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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 15.

MONTREAL, FRIDAY, OCTOBER 13, 1882.

No. 9.

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,
Hochelega, 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.

FOREIGN and CANADIAN
WOOLEN DEPARTMENTS.

In Foreign Woollens we have received shipments of repeat orders, which makes our stock still complete and well assorted.

In Canadian Tweeds we have just cleared out several large lines, which we are offering at less than manufacturers' prices.

JOHN MACDONALD & CO.,

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

AND

30 Faulkner St., Manchester, England.

M. FISHER SONS & CO.

MONTREAL.

FISHER & Co., Huddersfield, Eng.,

WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in
Latest Styles and Newest

Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

Stock will be large and well assorted through
out the season.

184 MCGILL 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 of

MEN'S

FURNISHING

GOODS,

52 and 54

ST. HENRY ST.,

MONTREAL.

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.
 CAPITAL AUTHORIZED, - - - \$12,000,000
 CAPITAL PAID-UP, - - - - 11,999,900
 RESERVED FUND, - - - - 5,500,000

Head Office, - - - - Montreal.

Board of Directors.
 C. F. SMITHES, Esq., - - - - President.
 Hon. D. A. SMITH, - - - - Vice-President.
 Edward Mackay, Esq., - - - - Alfred Brown, Esq.
 Gilbert Scott, Esq., - - - - A. T. Paterson, Esq.
 Alex. Murray, Esq., - - - - Geo. A. Drummond.
 Hugh McLeannan.

W. J. Buchanan, General Manager.

A. MACNEUR, Asst. Gen. Manager and Inspector.
 H. V. Meredith, Assistant Inspector.

A. B. Buchanan, Secretary.

Branches and Agencies in Canada.

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

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 154 Madison Street, W. Munro, Manager; R. Y. Heblen, Asst. Manager.

Bankers in the United States.—New York, The Bank of New York, N.B.A.; The Merchants' National Bank, Boston, The Merchants' National Bank, Buffalo, Bank of Commerce in Buffalo. San Francisco, The Bank of British Columbia.

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

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP - \$500,000
 REST, - - - - 200,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

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

Alex. Buntin. E. K. Greene.

THOMAS CRAIG, - - - - Cashier.

BRANCHES.

Hamilton, Ont. - - - C. M. Counsell, Manager.
 Aylmer, " - - - J. G. Billett, do
 Park Hill, " - - - T. L. Rogers, do
 Bedford, P.Q. - - - E. W. Morgan, do

FOREIGN AGENTS.

LONDON.—The Alliance Bank (Limited).
 New York.—The National Bank of Commerce.
 Boston.—Maverick National Bank.
 Sterling and American Exchange bought and sold.
 Interest allowed on Deposits.
 Collections made promptly and remitted for low 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. Kingford,
 Henry R. Farrer, Frederic Lubbock,
 Richard H. Glyn, A. H. Philipotts,
 Edward Arthur Hoare, J. Murray Robertson.

Secretary—A. G. WALLIS.

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

R. R. GIBNDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW YORK.—D. A. McTavish and W. Lawson, Agents.
 CHICAGO.—R. Steven, Agent.
 SAN FRANCISCO.—A. McKimley, 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, \$250,000.

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. WOLFERSTAN THOMAS, - - - - Gen'l Manager.
 M. HEATON, - - - - Inspector.

Branches of the Molsons Bank.

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

AGENTS IN THE DOMINION.

Quebec—Union Bank and Eastern Townships Bank.

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

New Brunswick—Bank of N. Brunswick, St. John.

Nova Scotia—Halifax Banking Company and its Branches.

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

Newfoundland—Commercial Bank of Newfoundland, St. Johns.

AGENTS IN UNITED STATES.

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

AGENTS IN EUROPE.

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

The Chartered Banks.

MERCHANTS BANK OF CANADA.

Capital - - - - \$5,700,000.
 Reserve Fund, - - - - 750,000.

HEAD OFFICE - - - - MONTREAL

BOARD OF DIRECTORS.

SIR HUGH ALLAN, - - - - President
 ROBT. ANDERSON, Esq., - - - - Vice-President
 Andrew Allan, Esq., - - - - Hector Mackenzie, Esq.
 Wm. Darling, Esq., - - - - Jonathan Hodgson, Esq.
 Adolphe Mason, Esq., - - - - John Cusick, Esq.

GEORGE HAGUE, - - - - General Manager

J. H. PLUMMER, Superintendent of Branches,

BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kingston, Ronfrew,
 Berlin, London, Stratford,
 Brantford, Montreal, St. Johns, Que.
 Chatham, Napawee, St. Thomas,
 Galt, Ottawa, Toronto,
 Gananoque, Owen Sound, Walkerton,
 Hamilton, Perth, Windsor,
 Ingersoll, Prescott,
 Kincardine, Quebec.

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon,

Bankers in Great Britain—The Clydesdale Bank (Limited), 30 Lombard Street, London, Glasgow and elsewhere.

Agency in New York.—15 Exchange Place. Messrs. Henry Hague and John B. Harris, Jr., Agents.

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

Chicago Branch.—158 Washington street, J. S. Meredith, Manager.

A general banking business transacted. Money received on deposit, and current rates of interest allowed.

Drafts issued available at all points in Canada. Sterling Exchange and drafts on New York bought and sold.

Letters of credit issued, available in China, Japan and other foreign countries.

Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - - - - MONTREAL.

C. S. CHERRIER, Esq., President.

GEO. S. BRUSH, Esq., Vice-President.

A. A. TROTTLER, Esq., Cashier.

FOREIGN AGENTS.

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

The Ontario Bank.

CAPITAL : \$1,500,000.

HEAD OFFICE, - - - - TORONTO.

DIRECTORS:

Sir Wm. P. HOWLAND, Lt.-Col. C. S. GZOWSKI, President.
 Donald Mackay, Esq., A. M. Smith, Esq.
 Geo. M. Rose, Esq., Hon. C. F. Fraser.
 C. A. Massey, Esq.

C. HOLLAND, General Manager.

BRANCHES.

Alliston, Montreal, Port Hope,
 Bowmanville, Mount Forest, Port Perry,
 Cornwall, Oshawa, Pr. Arthur's Land'g
 Guelph, Ottawa, Toronto,
 Lindsay, Peterboro, Whitby,
 Winnipeg, Man. Portage la Prairie, Man.

AGENTS.

London, Eng.—Alliance Bank (Limited).
 New York—Messrs. Walter Watson and A. Lang.
 Boston.—Tremont National Bank.

The Chartered Banks.

THE CANADIAN
Bank of Commerce.

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

DIRECTORS.

Hon. WILLIAM McMASTER, *President.*
WM. ELLIOT, Esq., *Vice-President.*
Noah Barnhart, Esq., James Mickle, Esq.
George Taylor, Esq., T. Sutherland Strayner, Esq.
Jno. J. Arnton, Esq., John Waldie, Esq.
W. N. ANDERSON, *General Manager.*
J. C. KEMP, *Asst 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
Bellefleur	London	Seaford
Berlin	Lucon	Simcoe
Brantford	Montreal	Stratford
Chatham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunnville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock
Georgetown		

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 - - - - - \$1,340,000
Reserve Fund - - - - - 460,000

DIRECTORS:

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

HEAD OFFICE—TORONTO.

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

EASTERN TOWNSHIPS BANK.

AUTHORISED CAPITAL..... \$1,500,000
CAPITAL PAID IN May 15, 1880..... 1,297,650
RESERVE FUND..... 270,000

Board of Directors.

R. W. HENKNER, *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,
Owansville	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,
CANADA.

Incorporated 1855.
Capital, \$2,000,000. Reserve Fund, \$1,000,000.

DIRECTORS:
GEORGE GOODERHAM, *President.*
WM. H. BEATTY, *Vice-President.*
W. R. WADSWORTH, WM. GEO. GOODERHAM,
ALEX. T. FULTON, HENRY CAWTHRA,
HENRY COVERT.

HEAD OFFICE, TORONTO.

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

BRANCHES.

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

BANKERS.

LONDON, ENG., The City Bank; NEW YORK, National Bank of Commerce.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

DIRECTORS.
HON. ISIDORE THIBAUDEAU, *President.*
JOSEPH HAMEL, Esq., *Vice-President.*
Chevalier O. Robitaille, M.D. E. Baudet, Esq. M.P.P.
T. LeDroit, Esq. J. B. Z. Duboué, Esq.
U. Tessier, jr., Esq. P. LAFRANCO, *Cashier.*
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau, Montreal.

BRANCHES:—Montreal—G. A. Vallée, *Manager;* Sherbrooke—John Campbell, *Manager;* Ottawa—C. B. 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. Monat, Esq. I. O. Gravel, Esq.
Lucien Huot, Esq.
A. L. DEMARTIGNY, *Cashier.*
Branch at Beauharnois, A. Clement, *Manager.*
Branch at St. Hyacinthe, S. A. Durocher, *Manager.*
Branch at St. Remi, P. Q., C. Bedard, *Agent.*
Branch at Valleyfield, C. F. Irish, *Agent.*
Agents in New York: National Bank of the Republic.
Agents in London, Eng.: Glynn, Mills, Currie & Co.

THE MARITIME BANK

—OF THE—

DOMINION OF CANADA.

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

Board of Directors.

THOS. MACLELLAN, *President.*
L. B. DOTSFORD, M.D., *Vice-President.*
ROBT. CHUIKSHANK (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, "

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. ESDALE, Esq., of Messrs. J. & R. Esdaile.

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

Private Banks.

W. MOWAT & SON,

BANKERS,

STRATFORD, ONT. [Established 1863.]

Transact a general banking business. Make a speciality 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.

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.
Numidian.....	5,100	Building.
Huavevian.....	5,100	Capt. J. G. Stephen.
Parisian.....	5,100	James Wylie.
Sardinian.....	4,650	J. E. Dutton.
Polyneesian.....	4,100	" R. Brown.
Sarminian.....	3,875	John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	3,875	Lieut. F. Archer, R.N.R.
Peruvian.....	3,400	Capt. Jos. Ritchie.
Nova Scotian.....	3,300	" W. Richardson.
Hibernian.....	3,434	" Hugh Wylie.
Caspian.....	3,200	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	2,700	Capt. D. J. James.
Prussian.....	3,000	Alex McDougall.
Scandinavian.....	3,000	John Parks.
Buenos Ayrean.....	3,300	Jas. Scott.
Corean.....	4,000	Barelay.
Greecian.....	3,600	C. E. LeGallais.
Manitoban.....	3,150	McNicol.
Canadian.....	2,600	C. F. Menzies.
Franciscan.....	2,600	J. Brown.
Laocornian.....	2,600	R. P. Moore.
Laocornian.....	2,200	John Kerr.
Newfoundland.....	1,500	Mylius.
Aednian.....	1,350	F. McGrath.

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

The Steamers of the LIVERPOOL, LONDONDERY 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
Polyneesian.....	Saturday, " 16
Sardinian.....	Saturday, " 23
Circassian.....	Saturday, " 30
Peruvian.....	Saturday, Oct. 7
Parisian.....	Saturday, " 14

THE STEAMERS OF THE

LIVERPOOL, QUEENSTOWN, ST. JOHN'S, HALIFAX AND BALTIMORE MAIL SERVICE are intended to be despatched as follows:

FROM HALIFAX:

Nova Scotian.....	Monday, Sept. 11
Hibernian.....	" 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 M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Montgomerie & Workman, 17 Gracechurch st., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James Street, Liverpool; Allan, Rae & Co., Quebec; Allan & Co., 72 La Salle Street, Chicago; H. Bourlier, Toronto; Leve & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

H. & A. ALLAN,

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

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the

Grand Trunk Railway of Canada

Tons.	Tons.		
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.....	2,630	Vancouver.....	5,700
Brooklyn.....	3,000		

DATE OF SAILING.

