DOMINION PLATE GLASS INS. CO'Y,  
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*(For Assignees, Accountants, &c., see other page.)*

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A full assortment always on hand.  
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Full descriptive Catalogues on application.

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**COMMISSION MERCHANTS,**  
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Manufacturers and Exporters of

**ESSENTIAL OILS,**  
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Importation orders solicited.

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Foo Choo's Balsam of Shark's Oil  
Positively Restores the Hearing, and is the Only  
Absolute Cure for Deafness Known.

This Oil is abstracted from peculiar species of small  
White Shark, caught in the Yellow Sea, known as  
CARCHARODON KOSMELLETTI. Every Chinese fish-  
erman knows it. Its virtues as a restorative of  
hearing was discovered by a Buddhist Priest about  
the year 1410. Its cures were so numerous and  
many so seemingly miraculous that the remedy was  
officially proclaimed over the entire Empire. Its  
use became so universal that for over 300 years no  
Deafness has existed among the Chinese people. Sent,  
prepaid, to any address at \$1.00 per bottle.

**Hear What the Deaf Say!**  
It has performed a miracle in my case  
I have no unearthly noises in my head and hear  
much better.  
I have been greatly benefited.  
My deafness helped a great deal—think another  
bottle will cure me.

"Its virtues are UNQUESTIONABLE and its CURA-  
TIVE CHARACTER ABSOLUTE, AS THE WRITER  
CAN PERSONALLY TESTIFY, BOTH FROM EXPERI-  
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LOCK & JENNEY, 7 Dey Street, New York, enclosing  
\$1.00, and you will receive by return a remedy that  
will enable you to hear like anybody else, and  
whose curative effects will be permanent. You will  
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ATTORNEY-AT-LAW,  
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PRIVATE MONEY TO LEND.

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LOUCKS & BURRITT,  
Barristers, &c. Solicitors for Quebec Bank.  
H. H. LOUCKS, J. H. BURRITT,  
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F. PROUDFOOT,  
BARRISTER,  
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Head office—Port Elgin. Branch office—South-  
ampton. Private Funds to Lend.



WHOLESALE PRICES CURRENT, THURSDAY NOVEMBER 16, 1892.

Table with 6 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Includes categories like Tin Plate, Zinc, Iron, Hides and Skins, Wool, Leather, Oils, Meats, Eggs, etc.

\* Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Note, adding interest from the date of delivery at seven per cent. Discount on Bolts, Carriage, Tire and Machine, 70 to 75 per cent.

CAMPBELL'S Excelsior Combustion Plate, (Patented) -THE ONLY- Fuel Economizer & Smoke Preventer. Satisfaction guaranteed. For particulars, address, W. A. CAMPBELL, 70 St. James St. West, MONTREAL.

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Table with 2 columns: Securities, Montreal Nov. 16. Lists various government and municipal debentures and stocks.

Table with 4 columns: Shrs., Railway and other Stocks, Pd., Nov. 16. Lists various railway and other stocks with their respective prices and dividends.

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MONTREAL

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THIS HOTEL WAS OPENED on the First of May, 1879, by the former Proprietor, so long and favorably known throughout Canada, the United States and British Empire, who has spared no expense in entirely re-furnishing the whole House; also adding ALL MODERN IMPROVEMENTS, which will considerably enhance the already enviable popularity of this first-class Hotel.

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## THE RUSSELL,

OTTAWA.

THE PALACE HOTEL OF CANADA.

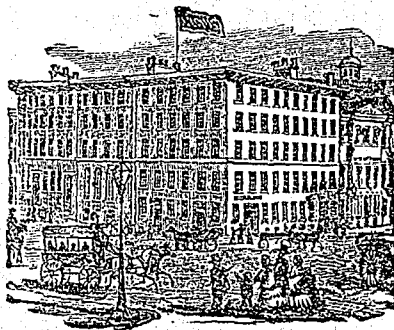
This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over FOUR HUNDRED GUESTS, with passenger and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes, and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

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Re-Dyers of Piece Goods in Silk, Velvets, Ribbons, Laces, Dress Goods, all Wool or Union Tweeds, Cloakings, &c., &c.

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

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Table with 8 columns: Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates, Name of Article, Wholesale Rates. Contains various commodity prices such as Hockelagn, Denims, Shirts, Paints, Tobacco, and Brandy.