Steamers will sail as follows: FROM QUEBEC.
 BROOKLYN...2nd Sept. MISSISSIPPI...23rd Sept.
 TORONTO...9th Sept. *SARNIA...30th Sept.
 DOMINION...16th Sept. ONTARIO...7th Oct.

RATES OF PASSAGE.

CABIN—Quebec to Liverpool, \$50 and \$60; Return, \$90 and \$110.

Rates per steamer Sarnia to Liverpool, Cabin, \$65 and \$80, return, \$117 and \$144; Intermediate, \$40; Steerage, \$25. *Sarnia carries neither cattle or sheep.

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

For Freight or Passage apply in London to Bowering, Jamieson & Co., 17 East India Avenue; in Liverpool, to Plinn, 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. 85 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.

Legal.

For Accountants, &c., see other page.

Almonte, Ont.

MACDONELL & DOWDALL, BARRISTERS, ATTORNEYS, SOLICITORS in CHANCERY, &c. Solicitors Bank of Montreal, D. G. MacDonnell, 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.

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

Chatham, N.B.

C. B. FRASER, Barrister and Attorney-at-Law, J. 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 PHAIB, Barrister, and Attorney, Office, Queen Street, Fredericton, N.B. Galt, Ont.

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

Goderich, Ont.

GARROW & PROUDFOOT, BARRISTERS, SOLICITORS, &c.

Hamilton, Ont.

FURLONG & STEELE, Barristers and Attorneys at Law, Solicitors in Chancery, etc., 10 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 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 Manila Envelope, Bag and Wrapping,
White Manila Tea and Wrapping.
Unbleached Manila Bag and Wrapping.

Blotting Paper.

First Prize Dominion Exhibition 1880.

JOHN CRILLY & CO.,
MANUFACTURERS OF
Blotting Paper, Flour Sack Paper,
Music Paper, Fine Manila Paper,
Colored and Brown & Grey Wrapping
White Printing Paper,
Flour Sack Paper Bgs, &c., &c. Paper.
Special Sizes and Weights made to order
389 ST. PAUL ST., MONTREAL.

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

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

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

Legal.

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

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

Leading Wholesale Trade.

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

AND

GOATSKINS.
TEAS, SUGARS, COFFEES,

SPICES, FRUITS
AND A FULL ASSORTMENT OF
GENERAL GROCERIES,
Maintained from best Markets.
J. A. MATHEWSON,
202 McGill Street.

J. RATTRAY & CO.,

Manufacturers, Importers and Wholesale Dealers

IN

TOBACCO, SNUFF, CIGARS,
AND GENERAL
TOBACCONISTS' GOODS:
MANUFACTORY:
No. 80 ST. CHARLES BORROMEE STREET.
WAREHOUSES AND OFFICE:
128 ST. PAUL cor. of ST. FRANCOIS XAVIER ST.
MONTREAL.

E. E. GILBERT & SONS,

MANUFACTURERS OF
PORTABLE AND STATIONARY
ENGINES,
Steam Pumps, Shafting, Pulleys, &c.
Office:
122 ST JOSEPH STREET,
MONTREAL.

W. & F. P. CURRIE & CO.

100 GREY NUN ST., Montreal,
MANUFACTURERS OF
SOFA, CHAIR & BED SPRINGS.
A large Stock always on hand.

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

Leading Wholesale Trade of Montreal

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

JAMES MCCREADY & CO.

WHOLESALE
BOOT AND SHOE
MANUFACTURERS,
35 & 37 WILLIAM STREET.
MONTREAL.

J. & T. BELL,

MANUFACTURERS OF
Fine Boots and Shoes
WHOLESALE,
273 NOTRE DAME STREET,
MONTREAL.

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

Leading Wholesale Trade.

D. Morrice & Co

General Merchants, Manufacturers, Agents, &c.,
MONTREAL AND TORONTO.
HOCHELAGA COTTONS.
 Brown Cottons, & Sheetings,
 Yarns and Bags.
STORMONT COTTON CO.
 Ducks, Tickings, Checks, &c. Col'd
 Cotton Yarns.
VALLEYFIELD COTTONS.
 Bleached Shirtings, Wigans, Sile-
 sias, Shoe Drills, Corset Jeans, &c.
ST. CROIX COTTON MILL.
 Fancy Checks, Gingham, Yarns,
 Bleached Shirtings, &c.
WINDSOR COTTON MILL.
 Brown Cottons and Yarns.
 Tweeds, Etottes, Knitted Goods, Flan-
 nols, Shawls, Woolen Yarns,
 Blankets, &c., &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
 Ensuray iron, the latter by patented machinery
 ensuring a like flat 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 GANANOQUE, ONT. AND CLAYTON, N.Y.

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

Leading Wholesale Trade of Montreal.

CANTLIE, EWAN & CO.,

**GENERAL MERCHANTS
 AND MANUFACTURERS' AGENTS,
 MONTREAL AND TORONTO.**
Merchants Manufacturing Co.,
 BLEACHED SHIRTING.
Cornwall Manufacturing Co.,
 WHITE & COLORED BLANKETS.
A. Lomas & Son (Sherbrooke),
 PLAIN AND FANCY FLANNEL.
Almonte Knitting Co.,
 SHIRTS AND DRAWERS.
Thorold Knitting Co.,
 SHIRTS AND DRAWERS.
Canadian Tweed & Etottes,
 Cotton and Wool Hosiery, &c., &c.
38 St. Joseph Street, Montreal.
13 Wellington Street, East, TORONTO.

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

ST. JOHN, N.B.

Awarded the only Medal given at the CENTEN-
 NIAL EXHIBITION of Cotton Yarns of Canadian
 Manufacture. Gold Medal at Montreal Exhibition.
 Two Silver and Two Bronze Medals at Toronto In-
 dustrial Exhibition. Diploma and Seven First-Class
 Prizes at Hamilton, London, and St. John Exhibi-
 tions for their

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

Which, for Quality and Brilliance of Color, cannot
be excelled.ALEX. SPENCE. WM. HEWETT,
21 Lemoine St., Montreal. 11 Colborne St., Toronto.**DOMINION EXHIBITION,**

AT MONTREAL, 1880,

First Prize for BLANK BOOKS.**Provincial Exhibition,**

AT MONTREAL, 1882,

Two First Prizes for BLANK BOOKS.

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

75 Notre Dame St., Montreal.

Hodgson, Sumner & Co.,

IMPORTERS OF

DRY GOODS,

SMALL WARES and FANCY GOODS,

347 & 349 ST. PAUL ST.

MONTREAL.

Leading Manufacturing Firms.

**E. B. EDDY'S
 UNMATCHABLE
 MATCHES**

IN BOTH

BRIMSTONE AND PARLORS.

Brimstone Matches put up, viz:

{ Telegraph and Telephone.
 { Rubys in 100s, 200s and 300s.
 Parlor Matches without Sulphur.
 Lion Parlor also in 200s and 300s, put
 up expressly for family consumption.
 Warranted the finest match in the
 known world.

SPECIAL LINES.

FOLLOWING DEPARTMENTS:

MILLINERY and MANTLES,**HOSIERY AND LACES,***Small Wares and Notions**Dress Goods and Silks,***Merchant Tailors' Goods,****CARPETS AND****HOUSEFURNISHING,****STAPLES.****HUGHES BROTHERS,**

WAREHOUSE:

Yonge, Melinda, Jordan Sts., Toronto.

OFFICE:

112 St. Peter Street, Montreal,

MR. E. O'BRIEN, Representative

BOWN & WOODS,

ST. JOHN'S,

NEWFOUNDLAND,

GENERAL

COMMISSION MERCHANTS,Respectfully solicit consignments. Returns
promptly made.

Good references on application.

Robt. Miller, Son & Co.,

156 and 158 MCGILL STREET.

Owing to the fire which destroyed our late place
of business on Victoria Square, we are to be found
at the above address, with an entire new stock of**Papers, Stationery,****Blank Books,****Miscellaneous Books,****Paper Hangings****and Window Shades.**

Silk and Cotton Manufactories, &c.

BELDING, PAUL & CO.

MONTREAL,
—MANUFACTURERS' OF—

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

OFFICES.

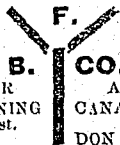
New York, Philadelphia, Cincinnati, Boston,
St. Louis, Chicago, San Francisco,
Montreal.

MILLS.

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

1882. SPRING, 1882.

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



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

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

J. T. RAWORTH, Leicester.

SPECIALTIES:

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

Prices cannot be equalled. Examine
values and be convinced.

DOMINION BANK.

NOTICE is hereby given that a dividend of

FOUR PER CENT.

AND A

BONUS OF ONE PER CENT.

upon the Capital Stock of this Institution has been
this day declared for the current half year, and that
the same will be payable at the Banking House in
this city on and after

Wednesday, First day of November next.

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

By order of the Board,

R. H. BETHUNE,
Cashier.

Toronto, September 26th, 1882.

"PRACTICAL SANITARIANS."

HUGHES & STEPHENSON,

(LATE R. PATTON.)

ESTABLISHED 1860.

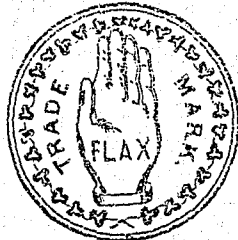
Plumbers, Gas Fitters, Metal Workers,
HOT WATER & STEAM HEATING.
Drainage and Ventilating a Specialty.

745 CRAIG ST., MONTREAL.

Leading Wholesale Trade of Montreal.

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

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



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

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

WALTER WILSON & CO.,

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

JOHN CLARK, JR. & CO.'S

M. E. Q. M. E. Q.

SPOOL COTTON.
Recommended by the prin-
cipal SEWING MACHINE
Co.'s as the BEST for
Hand and Machine
Sewing.

M. E. Q.

ESTABLISHED 1820. ESTABLISHED 1820.

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

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

AGENCY FOR THE

"Goster"



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.



TURNER, ROSE & CO.

IMPORTERS OF

**TEAS,
COFFEES,
SUGARS,**

AND

GENERAL GROCERIES,

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

Commercial Summary.

SELKIRK, Manitoba, wants a bank. The
assessment of the town amounts to \$900,000.

Thus far 1882 has been an extraordinary year
for fires. The estimated losses in the United
States for the eight months foot up more than
\$61,000,000, or \$7,000,000 more than the average
for four years.

The Gooderham & Worts Company, Toronto
(limited), with a capital of \$2,000,000, are apply-
ing for incorporation, with a view to purchasing
the present business conducted by the late Mr.
Worts.

LETTERS patent have been granted to the Do-
minion Cattle Company, capital \$800,000; to
the Dominion Bridge Company, capital \$500,-
000, and to the Bow River Rancho Company,
capital \$40,000.

A PRELIMINARY meeting has been held in
Winnipeg for the purpose of organizing a stock,
mining and corn Exchange in that city. The
capital stock is \$20,000, divided into 400
shares of \$50 each.

C. F. SMITH, grocer, St. John, N.B., whose
assignment was noticed in a previous issue, owes
about \$2,000, with assets consisting of stock and
book accounts, subject to a reduction in most
cases by set-off, valued at \$300. The creditors
are all unsecured.

Mr. J. B. LALIBERTÉ, hatter and furrier,
St. Roch's, Quebec, has purchased from the
Seminary of Quebec, for the sum of \$12,000,
the property forming the corner of Chapel and
St. Joseph streets, opposite Brunet's Block. He
intends to erect upon this site a handsome
building of flats, with a shop to be occupied by
himself, the whole to cost some \$30,000.

ARTICLES of incorporation have been filed in
the office of the Provincial Secretary and Regis-
trar of Deeds by the Nova Scotia Gold Concen-
trating Co. The capital stock of the company
is \$25,000, in 2,500 shares, fully subscribed and
paid up. The company is formed for the pur-
pose of concentrating sands or tailings from a
certain gold quartz-crushery in the province,
for the purchase of base ores, the purchase or
location of mines and the erection of works.

WULFF & CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

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

OF

WM PICKHARDT & KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

**Badische Anilin and Soda Fabrik,
GERMANY.**

HENRY HORSLEY, a manufacturer of spring mattresses for several years in Toronto, has failed, owing \$8,000; his statement shows assets of \$3,000 in stock, \$3,000 in book debts, chiefly bad. He has convened a meeting of creditors, but before doing so conveyed his real estate to his son, in lieu of rent for years past for the place in which he carried on business.

VARIOUS methods are proposed for restoring rancid lard and butter to a state of purity. The best remedy for bad lard and butter is to sell them for soap grease. They can then be used to some purpose. Any attempt by grocers to work over rancid lard or butter, and palm it off on customers, is not only a fraud, but a fraud that is pretty sure to be detected. There is no safety in handling these doctored compounds.

At the annual meeting of the New Brunswick Land and Lumber Company, held at Woodstock, on Friday last, the following directors were elected: Lord Elphinstone, Hon. Isaac Burpee, Hon. D. A. Smith, Hon. Sir John MacNeil, George Stephen, Samuel Thorne, C. H. Northcote and E. R. Burpee; Lord Elphinstone was re-elected President; Hon. Isaac Burpee, Vice-President, and Mr. W. T. Whitehead, Secretary-Treasurer.

P. A. DESPERANCE, jeweller, who commenced business on Notre Dame street, this city, a couple of years ago, has been obliged to assign in trust to his father, owing to a seizure before judgment being taken by one of the creditors. His liabilities, due chiefly in this city, are estimated at \$3,800, with assets at about \$1,600. It is expected that the estate will be wound up.

MR. WILBROD L'HEUREUX, storekeeper at St. Genevieve (Batiscan), Que., whose assignment we noticed last week, shows liabilities of some \$4,400, with assets of only about \$2,800. He has been in business nearly four years, and last spring claimed a surplus of some \$2,000; until he can satisfactorily explain how the present

Leading Wholesale Trade of Montreal.

GREENE & SONS COMPANY

MONTREAL,

WHOLESALE



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

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

deficiency arose in such a short period he need not expect much indulgence from his creditors, some of whom are in this city.

A JOINT-STOCK company has been organized in London, Ont., for the purpose of carrying on the extensive brewing and malting business of Messrs. Carling & Co. The capital of the Company has been fixed at \$200,000, in 2,000 shares of \$100 each. The provisional directors are the Hon. John Carling, and Messrs. John R. Minninnick, John Beattie, Robert Fox, T. H. Carling and W. P. R. Street. The death of Mr. J. D. Dalton and the Hon. J. Carling assuming the General Postmastership have rendered this step necessary.

MESSRS. D. MORRICE & Co., this city, agents for the mill, have received the first shipment of goods, consisting of 65 bales of heavy sheeting, from the new St. Croix Cotton Mill at St. Stephens, N.B.—The erection of the new cotton factory at Halifax is progressing rapidly. The brick work of the main building is almost complete, and the floors are laid and the interior almost fitted up. The building is almost ready for a portion of the machinery.

THE forged notes, ten in number, alleged to have been circulated by the lumber firm of G. S. Hayes & Co., St. Johns, referred to in our last issue, now held by the Bank of St. Johns, amount to \$1,500 only.—This bank is secured for the greater portion of its claim against "A. Eisenhardt & Co." of Iberville, who absconded last week. The amount of the possible loss is stated, on good authority, to be less than one-fifth of the amount reported by the daily press.

AMONG the latest business failures in Manitoba may be noted the compromise of Messrs. McEneaney & Curran, grocers, Winnipeg, who were burnt out last March, with only \$2,000 of insurance. On taking stock recently they found a deficiency of nearly \$1,000, and the

creditors have agreed to discharge one-half of the liabilities, which amount to \$8,800, on condition of Mr. Curran's residence being given in security for the balance.—The clothing store of W. H. Smith, Winnipeg, who has been in business there about a year, is closed, and the stock is to be sold by auction.—Messrs. Tregent Bros., general dealers at Turtle Mountain, Man., have assigned. The firm, who have been reputed slow in their payments for some time, claim to have a surplus.

LATEST business changes: Messrs. Hume & Nichol, tailors, Cornwall, have the Sheriff in possession; W. Joyce, grocer, Guelph; Mrs. J. T. Triggerson, harness dealer, Brantford, and G. W. Hall, baker, etc., Peterboro', have assigned in trust; F. J. Barwick, grocer, Toronto, held a meeting of creditors this week; Wm. Powell, grocer, Cornwall, is offering to compromise at 50c on the dollar, and D. Choquette, grocer, and Timothy Dwane, foundryman, both of St. Hyacinthe, Que., each offering 25c on the dollar.—Choquette has assigned in trust; Daniel Barrett, general store, McCrimmon, Ont., also offering to compromise; Daniel Kennedy, lobster packer and tinsmith, Georgetown, P.E.I., reported to have absconded; C. O. Rowe, tins, Moncton, N.B., asking an extension; John Owens, grocer, Fredericton, failed; A. Theriault, boots and shoes, Quebec, assigned in trust; the stocks of L. O. P. Genevieux, general dealer, Uxbridge, of J. Goldner, clothing and gents' furnishings, London, advertised for sale by trustee; and the bankrupt stock of furniture of Geo. Bawden & Co., London, is to be sold by auction. Angus Grant & Co., general store, Port Hawkesbury, N.S., has given security, covering all his assets; John R. Hellyer, jeweller, Antigonish, and A. McCuish, general store, Louisburg, N.S., have each given a bill of sale.

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PULLOVER & SILK HAT
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DRY AND GROUND IN OIL,

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Diamond Star, and Double Diamond Star
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Colored, Plain and stained Enamelled Sheet
Glass.

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Chemicals, Dye Stuffs.

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

OFFICES AND WAREHOUSES:

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AND

252, 255 and 257 Commissioners Street

MONTREAL.

"HARRY NABBS," a Toronto tailor, is reported to have decamped, with the proceeds of the sale of his stock to a second-hand dealer. As usual in such cases, several creditors are left in the lurch.

A EISENHARDT, merchant, of Iberville, Que., referred to elsewhere, was mayor of the place and formerly an M.P. He had become well known to the insurance companies through repeated fires on his property, but the losses were invariably paid through the influence of his creditors. He is reported to have been arrested at St. Albans, Vt., last Tuesday at the instance of the Bank of St. Johns, on a charge of alleged fraudulent practices in connection with warehouse receipts given as collateral security for advances, but the amounts have been greatly exaggerated.

The liabilities of George Murdock, the St. John (N. B.) stationer whose assignment was noticed in a previous issue, are estimated at \$1,200 to \$1,500, with assets about \$500, the proceeds of a sale by the assignee. Of the above amount of liabilities, \$700 borrowed money has been secured by his trust deed, and it is expected that general creditors will get little or nothing. Murdock commenced with a cash capital of \$800, and is supposed to have been cautious, but his trouble is attributed to a bad business stand, together with attempting to conduct two stores.

DANIEL BARRETT, general storekeeper at Mc-Grimmon, Co. Glengarry, Ont., becoming involved, is offering to compromise at 50c on the

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dollar—30c cash, and 20c secured, payable in three months. The majority of the creditors are in this city, and nearly all have agreed to accept the offer. Liabilities about \$3,000, and assets, consisting of stock and book-accounts, are estimated at \$1,300, though this figure could not be realized by winding up the estate. Barrett has been in business several years, and has failed some three times; his present difficulty is mainly attributed to inattention to business.

Miss Amy Vick, milliner, St. Thomas, Ont., being unable to meet her demands, has been closed by the sheriff under an execution for about \$500 issued by a leading Toronto firm. After the sheriff had seized, an assignment for the benefit of creditors was made to O. S. Hillman, of Hamilton, and Miss Vick is reported to have left the country. If there is anything to spare after the execution has been satisfied, there will probably be some new points of law decided. As the law in Ontario now exists, the favorite creditor gets paid in full. Her stock is valued at \$1,700.—Another milliner in St.

Batty's Nabob Pickles.

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MONTREAL.

Forbes, Roberts & Co.,

WHOLESALE

GENTS' FURNISHINGS

AND

TAILORS' TRIMMINGS,

53 Yonge Street, TORONTO.

Thomas, Miss Mary McNeil, is in trouble; she began about five years ago, and was considered to be doing a snug business, but she appears to have obtained too much credit, which together with bad debts was probably the cause of her failure.

Who is RESPONSIBLE?—Unmindful of the late warning sounded by the fearful destruction of life and property through the foundering of the "Asia," it appears to be a most heartless disregard of danger to human life, and culpable neglect of some one in authority, that the Government sanctions, by subsidizing at a heavy expense to carry the mails, the running of the little old river steambot "Clyde" between Campbellton and Gaspé Basin, at times a most stormy route on the Gaspé Coast, and where only a suitable staunch seaworthy vessel should be placed. Our attention has been repeatedly called to this unaccountable indifference on the part of the authorities to the manner of its mail contracts being fulfilled, and to the contractor's recklessness as to the comfort, convenience and even fate of those whose business compels them to take the risk of a passage on the "Clyde." Let those responsible see to it ere the warning is yet too late.

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WHOLESALE

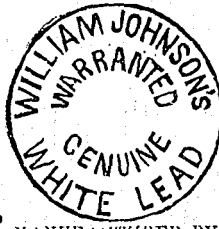
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Try the following five brands of **SMOKING AND CHEWING TOBACCO**, they are the best made in Canada:

Porcheron's Rough and Ready	13¢
“ “ “ “	7¢
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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. BRIDGES,

Land Commissioner.

OUTSIDE INVESTMENTS.—Possible developments in the business of a provincial railway which is attracting considerable attention just now, bode no good fortune to some of the petty shareholders who each invested their cash savings in a share or two of the stock some time since. It would not be the first time, however, if matters should turn out in accordance with the worst fears entertained. Moral:—The man who is not capable without the help of his creditors of managing a retail business, or not able to pay a better dividend in wholesale than five cents in the dollar, should stay at home on the railway question, or pay on paper like some of his fellow investors.

The Dominion Bolt and Iron Company, Toronto, is about to be organized under the statutes of Ontario, the nucleus being the Dominion Bolt Co. of that city, of which Mr. John Livingstone is proprietor. The capital of the proposed company is to be \$500,000, in 5,000 shares of \$100 each, and of these about 3,000 shares are taken by the promoters. Property has been acquired on the lake front, directly east of the Humber River, comprising about 200 acres in all, including the water lots. The site is accessible by rail or water, and in itself is hoped to prove a good investment when subdivided into building lots. According to the prospectus, the Dominion Bolt Company now gives employment to over 250 hands. The promoters are Messrs John Livingstone, Thos. Craig, Managing Director Exchange Bank, his brothers Geo. W. Craig, manager Montreal Loan and Mortgage Co., and Jas. U. Craig, also connected with the Exchange Bank; Hon. P. Mitchell, M.P., R. B. Moodie, agent Intercolonial Railway, Toronto; G. C. Gibbons, barrister, London, Ont., and J. P.