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

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

<b>NORTHERN</b> (FIRE) ASSURANCE CO. OF LONDON.	<b>Scottish Imperial</b> (FIRE) INSURANCE CO. OF GLASGOW.
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**\$36,000,000**

**CAPITAL AND INVESTED FUNDS REPRESENTED.**

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**THE FEDERAL**  
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HEAD OFFICE, HAMILTON, ONT.

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

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 SHEPPARD HOMANS, Esq., Consulting Actuary.

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

S. G. CHAMBERLAIN,  
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CASH ASSETS, 1st January, 1881,  
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AGENT for the CITY OF MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, November 16, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.....	10,000	6-8mos.	\$50	\$50	129
Canada Life .....	2,500	7-8mos.	400	60	460
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	30
Sun Life and Accident.....	5,000	4-6 mos.	100	12½	200
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	101½ 165
Royal Canadian Insurance.....	20,000	5	100	16	.....
Accident Ins. Co. of North America.....	2,500	per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	per ct	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 30, 1882)

				Market value p. 100 up share
Briton Life Association.....	50,000	10	1	.....
British & Foreign Marine.....	50,000	50	20	£21½ £21½
Commercial Union Fire Life & Marine..	50,000	30	50	£21½ £21½
Edinburgh Life.....	5,000	10	100	15 42s
Fire Insurance Association .....	100,000	5	£10	£22
Guardian Fire and Life.....	20,000	13	100	£65 £67
Imperial Fire.....	12,000	£7 p. sh.	100	£140 £143
Lancashire Fire and Life.....	100,000	30	20	£7½ £7½
Life Association of Scotland.....	10,000	16	40	81 12s 6d
Lion Fire .....	500,000	..	10	2 13s 9d
Lion Life .....	92,000	..	10	2 10s 20s
London Assurance Corporation.....	35,802	48	25	12½ £58 £60
London & Lancashire Life.....	10,000	10	10	17-20 32s 6d 35s
Liverpl' & London & Globe Fire & Life	£391,752	70	20	2 £20½ £20½
Northern Fire & Life .....	30,000	70	100	5 £40½ £50½
North British & Mercantile Fire & Life	40,000	56	60	6½ £31½ £31½
Phoenix Fire.....	5,722	£21 p. s.	.....	£255 £255
Queen Fire & Life.....	200,000	30	10	1 82s 6d
Royal Insurance Fire & Life .....	100,000	60	20	3 £20½ £20½
Scottish Commercial Fire & Life.....	125,000	22½	10	1 24s 24s 6d
Scottish Imperial Fire and Life.....	50,000	16	10	1 21s 6d 22s
Scottish Provincial Fire & Life .....	20,000	16	50	5 £14½ £14½
Standard Life .....	10,000	53½	50	12 160
Star Life.....	4,000	6	25	1½ 61s

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

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

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"They also teach the importance of laying by during the years of youth, health and energy, a provision for old age or poverty, and to those left behind in distress, and thus impart provident habits amongst a large section of your fellow-subjects. Your Association has, therefore, my earnest wishes for its welfare, and I trust its branches will continue to spread in all parts of the Dominion.

(Signed) LOKNE."

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FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$26,000,000  
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OF CANADA. Incorporated C. S. C., Chap. 71.

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After receiving all necessary information (which we shall always be most happy to give) they will not fail to find them so equitable, safe, cheap, and on such easy terms, as to convince them of being greatly to their advantage to join as members.

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or over \$10,000 a day.  
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Thursday, June, 1st, 1882.

Trains will run as follows :

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

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

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

Sunday Trains leave Montreal and Quebec at 4 p.m. All Trains run by Montreal Time.

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L. A. SENECAL, Gen'l Supt.

*Intercolonial Railway.*

Summer Arrangement.

Commencing 7th July, 1882.

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

Leave Point Levi.....	7.30 a.m.
Arrive Riviere du Loup.....	11.55 a.m.
" Cacouna.....	12.22 p.m.
" Trois Pistoles.....	1.10 "
" Rimouski.....	2.49 "
" Little Metis.....	3.58 "
" Metapedia.....	5.56 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Bathurst.....	9.50 "
" Newcastle.....	11.22 "
" Moncton.....	2.05 a.m.
" St. John.....	6.00 "
" Halifax.....	10.00 "

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

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

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

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

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Eastern Freight and Passenger Agent,  
136 St. James Street,

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D. POTTINGER, Chief Superintendent.

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



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