Cox, metal broker, Montreal. It was supposed till recently that the works would be located in this city.

At a meeting of the Directors of the City Passenger Railway yesterday (Thursday), a dividend of 7 per cent for the year was declared.

A serious fire broke out at two o'clock yesterday morning at Chatham, Ont., completely destroying Joseph M. Bethard's grist and flour mill, together with the stove factory. Loss estimated at \$10,000. Forty hands thrown out of employment.

J. B. REKAUD, retail dry goods merchant on Main st., this city, has assigned to Messrs. Thibodeau Bros. He was formerly in partnership with one David, but separated some eighteen months ago. His difficulty is partly attributed to neglect of business.

A MEETING of creditors of Mr. James Murney, a Montreal tanner in a small way, was held yesterday afternoon, when a statement was submitted showing liabilities of nearly \$12,000, and assets, consisting of stock and machinery, merely nominal. Murney has been in business about four years, and was understood to be doing a profitable trade, but it is reported has latterly been associated with one Leonard in the same line, and is believed to have got beyond his depth; he is said to have sunk considerable capital in the erection of a new building and dwelling-house. There appears to be some dissatisfaction among the creditors, and it does not seem probable that he will get a settlement.

At a meeting of creditors in this city on Tuesday last of Monn, Lesser & Co., the Montreal cigar manufacturing firm, whose failure was noticed in a recent issue, Mr. Lesser offered

17½c on the dollar, engaging to pay the privileged claims in full. The meeting adjourned for a week to allow him to obtain the signatures of all the creditors.

THE ABATTOIR SEIZURE.—The seizure of machinery belonging to the Abattoir Company is now said to amount to \$25,000 to \$30,000. The Abattoir Company deny all knowledge of any undervaluation having taken place, and have since afforded the customs officers all possible facilities for examination. It is said the greater part of the company's machinery was manufactured in Canada and England. The machinery was entered at the customs before the present Board of Directors took office. It is understood the matter is to be submitted to the department at Ottawa. A delegation from the Abattoir Board of Directors had a conference with the collector of Customs yesterday, and made a formal statement of their case, repudiating any idea of fraud on their part. The collector informed the delegation that their side of the question would be represented to the Department, and no doubt taken into consideration.

THE COMMERCIAL TRAVELER SYSTEM.—Of so recent a growth is the method of conducting commerce in this country through the agency of the commercial travelers that the new system has had little close general consideration. Thirty years ago irregular visits to customers or in search of them were made by members or confidential agents of wholesale houses in the various branches of trade and manufactures. Many strong houses did not even consider this step necessary. The idea of selling by samples and relying upon that mode of supplying the trade was hardly thought of. And twenty years later than the period named many strong houses, relying on their reputation and the custom of retailers, still refused to recognize the innovation. In less than thirty-five years the revolu-

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PILLOW, HERSEY & CO.,
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MANUFACTURERS OF

RHODE ISLAND HORSE SHOES,
AND EVERY DESCRIPTION OF

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Railway and Ship Spikes.

Iron, Steel, Zinc & Copper Shoe Nails.
And **SHOE TACKS,**

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

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AND MANUFACTURERS OF
LEATHER BELTING,
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LACE, RUSSET and

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OFFICE AND MANUFACTORY :

436 VISITATION STREET, MONTREAL.

tion in the method of selling has been completed, and the sales of all houses are made by travelers. From the counters and the warehouses and the parlors of the hotels the best talent of modern business life has been transferred to the road. The successful commercial traveler combines within himself very eminently the genius and elements of success in life. He must be at once a consummate judge of the motives of human action and himself an actor. Tireless industry, sleepless vigilance and subtle tact are qualities essential to any distinguished success in his vocation. It would be entirely safe to say that the rarest body of young men in active life to-day, whether on this continent or elsewhere, are the commercial travelers of America. They are an army, courageous, aggressive, omnipresent.—*St. Louis Republican.*

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Fluid

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

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Jules Regnier, Dijon, Burgundies and Chablis.

L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.

Ronaudin, Bollinger & Co., Ay, Champagnes.

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

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

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

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IMPORTERS OF

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IMPORTERS OF TEAS**AND GENERAL GROCERIES****ST. PETER STREET, MONTREAL****H. R. BEVERIDGE & CO.**

160 McGill Street, Montreal,

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FINE TAILORS' TRIMMINGS.**15 SOLID REASONS WHY****THE WILLIAMS MACHINES****ARE THE BEST TO BUY.**

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- 2nd. Only the very best material is used in their construction.
- 3rd. All the essential working parts are made of finely tempered English steel.
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- 5th. The wood work is made of the best black walnut, thoroughly seasoned and beautifully polished.
- 6th. Our new patent Anti-friction Stand lessens the noise and makes the machine run light and easy.
- 7th. They are the easiest machine to learn to operate.
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- 10th. They never get out of order if well oiled and properly used.
- 11th. With proper and intelligent care, a genuine Williams Singer will last an ordinary lifetime.
- 12th. They are built by a Canadian company, and the money paid for them circulates in Canada, and adds to the prosperity of the country.
- 13th. They are the most popular sewing machines in the market.
- 14th. They are built by a strong, reliable company, whose guarantee is of some real value.
- 15th. They give better satisfaction than any other make.

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

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 13, 1882

THE DOMINION FINANCES.

The statement of the aggregate revenue and expenditure of the Dominion for the fiscal year ending 30th June last has been made up, and communicated to the press. There is, as has long been well known, a large surplus, the precise amount of which

is said to be \$6,225,478.25. What is most important for the Canadian people to occupy their attention with is the amount of the expenditure, which for the last year was \$27,153,902.95, or an increase over 1881 of \$1,647,670. The large surplus merely indicates that the people have been taxed several millions more than was necessary, and more than any government before the present has ventured to propose. We shall postpone the consideration of the revenue, and deal at present with the expenditure. It is impossible until the details of expenditure for the last year are published to deal with the

subject satisfactorily, but it seems desirable to call attention to the progressive increase in the expenditure and to investigate the cause. In the year 1876-7 the expenditure was \$23,587,368; in 1877-8, \$23,573,802.18; in 1878-9, \$24,549,457.97; in 1879-80, \$24,900,575.90; in 1880-81, \$25,505,232.40. This last was an increase over 1878 of nearly \$2,000,000, while the increase in 1882 will be over \$3,500,000 in excess of 1878. We shall take the years 1878 and 1881 as those for which the items can be most conveniently contrasted. It will be found that the charges incident to the public debt were over \$800,000 more in 1881 than in 1878, charges on revenue about \$400,000 more, Civil Government and administration of justice about \$100,000, public works and buildings about \$150,000, Indians nearly \$400,000, pensions and superannuation fund \$80,000. These are the chief items in which there have been increases, and their aggregate is about the amount of the excess of 1881 over 1878. With regard to the increased amount of the "charges on revenue," it may be observed that those connected with the culling of timber, amounting to about \$50,000, were placed in a separate line in 1878. The increase in the charges for customs has been quite insignificant, only about \$3,000; in excise over \$30,000; post office about \$150,000, which is recouped by increased revenue; public works about \$200,000, chiefly for charges on railways. We do not find any increase that seems to call for much criticism. The chief items of increase are for the public debt and the Indians, and those are of course necessary. Something might be said about the increased charges for superannuation, which have mounted up to more than three times the receipts, but the special cases are usually dealt with as they occur.

We shall proceed to compare the revenues of the years, commencing with 1877. The aggregate for 1877 was \$22,127,340.52; for 1878, \$22,445,655; for 1879, \$22,611,458; for 1880, \$23,357,347; for 1881, \$29,638,975. The items are classed under the heads of Customs, Excise, Post Office, Public Works, and Miscellaneous, including Bill Stamps. In 1877 the excise revenue was \$4,941,897, in 1878, \$4,858,671; in 1879, \$5,390,763; in 1880, \$4,232,427; in 1881, \$5,343,022. The Post Office revenue was in the five years respectively \$1,114,945, \$1,207,790, \$1,172,418, \$1,252,498 and \$1,352,109, the difference between the highest and the lowest being less than \$250,000. The public works revenue for the respective years was \$1,807,076, \$2,034,483, \$1,863,149, \$2,167,401, and \$2,682,924, or about \$870,000

difference between the lowest and highest. We shall now give the customs revenue in the respective five years, \$12,546,987, \$12,782,824, \$12,900,659, \$14,071,343, \$18,406,092, the difference between the last year, 1881, and 1878, which we have used to compare with, being \$5,623,268. This it will be found accounts within about a million and a half for the aggregate increase in revenue, and we have no doubt that the customs revenue for last year will be about \$21,000,000. We have thought that our readers might be interested in the details which we have submitted, and which will aid them in forming a judgment as to the expediency of raising so considerable an amount of revenue beyond what is required to meet even the largely increased expenditure.

THE ST. LAWRENCE IMPROVEMENTS.

The following remarks were in type when we read in the daily papers of the 11th a report of the proceedings at the Board of Trade meeting on the 10th. We shall venture to correct some clerical errors which are sufficiently important to notice. Mr. Cramp was made to say in the *Herald* that "he denied that the improvements in Lake St. Peter was a "public work." His whole speech was to establish a contrary position. In Sir Francis Hincks' letter to Mr. Robertson he gave the name of the late Hon. John Neilson, a distinguished representative man of Quebec, as a member of the committee which advised that the deepening of Lake St. Peter should be made a public work. The name is printed "Wilson." Again at the end of the letter it is said that the work was to be of the same character as the "Ship Canals." This is converted into "Ship Channel," which has no meaning. These last errors are in both dailies:

At the recent banquet given on the steamer *Peruvian* by the Harbour Commissioners on the occasion of the formal opening of the 25 foot channel, Mr. Andrew Robertson, the chairman of the Board, gave an interesting statement of the cost of the work, and likewise a history of its progress. Owing, doubtless, to his not having been a resident of Canada at the time, Mr. Robertson did not commence his narrative with the commencement of the work under the late Hon. H. H. Killaly, then Chief Commissioner of Public Works, but it is important that it should be borne in mind that the deepening of Lake St. Peter was looked on at that time to be strictly a public work, and was placed on the same footing as the canals and the improvements in the channel of the river above

Montreal. The Government of which Mr. Killaly was a member decided after careful consideration that a new straight channel should be cut to take the place of the old circuitous one. Mr. Killaly, who was a civil engineer of good standing, was strongly in favor of the straight channel, but he consulted some experienced navigators, and among others Captain Bayfield, R. N., who had been for many years employed by the Admiralty in surveying, and whose charts are well known and valued to this day. The channel controversy is of secondary importance at the present time, but there is little doubt that it had its influence on subsequent events. Captain Armstrong, who had been long engaged in navigating the river between Montreal and Quebec, succeeded in convincing the late Hon. John Young, whose energy and perseverance were well known, that the old, or as it was termed the natural channel, ought to be adopted, and although considerable progress had been made in the work, Montreal influence was powerful enough to cause its abandonment. It is highly probable that political feeling had its influence, as Mr. Killaly had been a member of the Ministry which was compelled to resign under Lord Metcalfe, and those who remember that very exciting period must be aware that Mr. Young was a zealous supporter of that nobleman. Be that as it may, Montreal took up the channel question with great zeal, and after a time took the construction of the work virtually into its own hands, through its Harbour Commissioners. We own that we fail to comprehend how Sir Hector Langevin can view such a work as the Murray Canal as a Dominion one, and at the same time think it reasonable that the deepening of the St. Lawrence at Lake St. Peter should be charged against the commerce of Montreal.

The time has arrived when it has become absolutely necessary to determine on the future policy regarding the St. Lawrence improvements. The Commissioners have evidently a strong opinion that in the public interest the work which has been so successfully carried out to the present time should be proceeded with until a channel of 27½ or 30 feet shall be obtained. It is, however, scarcely probable that public opinion will bear the Commissioners out in attempting to prosecute the work at the expense of the trade of the port of Montreal. As the *Gazette* has correctly pointed out, the cost falls practically on the whole internal trade that is carried on by the St. Lawrence, and consequently the people in the West ought to consider the question

thoughtfully, and lend their aid in determining as to its proper solution. It is perhaps not surprising, but it is unfortunate, that Quebec has always evinced opposition to the improvement of the river, believing that the tendency is to divert trade to Montreal. It was apparent from remarks at the banquet that this feeling is still dominant, but it is too late now to dream of Quebec becoming the terminus of the Atlantic steamers, while the whole Dominion is interested in drawing to the St. Lawrence all the trade possible. A question of considerable importance is the valuable plant which was required for the execution of the work, and which has cost about \$575,000. It is also to be noted that in consequence of the deepening of the river it has been necessary to deepen the harbour of Montreal, and we learn that on that branch of the work, including increased wharfage, over \$1,300,000 has been expended. It has not been claimed that the works on the harbour proper should be thrown on the Dominion but only the deepening of the river, and of course if a greater depth should be obtained, still further expenditure on the harbour will be necessary, indeed complaints of insufficient accommodation have been recently made. The question is essentially a Dominion one, and if Parliament should decide that a 25 foot channel is sufficient, Montreal can only suffer in common with all other parts of the country interested in the St. Lawrence trade, but it is not improbable that a feeling will prevail that public money should not be expended on works at Three Rivers or Quebec, or other places where it has been customary to spend it.

COMPETITION FOR MANITOBA.

Under the above caption, a report has been put in circulation to the effect that General Manager Van Horne of the Canada Pacific Railway informed the reporter of the *Winnipeg Sun* that he did not expect that the Government would recede from the policy of disallowing the charters of railway lines to compete with the Canada Pacific, adding that the construction of competing lines would destroy the commercial supremacy of Manitoba's capital. In illustration of this view he referred to two lines the "Chicago, Milwaukee and St. Paul Railway Company," and the "Chicago and North Western Railway Company," both of which roads are running close together, so that one road can be seen from the other. Both lines are said to be com-

pleted to Stone Lake, a short distance south of the Northern Pacific Railway, and it is a neck-and-neck race with them which gets to the boundary first. Their objective point on the boundary is a place about one hundred miles or more west of Red River. If permitted to enter British territory, both lines will strike the Canada Pacific about Brandon, and where they meet will be a large city and centre of population. The roads above-mentioned will, it is said, be the most direct and shortest routes to Chicago and the United States railway system. The trade of the North West will naturally seek them, and the future city and centre of commercial activity will be where they meet, and Winnipeg will lose the lead it has gained. Consequently the granting of charters to those lines means the loss to Winnipeg of its commercial supremacy.

We have given in substance what the *Hamilton Times* describes on the authority of the *Winnipeg Sun* to be the opinion of Mr. Van Horne on a question which there can be no doubt creates a very strong feeling in Winnipeg. The *Sun* we learn declines to be frightened, and demands the new railways, on the ground that the growing greatness of Winnipeg depends upon the development of the country, and that development must be retarded by the continuance of the monopoly. The *Times* thinks that if these United States Railway Companies "are anxious to send branches into Manitoba, "without any invitation or subsidy from "the Canadian Government" it affords strong proof that "the terms of the bargain with Stephen & Co. were quite too liberal." Our contemporary proceeds to argue that while we pay \$10,000 in cash and 12,500 acres of land per mile for the construction of the prairie section of the Canada Pacific we might, on the testimony of the General Manager of that company, "have two roads over the same ground without costing us a dollar." The inference drawn is that the Pacific contract was entered into without a due regard for Canada's interests, and "even if the monopoly claim had been omitted it was a very poor bargain for the country."

The views expressed by our contemporaries seem to us deserving of comment. We venture to submit to the *Hamilton Times* that it is scarcely fair to treat the question as one of mere prairie construction. The Canada Pacific Company has to construct and work for twenty years a road on the North of Lake Superior, and a considerable portion of that in British Columbia, especially the section over the Rockies. Had the contract been simply

for the road from Thunder Bay to the foot of the Rockies no such terms as those described would have been granted. There is no evidence whatever, deducible from known facts, that the contract was not in the interests of Canada. Should it prove favorable to the promoters, as we sincerely hope it may do, it will be in a great measure owing to their own good management, but it is still a matter of speculation, and there is no telling what the consequences of another period of depression might be. Even, however, on the assumption of the *Times*, that "the terms of the bargain were too liberal," and that "the monopoly clause" was improvidently agreed to, we trust that it will not be argued that the Dominion of Canada should repudiate "a bargain" deliberately made with a syndicate of Canadians, Englishmen, and foreigners. The "bargain" was entered into by the Government of the country, after a period, during which it was well-known that it was open to offers; and it was in due course ratified by Parliament. Our own conviction is that Canadian interests were duly regarded, but we admit that there were contrary opinions which were well deserving of consideration. Unfortunately for those who entertain views similar to those of the *Times*, the Government which made "the bargain," and the Parliament which ratified it, received the approbation of the constituencies at the last general election. It is no doubt quite fair for the opposition to continue to denounce the Government if it sees any object in doing so, but it is the interest of the Canadian people that the Canada Pacific Company should have all possible encouragement in the prosecution of the great work that it has undertaken to complete.

As to the Winnipeg opposition to the Pacific Company, or, to be more correct, its advocacy of competing lines, the simple question is as to the meaning of what the *Times* calls the monopoly clause in the contract. We cannot admit that the Pacific railway question is one to which the home rule principle applies. About the time when the Province of Manitoba was first created, the Dominion Parliament made a bargain with British Columbia for the construction of the railway; and although Manitoba, and especially its capital, Winnipeg, are enjoying great benefits therefrom, yet the inhabitants of that city, or a great many of them, think it reasonable that their Legislature should be permitted to repudiate the bargain entered into by the Dominion. There is probably a great deal of truth in what Mr. Van Horne has told them that the

competitive system, if given full scope, would be rather injurious to Winnipeg than the reverse, and it may be hoped that although it has failed to convince the *Sun* it will not be without its influence in other quarters. The true line to take however is that the bargain with the Canada Pacific Company cannot be repudiated with honor, or even with safety.

We ought not, when treating of the subject, omit to notice the rumours recently put in circulation, that the Government propose to expunge the monopoly clause from the Pacific railway contract "with the consent of the Syndicate." Of course if such consent were obtained a very serious difficulty would be removed, but the Eastern Canadian people would then have to consider how far after their contribution to this gigantic public work the Province of Manitoba should be allowed to divert the entire traffic of the North West to the United States lines. The interests of Ontario as well as of the Eastern Provinces, would most assuredly suffer from such a policy. The Manitoba Conservative papers seem as violent against Dominion interference with their charters as those on the Reform side, and threats are freely uttered that the Province will be driven into an attitude of defiance if the veto power be exercised. This is a curious illustration of Canadian conservatism. The conservatives of Manitoba threaten the Dominion with rebellion or something akin thereto unless it repudiate a bargain made with a third party, while Ontario is denounced by the same party because it endeavors to prevent the repudiation of a bargain made between the Dominion and itself.

LEADING LINES.

A successful merchant in a town which shall be nameless, having been recently asked to what he attributed his success during the past ten years, while the majority of his several competitors had been driven to the wall and the remaining concerns so weakened that the keen competition no longer existed, replied that it was chiefly owing to the judicious employment of "leading lines." "I began," said he, "by selling a certain line of cotton goods two cents a yard cheaper than anybody in the town, and when my competitors reduced their prices to agree with mine, I reduced it two cents more, upon which they gave up the contest on that head, supposing that I was selling at a loss, and that it would be only a question of time with me. But I drew their customers away from them, and made up

on dress goods and other fabrics what I lost on that line of cotton. I dealt in gentlemen's furnishings also, and when one of my competitors drove me rather hard on these goods I made a "leading line" of cuffs, reducing them to fifteen cents a pair; many persons came to me intending to buy cuffs alone, but I secured a large number of customers for other goods of which the prices were not so public."

All dealers may not think favorably of the candid merchant's mode of doing business; neither will they agree as to the moral of advertising "bankrupt stock" or "goods slightly damaged by fire and water." But where so many practice these methods of drawing customers, instead of legitimately and persistently advertising in the newspapers—buying a column and editing it judiciously—few persons are deceived. They go to buy only of the cheap article, but the clever salesman seldom lets them go without an order for other goods. Shirts are frequently made a "leading line" by dry goods dealers, but the customer who is attracted by the ticketed price of \$1 or \$1.25 per shirt usually ends by ordering half a dozen or more at \$2.50 each. A clever young haberdasher of this city made a profitable venture recently by ordering twenty or thirty dozen ties which cost 37½c each, and which would have been ordinarily retailed at 50c, but which he put down at 15c a piece. Great was the rush as soon as the price was known, but although it was an expensive experiment, it appears on the whole to have paid him.

This method of employing "leading lines" in a retail way is akin to the slaughtering system practiced by United States manufacturers a few years ago, a system likely to be revived on the approach of any future crisis, leading to a falling off in the demand for goods. The price in the home market is maintained by shipping the surplus manufactures to Canada, and selling them at the highest or any price obtainable. Many Canadian merchants who went to Boston or New York to buy of such goods, bought at the same time many other lines which they had otherwise procured at home, and considerably cheaper. No tariff is high enough to keep out such goods, for the manufacturers had better give them away than ruin their own market by overstocking. Instead, however, of this being a boon to the people of Canada, it would prove of permanent injury were it to last long enough to ruin our own manufacturers. The object for slaughtering would then no longer exist in the country, and normal prices would be restored.

THE MOLSONS BANK.

The report presented at the annual meeting of the Molsons Bank, held on Monday, the 9th inst., must have afforded much satisfaction to the shareholders, and the remarks of the President, Mr. Workman, in moving its adoption only confirm the report. With a paid-up capital of \$2,000,000 the circulation is almost at the highest point which the law allows, while the deposits are over \$4,600,000. The profits for the year have exceeded 15 per cent. on the capital, and the rest is now \$425,000. The dividend which during the period of depression had been reduced has been continued at 7 per cent., but the President had to recommend patience to those shareholders who thought that the profits would justify a higher rate. The directors have determined at present to adhere to a conservative policy, holding out hopes that if the present prosperity should continue the dividend may be increased to 8 per cent. We noticed with satisfaction that the President was of opinion that every effort should be used to prevent further expansion. The old directors were re-elected, and the valuable services of Mr. Thomas and his great abilities were specially referred to by the President.

BEATTY AND JOHNSON'S BOOKKEEPING

We have noticed with much satisfaction that a Fifth Edition of "The Canadian Accountant" has been recently published by the Ontario Business College at Belleville, Ontario. The object of the work is to instruct Canadian youth in the study and practice of bookkeeping; and as a fair proportion of our young men engage in business pursuits there can be no doubt whatever as to the practical value of such a work. Those who are acquainted with the history of Canadian commerce must be well aware of the unsatisfactory character of the statements of the affairs of those who, having engaged in commercial pursuits, have failed to meet their liabilities. As a rule, the bookkeeping has been anything but what it ought to have been, and it is far from improbable that in many cases the insolvents themselves have been unaware of the state of their affairs until too late. It is satisfactory to find that Messrs. Beatty & Johnson have afforded the means to every youth who has had the advantage of a good education at an ordinary commercial school the means of prosecuting his studies so as to be able to discharge the duties of an accountant either in extensive business houses or in manufacturing, or other joint stock companies. We need offer no apology to our readers for giving a few extracts from the valuable work to which we have called their attention:

In the present work the authors have aimed at a combination of the most practical modes of keeping accounts, adapted to various depart-

ments of business, and have brought to bear upon it the experience gained as practical accountants in connection with some of the most extensive business houses, joint stock companies and manufacturing concerns in Canada, and as teachers of the subject for many years in the largest and most successful Business College in the Dominion. The arrangement is such that the divisions of the subject are presented in a naturally progressive order, and the student is, by easy transitions from simple transactions to the most intricate exercises to be met with in business, able without difficulty to trace the connecting links that make the whole science one harmonious system of definite and accurate business record. The work is, as the name implies, something more than a mere treatise on Book-keeping. It deals not only with the science as applied to accounts, but explains and elucidates the art by which these accounts and all other forms of dealing and communication are applied to every-day transactions. It is divided into three parts, each distinct in its own special design, but so arranged that the student can trace the mutual dependence of one upon the other, and follow the progressive steps that lead to the final result. Part 1st contains a complete and comprehensive course of Book-keeping, illustrated by means of sufficient variety to make it easy of comprehension. Part 2nd is intended as a business course for advanced pupils, and comprehends the most practical forms of keeping accounts according to the methods adopted by the best business houses. It includes Wholesale and Retail Merchandising, Manufacturing, Settlement of Estates, Steamboating, Municipal Book-keeping, Warehousing, Dealing with Banks, Farm Accounts, Church Accounts, etc. Part 3rd contains forms of business papers in general use, and the principal laws which govern them, full instructions on Commercial Correspondence, with a great variety of Model Business Letters, short, practical methods of computing Interest, Percentage, Partial Payments, Partnership Settlements, etc., besides valuable rules for Lumbermen, Mechanics and Farmers, illustrated by examples. The last edition of this book was published in 1831, and in 1832 another is called for. We have in this, as in all former editions, added a large amount of original and valuable matter, and notably a set of accounts illustrating a double entry method of keeping the books of a church or other public institution. Other subjects, pertaining to practical accounting and office work, which had already a place in the book, have been enlarged upon, and more fully illustrated and explained. Since the fourth edition was published the law imposing duties upon promissory notes and bills of exchange has been repealed, and the necessary changes consequent on this have been made throughout the various portions of the work.

MORE DEFALCATIONS.

Were there among us a commercial forecaster, he could not err more egregiously than our weather prognosticator during September and October, did he say, "Look out for examples of commercial morality and cases of restitution about this time." We are not among those who ascribe to the Montreal correspondent of the *Mail* the credit of unearthing of late a series of villainies and defalcations which would otherwise have remained undiscovered: neither are we unmindful of the fact that it is, as a rule, only the cases of wrong-doing which become public, while the thousands and tens of thousands of honorable and worthy men, husbands and brothers, who faithfully endeavor to perform their duties as members of society, have no chronicle of their actions. There is a class of people who are too disposed to judge of society by the exceptions than the rule which

they, the exceptions, prove. The public had not as yet finished discussing the McNeil, City Hall, defalcation of about \$12,000 when another case cropped up in the same department, and even a third is hinted at. The second case amounts to only about \$500, but as there seem to be strong extenuating circumstances, he claiming also that McNeil is responsible for part of it, the authorities content themselves with exacting security more than enough to cover all probable shortcomings, and the young man—who is connected with one of our most respectable families—has been retained in the departmental service. The post office has been the theatre of the last reported transgression; and if there be degrees in this character of making free with other people's property, it is perhaps the worst and meanest of all. Mr. Sweetman, post office inspector, Toronto, having recently received intimation that money losses through the mails were being traced to the Montreal office, laid a trap into which fell an employe of 12 years' standing, named Pierre D. Rottot, also highly connected in the city. This man, unlike some recent cases, was not troubled with extravagant modes of living, but appears to have been hoarding, apparently extending over a considerable period. Besides the marked bills and coins on his person, a cash box was found in his house containing, it is estimated, several thousand dollars. This case, occurring within such a short period from the summary conviction of another old employe for a similar offence, does not speak favorably for the moral effect sought to be inculcated or enforced by such punishment.

THE MOLSONS BANK.

The annual general meeting of the shareholders of the Molsons Bank was held at the Banking House, in this city on Monday last. The President, Mr. Thomas Workman, occupied the chair, and among those present were Messrs. J. H. R. Molson, R. W. Shepherd, N. B. Corse, S. H. Ewing, Miles Williams, R. W. Shepherd, jr., Henry Archibald, John Hutchison, R. J. Mont, and Algernon Stephens. Mr. Elliott, Manager of the Montreal branch, acted as Secretary.

The General Manager, Mr. F. Wolferstan Thomas, read the following:

ANNUAL REPORT.

GENTLEMEN,—It is gratifying to your directors to meet you, at the close of this, the twenty-seventh year of the Bank's existence, feeling sure that the results of the past twelve months' business are such as to merit your entire satisfaction. We have been enabled to increase the dividend to shareholders from six to seven per cent., to make ample and liberal provision for all bad and doubtful debts, and to add to the Rest \$175,000, a larger increment than has been realized in any former year.

Though the business of the bank has largely developed during the past year your directors are unanimous in believing it to be in a sound and healthy condition; and, should no serious reaction to the general prosperity of the country set in, they entertain a reasonable expectation that the dividend for the year which now has been entered upon may be further increased.

During the year now passed all the branches of the bank, including Montreal, have undergone the usual inspection. They are without exception in a satisfactory condition with every prospect of increased earnings for the coming year. It is with pleasure we again express our entire satisfaction with the zealous and efficient

manner in which the officers of the institution, as a body, have discharged their duties.

GENERAL STATEMENT OF THE AFFAIRS OF THE MOLSONS BANK ON SEPTEMBER THE 30TH, 1832.

Capital authorized	\$2,000,000
Capital subscribed	2,000,000
LIABILITIES.	
Capital paid up	\$2,000,000 00
Notes in circulation	1,958,825 00
Dominion Government deposits payable on demand	70,191 27
Dominion Government deposits payable on demand after notice	200,000 00
Provincial Government deposits payable on demand	10,086 53
Other deposits payable on demand	2,450,814 03
Other deposits payable after notice	2,224,085 77
Due to other banks in Canada	203,174 08
Due to other branches	10,286 55
Due to Foreign Agents	50,996 89
Profit and Loss	9,241 79
Rest	425,000 00
Fifty-fourth dividend	70,000 00
Dividends unclaimed	3,004 60
Interest, exchange, &c., reserved	77,165 21
	\$9,780,872 12

ASSETS.

Specie	\$348,720 31
Dominion notes	306,182 75
	\$ 654,912 06
Notes and cheques of other Banks..	223,144 79
Balances due from other Banks in Canada	140,203 32
Balances due from Dominion Government	7,582 82
Balances due from foreign Agents	16,342 11
Loans and bills discounted on bonds, debentures, &c.	456,314 47
Loans to Corporations	201,617 48
Bills discounted and current	7,691,801 13
Bills discounted past due, secured	73,728 70
Bills discounted past due and not secured	4,450 12
Real Estate, other than Bank premises	96,745 40
Bank premises at Head Office and branches	184,000 00
Other assets	30,029 72
	\$9,780,872 12

The Molsons Bank,
Montreal, 4th October, 1832.

PROFIT AND LOSS ACCOUNT.

Balance at Profit and Loss, on 30th September, 1831	\$ 9,262 18
Net Profits of the year, after deducting expenses of management, reservation for interest accrued on deposits, exchanged, and also making ample provisions for bad and doubtful debts	\$314,379 61
From which has been paid:	
53rd Dividend, at 3½ p. c., 1st April, 1832	\$70,000 00
54th Dividend, at 3½ p. c., 1st October, 1832	70,000 00
	140,000 00
	174,379 61
Leaving a surplus of	184,241 79
From which deduct amounts transferred to Rest Account	175,000 00
	9,241 79
Leaving at credit of Profit and Loss, on September 30th, 1832	\$ 9,241 79

The President—Gentlemen, the report you have heard is now before you for discussion, and if any stockholder has any questions to ask or enquiries to make I shall be happy to answer

them. If not, I shall move the adoption of the report.

No questions being asked, the President, Mr. Thomas Workman, said:

Gentlemen,—In addition to the report just read by the General Manager, I hope you will permit me to add a few words on the results of our past year's business, as well as to express the hope we entertain for the one on which we have just entered. The principal statements now before you show these results to be eminently satisfactory, as also very profitable. We have increased our dividends from 6 to 7 per cent, per annum, and have added to the "Rest" \$175,000, equal to 8½ per cent. on our capital. We have also made ample provision for all bad and doubtful debts, as well as written off a considerable sum from several that will probably turn out neither bad nor doubtful. Within three years we have increased the Rest from \$100,000 to \$425,000, in addition to paying our regular dividends. The Rest is, I believe, a reality, and good for every dollar it represents. Our business has been remarkably free from losses, in Montreal as well as at our several branches. I wish to avoid anticipating the future, in regard to higher dividends, but many of our stockholders have asked me why after such a profitable year, we did not pay 8 p. c. To all such I would say have patience, and should profits continue as good this year as last, your Directors may deem it prudent to increase the dividend to 8 per cent. They also indulge the hope of adding considerably to the Rest. Money is now in active demand and commands higher rates—our profits ought therefore to be greater. This increased demand is the natural result of the enormous expansion that now pervades every branch of trade, and particularly bank loans. These are, I believe, at their extreme limit—and every effort ought to be used to prevent further expansion. It will, therefore, be the duty of your Directors to be cautious and conservative, whilst using their best efforts to prevent any monetary panic or unnecessary alarm. Our national wealth is increasing every year, a vast impetus has been given it by the opening up of the Great North-West, the construction of the Canadian Pacific and other railways, the building of new factories, as also the floating of many new joint stock companies. The lumber trade, that staple of our country, is also very prosperous, requiring large advances to properly carry it on. The plentiful harvest just secured requires a large amount of money to bring it to the seaboard. Our stock speculators have also absorbed large sums. With all these demands upon us I think we may fairly calculate upon an active demand and higher rates of interest for some time to come. I have much pleasure in bearing testimony to the devotion and great abilities of our General Manager, Mr. Thomas, also to those of our Manager at this branch, Mr. Elliott. The labors of these gentlemen are arduous and constant. I can bear similar testimony to our other agents and the employees of the Bank generally. To their united efforts are we indebted for a large portion of our prosperity. Our Inspector, Mr. Martin Heaton, is also entitled to the best thanks of the stockholders for his able and minute reports on our different agencies as well as on the Montreal Branch. His inspection returns show great ability and much hard work. The General Manager and I propose shortly to visit all our agencies in Ontario, feeling convinced such visits are important to the interests of the Bank. With these few remarks, gentlemen, I beg to move the adoption of the report.

Mr. J. H. R. Molson seconded the motion, which was carried unanimously.

Mr. N. B. Corse moved, "That the thanks of the shareholders are due and are hereby tendered to the President, Vice-President and Directors for their attention to the interest of the Bank during the year just closed."

Mr. Hutchison—I have much pleasure in seconding this resolution, which is certainly not too strongly worded. The compliment which the President paid the managers and employes is well deserved, and I only hope that at the end of the present year the report will be equally satisfactory.

The resolution was carried unanimously.

The President—On my own behalf, and on behalf of my co-directors, I have to thank you for this vote. I assure you that the Directors of this Bank devote a great deal of time and attention to the management of it, and its general working. Of course, we are ably seconded by Mr. Thomas and Mr. Elliott, and to them principally are we indebted for the great measure of our success. Nevertheless, your directors, I can assure you, do their duties well and thoroughly.

Mr. C. W. Shepherd also returned thanks, on behalf of himself and the other directors, for the compliment paid them.

The President explained that there was no special resolution of thanks to the General Manager and Managers, as it was their expressed wish that none should be proposed.

The General Manager—I did not intend to say anything, but the President has asked me to say a few words in explanation of the St. Maurice Lumber Company debt, some persons having asked what was the meaning of the action taken out by the Bank against this Company for \$126,000, and what effect it would have upon our assets and position. In answer, I would say that we have provided for the whole of that amount with the exception of a sum of \$28,000, and we have retained our limits—some 515 square miles in extent—more than half of which are of a very admirable description, though some distance removed from the St. Lawrence, and it is quite probable that we might make forty, or fifty, or even a hundred thousand dollars or more from these limits. Anything we may have over \$28,000 will be a surplus. I may add that the action was taken only to prevent its being an outlawed debt.

Messrs. Archibald and Corse were appointed scrutineers, and reported the following gentlemen unanimously elected Directors for the ensuing year:—Messrs. S. H. Ewing, J. H. R. Molson, Hon. D. L. Macpherson, H. A. Nelson, R. W. Shepherd, Miles Williams and Thomas Workman.

At a subsequent meeting of the Board of Directors Mr. Thomas Workman was re-elected President, and Mr. J. H. R. Molson Vice-President.

REFORM IN THE CREDIT SYSTEM.

The *San Francisco Grocer*, in an article under the above caption, points out that the present season on the Pacific Coast is admittedly one of great prosperity, especially to agriculturists and those who depend upon that class for profitable business. One branch of the wholesale trade, however, that of groceries, while large in volume has yielded a small percentage of profits, owing to excessive competition; and, as there seems no hope for a remedy by a reduction in the number of competing houses, either voluntarily or from financial inability, the *Grocer* suggests in conclusion that "the present time, when prosperity among both consumers and retail merchants is so general, appears a favorable opportunity for effecting a reform in the matter of credits, which have heretofore been both extended and irregular. This unsystematic way of doing business in early days, when communication with the interior was much more difficult than at present, was perhaps necessary, and was no doubt warranted by the profits usually made at that period, but now that the situation has changed in both respects, it is highly desirable that a rule should be adopted by the trade whereby all merchandise sold on credit should be payable at the expiration of fixed periods, and the practice of renewing and extending accounts so liberally as is done at present be abandoned. To solvent retail merchants this could involve little hardship, and if those not in that condition were thereby forced out of trade, nobody would be the worse for it. It would undoubtedly be better for all concerned if the system of closing accounts at stated periods by note was more generally introduced

by the trade, but our business traditions are so foreign to this practice that for some years at least there is small probability of such a step being taken. Until this period arrives adherence to a prompt system of making collections could very profitably be adopted."

We do not know that the business traditions of the grocery trade in Canada are such as to render the "system of closing accounts at stated periods" impracticable for some years; but we feel assured at least that a more prompt system of making collections in these days of sharp competition and very moderate profits would receive the commendation and approval, and, may we not say, hearty support of every grocer in the land.

THE McNEIL DEFAUCATION.

Mr. William Robb, city auditor, makes the following report on the McNeil defalcation, which we publish as a sequel to our article of last week on the subject, and as a further proof that reform is needed in our mode of collecting the taxes:—

I beg respectfully to report that I have completed my investigation of the McNeil defalcations, so far as regards the sheriff's checks and actual cash balance. There is no evidence as yet of its having gone beyond these, although it is quite possible it may extend to the ordinary open accounts, and there is no way of ascertaining this until their re-issue should produce the receipts. The amount of the sheriff's checks appropriated is \$8,371, that of the cash deficit \$1,204, making a total of twelve thousand five hundred and seventy-five dollars of which \$3,000 is covered by the Guarantee Company. The first was effected by omitting to enter in his cash-book checks received in the sheriff's office in settlement of old cases of arrears, which continued to appear in the books as outstandings. The second must have been effected by keeping a sufficient sum unentered toward the close of each month to make his books balance, crediting the amounts subsequently and repeating the operation from time to time as the actual figures of the cash-book corresponded with the returns to the cashier.

I append a list of the cases, and beg to be allowed to say that the statements published by certain papers as to the non-auditing of the books for ten or twelve months, the enormous amount of the defalcation, and unwillingness to furnish information, are utterly groundless. A regular and continuous audit is maintained from day to day, as the initials and checkmarks at the foot of each page abundantly testify, and monthly comparisons made with the general cash books and ledgers. Nothing has ever transpired in connection with the case to give the slightest reason to assume that the amount would approach the figures given by these papers, and the only thing which could be construed into reticence was the statement, made to all alike, that it was neither possible, nor fair, to give it till the actual state of the case was ascertained. It has now been checked over as fully as possible: re-examinations have been made of the books in the court house, comparisons of these made with the outstanding accounts in the city books, and I have personally inspected the whole of the retired checks in the Provincial treasury department at Quebec.

It may appear strange, at first sight, that these accounts should have remained open so long without exciting surprise, but it must be borne in mind that they were confined to cases which had come under the sheriff's jurisdiction; then these formed but a small portion of the whole of the arrears to be dealt with, that the portion which had to be looked after by direct pressure from the City Hall was not only vastly greater but called for the most urgent attention, while the Court House cases were considered as, in a sense, taking care of themselves, and not subject to furtherance by any action from the City Hall. It is also to be remembered that most of

the cases had been brought into court by parties other than the City, that the name filed against in Court is frequently not the name of the City's debtor, but of some one who had become possessed of property originally assessed in his name, which property has now to be followed to protect the City's interest therein. Not infrequently, also, contestations are entered at the instance of other claimants, causing indefinite postponements and delay. Add to this the fact that all the settlements are finally made by judicial deposit checks, payable to the order of the Deputy Sheriff, by him endorsed over to the order of the City Treasurer and availed of only through the medium of our own bank deposits. When all this is borne in mind it will not appear so strange that investigation in this direction should have appeared unnecessary.

The method by which the embezzlement was accomplished, however, was, as already stated, by collecting portions of these claims and not crediting them; while he converted the checks into cash by substituting them for an equivalent amount taken from the ordinary collections of the department. I trust this explanation will satisfy the Committee that the result is due not to neglect but simply to over-confidence in a direction which seemed to warrant it. The requirements of the Audit By-Law, so far as the letter thereof is concerned, are more than complied with in the daily routine of the department, but the present occurrence serves to shew the necessity of still more fully carrying out its spirit, and I beg the Committee to accept the assurance that the lesson will not be lost.

MERCHANTS' CLERKS.

The young men engaged in the commercial houses of this metropolis are innumerable; the numbers rise by tens of thousands. The paths which open to their feet and lead to dishonor and failure are numerous. Homely but golden is the old saying of the Spaniard, "Tell me what is your company, and I will tell you what you are." The company to which a clerk really attaches himself often fixes his career. This, however, he often falls into at random, or more frequently has not decision of character to cast off when detected. To shake off injurious comrades is often a Herculean task; the ill attachment sticks like the shirt of Nessus. Indeed, solitary amendment is often easier than disentangling one's self from corrupting alliance. It is admitted on all hands, young men engaged in mercantile pursuits need some associations beyond those which occur in business. If good companionship is not afforded, there will be a resort to that which is seductive and deadly. Whatever differences exist between kinds of business, all men need relaxation after a day's work. You may tell them to forego all entertainment, but you talk against nature; the thing is impossible. Nor are those the best men, who never seek to be amused. It is not an unnecessary caution to advise the young clerk to take care of his evenings. The morality of most young men in city trade may be fairly judged by the way in which they pass the hours after dark. Happy are those, beyond expression, who have a home where they delight to pass these with domestic friends. Especially is the company of intelligent and refined women a cordial and a medicine, cheering to the jaded spirits, and preventive of a swarm of vices. In default of these are the charms of books, of libraries, of scientific lectures, of music, and of meetings connected with any of the fine arts. Almost all the corruption of young mercantile clerks is perpetrated at night. Half the moral downfalls of young men in mercantile houses arise from the want of intellectual excitements. In this view of the case, we set up a great barrier against vice, when we can infuse into any mind a taste for reading. If considered only as a means of amusement, and as counter-vailing dangerous objects, books may be ranked among the most valuable aids of mercantile

discipline. He who is thoroughly awake to the pursuit of knowledge, will be unlikely to roam the streets with swaggers, or to fuddle his wits at drinking-places. The young merchant is not expected to become an erudite scholar, or a profound philosopher; but there is no one who can not acquire knowledge enough to be his great profit and unspeakable delight.—N. Y. Dry Goods Reporter.

FIRE RECORD—INSURANCE.

ONTARIO.

Almonte, Sept. 21.—G. Connor's woolen factory burnt. Loss \$2,000; covered by insurance in the Lancashire for \$2,000, and Imperial for \$1,500. *Bellefleur*, Oct. 7.—Harris & Walton's planing and sash factory, along with adjoining terrace owned by Mr. Defoe, totally destroyed. Mr. Defoe's loss \$4,000; no insurance. Harris & Walton lost \$4,000, on which there was \$1,000 insurance. *Bolton*, 10.—G. Evans' hotel and stable burnt. Loss, \$3,000; insured for \$2,000. *Toronto*, 11.—A large building, formerly the Toronto Gymnasium, was burned. Loss, \$1,000. *Kenforth*, 11.—S. Scarler's building and barns, with contents, totally destroyed. Loss not known; insured for \$1,500 in the Mutual. *Guelph*, 11.—H. Murton's oatmeal mill burnt. Loss covered by insurance.

QUEBEC.

St. Simeon, Oct. 7.—Three small houses owned by Mr. Dagneau and Madame Rochelle burnt; insured for \$500 in the Citizens. *Montreal*, Sept. 14.—Mr. Kennud's haberdashery store slightly damaged. Loss \$700, covered by insurance.

NEW BRUNSWICK.

Woodstock, Sept. 21.—A fire occurred here in a barn which communicated with adjoining buildings. Loss \$500. *Sagouogue*, Oct. 9.—J. Manks' steam mill, occupied by Murchie & Sons, burnt. Loss, \$4,000.

NOVA SCOTIA.

Halifax, Oct. 7.—A coal shed 500 feet long totally consumed. Loss not known.

Financial and Commercial.

MONTREAL WHOLESALE MARKETS.

THURSDAY, 12th Oct., 1882.

The volume of business for the week is comparatively light, activity being noticeable in only a few leading staples, chiefly in certain lines of groceries and liquors. The markets are generally very firm, and a salient feature is the upward movement in prices for iron and the strong position for all metals. Values for butter and cheese, however, continue to be held above export limits, and breadstuffs are dull on export account, with prices tending in buyers' favor. As the close of navigation approaches, a slightly increased demand is noticeable for accommodation at the banks; rates to borrowers, however, remain unchanged at 6 to 7, as to collateral, and 6½ to 7 for call loans on stocks. Sterling Exchange a shade firmer on account of the Government being in the market for £50,000 by tender; bankers' sixty-day bills quoted at 108½, counter rate 108½, and on demand 109½. Currency on New York, ½ prem. The stock market has been somewhat irregular and lower, but for the last two days the tone has been firmer, especially for banking securities. As compared with last Thursday the following changes in quotations are noted: Bank of Mon-

trealt, 1 per cent higher; Merchants, 1 per cent lower; Montreal Telegraph, ¾ lower; Richelieu, 1 lower; City Passenger Railway, ¾ lower; and City Gas, ¼ per cent lower.

Sales to-day: 25 Montreal at 212; 75 do ex-div. 209½; 25 Peoples at 88; 16 Merchants' at 132; 10 Union at 94½; 13 Commerce at 143½; 200 do at 143½; 79 Dominion Telegraph at 95; 100 Richelieu at 75½; 25 City Passenger at 148½; 75 do at 148½; 25 do at 148½; 450 do at 149; and 15 City Gas at 185.

ASHES.—Receipts of Pots more liberal. The sales of the week have ranged generally from \$6.10 to \$6.20. The last two days \$6 to \$6.10 is offered. One or two round lots being held for higher prices. Seconds, \$5.35. Thirds, none. Pearls—10 brls First sort sold at about \$7.75; receipts of this ash will likely increase soon. Receipts from 1st January: 637 brls Pots, 445 brls Pearls. Deliveries: 6798 brls Pots, 723 brls Pearls. Stock in store at six o'clock p.m., 11 October, 317 brls Pots, 28 brls Pearls.

CATTLE, ETC.—Offerings of shipping cattle at the local markets this week were small; receipts at the Grand Trunk yards last Monday did not exceed twelve carloads. The demand was fair, and good shipping heaves brought 5c to 5½c, while fair qualities realized about 4½c per lb. In Chicago prices declined fully 30c per 100 lbs. last week, good to choice cattle now commanding \$5.30 to \$5.50, against \$5.60 to \$6.75 the week previous. Liverpool market is also reported easy, more especially for dressed beef which, according to latest cables, is ¼d per lb. lower, at 6½d. The supply of butchers' cattle here this week was also rather light, but owing to the milder weather, the demand was not active; sales were made at from 4½c to 5c for good to choice beef cattle, and 2½c to 4c for inferior to fair grades. Sheep were sold at 4½c to 5c per lb, and Lambs at \$3.75 each, while live-hogs were quoted at \$7.50 to \$8 per 100 lbs. Shipments of live stock from Canada to Great Britain for week ending October 14th, 1882, as reported by G. H. Chandler, insurance and shipping agent, are as follows:—SS. "Erl King" to London, 76 cattle, 761 sheep; SS. "Lake Nipigon" to Liverpool, 146 cattle, 411 sheep; SS. "Brooklyn" to Liverpool, 334 cattle, 516 sheep; SS. "Manitoba" to Glasgow, 169 cattle. From Boston—SS. "Waldensian" to Glasgow, 92 cattle. Total this week, 867 cattle, 1,690 sheep. Total last week, 1,652 cattle, 1,346 sheep. Total to date, 38,770 cattle, 67,515 sheep. Total to date, 38,981 cattle, 55,456 sheep.

FREIGHTS.—Rates to Liverpool and Glasgow are 3s 3d to 3s 9d for prompt and early forward shipment; to Bristol business has been done at 3s 9d, and 4s is asked for early forward shipment. London rates about the same as Bristol rates, with less demand. Sack flour is carried 20s to Glasgow, and 17s 6d to Liverpool. Cheese to Liverpool 22s 6d, and butter 25s, more money is asked for next week's shipments. On deals rates have advanced 5s, now quoted at 75s to U.K. ports, and on phosphates have advanced to 20s for U.K.

DAIRY PRODUCE.—The demand for fine qualities of creamery and dairy butter in this market continues good, at steady prices, but few, if any, transactions have occurred on export account during the week. The farmers probably never carried heavier stocks of stale and ordinary qualities of butter than at present. There seems every probability of the manufacture of Butterine and Oleo in this city, referred to at our last reference, being commenced forthwith, the object being to ship it to Europe, and thus it will largely take the place of butter, and holders of the latter may find an

unexpected difficulty in unloading. In consequence of the late advance for butter in U. S. markets, Americans have recommenced operations in the Eastern Townships. A round lot of Townships was sold here on Tuesday at 21c, and two carloads of Western for Newfoundland were reported sold yesterday at 17½c. It is stated that Manitoban buyers have been operating extensively in Western Ontario, three carloads having been shipped from Mitchell, Ont., and several carloads from other stations West of Toronto. The local Cheese market continues inactive but steady, with more business reported in the country; several lots have been purchased in the west at 11½c to 11½c Sept. and Oct. Several cable orders have been filed for Sept. cheese at full rates. At Ingersoll Tuesday 20 factories offered 10,468 boxes cheese, viz.; 2,390 Aug., 3,360 Sept., and 4,710 Aug. and Sept. make. One factory sold Aug. and first part Sept. 350 boxes at 16½. The position of the market remains much the same as last week, the August make appearing to be a little out of the market, and the principal enquiries were for Sept., one buyer offering 11½c for Sept., which was refused. At Little Falls, N. H. Oct., sales were 11,000 boxes; 5,000 at 12c; 2,500 at 12½c; 400 at 12½c; 800 farm dairy, 12½c; 200 packages butter, 29c to 31c. Export—buying direct, home trade strong. At Utica, 9th Oct.—Sales: 6,355 boxes at 12c to 12½c; ruling price, 12c; 635 consigned. In New York "Much faith continues to be entertained in all choice to fancy table butter, and while cost already leads to a little more caution among buyers, it is thought that supplies will keep small enough to give sellers the major portion of the advantage. Held stock, however, is looked upon with some doubt and anxiety, and as over a large percentage of it oleomargarine takes the precedence with the home trade, it looks as though the price would have to be made attractive to shippers to start business. Cheese is as yet in a doubtful position, but appearances are not quite so strong. Receivers, however, think they will be able to hold up the rate on strictly fancy."

DRUGS AND CHEMICALS.—A good steady business is being done with an entire absence of speculative purchases, and trade on the whole is in a healthy condition. Cream of Tartar is higher, and likely to advance still further. Private advices received to-day report "Cream Tartar advanced to 117s 6d per cwt. f.o.b. Bordeaux, brought about by the continued high prices of the raw material. Tartaric Acid has likewise improved in value, and we quote to-day 1s 6d. The poor wine crop of this year in France may create again an extra demand for artificial wines, and so enhance the value of acid." The English Chemical market by last advices was quiet, but makers were firm on account of prospective strikes among the colliers, and a consequent advance in fuel. There is no marked change in prices, however. Castor Oil is a little higher in England and firmer here; Quinine and Opium unchanged; iodine preparations still very low.

DRY GOODS.—Business for the week in all the leading houses has been rather quiet. Travellers are out, but owing to the warm weather this month stocks in the country are not much broken as yet, and there is little new business to be done. This is the period of the usual lull, prior to the advent of cold weather; the city retailers are doing an improved business the last three days, and with a continuance of this cool, bright weather a good season's trade will likely be done. Stocks continue full and well-assorted; remittances improving, and generally satisfactory.

FLOUR AND GRAIN.—The tone of the British breadstuffs markets this week has been very firm, but spot offerings in Liverpool yesterday were rather quiet and lower for Rtd winter wheat. To-day Liverpool is reported quiet and firm. Imports in the United Kingdom for the

week show a decrease of 150,000 qrs wheat and 60,000 qrs corn, and an increase of 60,000 brls flour, as compared with the week previous. Chicago wheat market has been active, and today was wired about steady, but closed a fraction lower. An easier feeling is manifested in New York wheat market, and the local grain market has been dull for some days, business in wheat being almost confined to sales of car lots, at somewhat lower prices than last week. No transactions to-day. The flour market has been tending downwards, owing to receipts being heavy, from 5,000 to 10,000 brls daily. There have been sales of round lots for shipment at steadily declining figures, and as compared with a week ago there has been a fall of 25c per brl. Holders are all anxious sellers, being desirous of reducing stocks before the close of navigation.

FISH.—Labrador herrings are now in better supply, and held at \$6.50; sales, however, of lots to arrive have been made at lower figures. The market is reported rather dull, an American buyer having been in the market during the week and bought considerable quantities of Labrador herrings at \$6.25 and under. Cape Breton herrings in very limited supply and a trifle dearer, selling at \$6 for No. 1, and \$5 for No. 2. No codfish in the market. Newfoundland Salmon quiet, nominal, and unchanged, at \$21, \$20 and \$19 respectively for Nos. 1, 2 and 3.

FRUITS.—Apples.—Good Fall stock fit for export is in good demand, and will readily command \$2.50 to \$2.75, while good colored fruit is worth \$3 per barrel. Receipts, however, for the past week comprised chiefly windfalls and soft apples not suitable for export, and accordingly sold at \$1 to \$2. Latest English advices quote that market firm, with an upward tendency. Grapes in good supply, and demand continues fair; Almeria fruit is selling at \$5 to \$6 per keg, Concordats at 4½c to 5½c per lb., and Rogers at 10c to 12c do. Pears in good request, at \$6 to \$9 per barrel for Flemish Beauties, and \$5 to \$8 do for Louisiana Bouds. Peaches.—Only a few crates left, and selling at \$3.50 to \$4 per crate. Lemons in fair supply but slow of sale, at \$3 to \$5 per box. New arrivals of Dates selling at 7c per lb. Bananas offering at \$2 to \$2.50 per bunch and Sweet Potatoes worth \$4.50 to \$5 per barrel.

GROCERIES.—Sugars rather easier. Granulated 9c to 9½c; Yellows 7½c to 8½c. In West India Grocery grades there is not much now doing, although within a short time a good deal has been sold. Molasses nominally as last quoted, although market is quiet for Barbadoes and all other kinds. Fine to choice syrups scarce, as high as 5½c the lb for some extra has been given, and held for some advance of course by purchasers. Teas.—Good to finest Japans steady, with moderate enquiry. Not a great deal doing with common Teas. Natural Leaf or Basket fired is coming into more general favor and use. Congou and Souchong Teas continue dull, as also most of China Green Teas. Coffees.—No change in values, demand moderate. Rice is also without alteration, business is about average. Spices.—Pepper keeps its very high price and stock light. East India advices show full figures. A slightly easier turn in the British markets. Ginger firm for African. Nutmegs, Cloves, Cassia and Pimento are without change or business of moment to report.

FRUITS.—Valentias 8c to 9c. The "Lizzie" is reported at Halifax, and there is discharging the part of cargo for that port; after this she is to proceed here with balance of cargo. Malaga fruit still in small supply of new crop. Figs quite high in Smyrna, and crop about half that of last year. Currants steady at the advance. Nuts and almonds quiet.

HARDWARE AND IRON.—A tolerably active business continues to be done in filling orders received per travellers from the country trade

for all kinds of hardware and iron. An increasing demand is experienced this season for railway supplies, caused presumably by the comparatively large number of new lines and branches in course of construction throughout the country. Quotations for all kinds of metals are firmly maintained, and cables have been received to-day announcing an advance of 10s. per ton for Staffordshire bar iron in England; this is doubtless partly owing to an advance of

10 per cent. in wages recently obtained by the coal miners in England, and a corresponding advance in prices is looked for in this market. Siemens bar iron is still held firm at \$2.25 to \$2.35, with makers still sold ahead, while "Crown" bars remain steady and firm at \$2. Pig Iron of course remains very firm, both here and in Great Britain, for the reasons given in previous reports. This market is very bare of stocks, and nearly, if not all, to arrive is required to fill back orders; at the same time enquiries from Western consumers are reported numerous. There were sales during the week of round lots of Coltness, Langloan and Glengarnock at full figures, and last week's quotations have advanced 50c to \$1 per ton all round. Copper and Tin remain firm and unchanged, while 1in Plates are rather slow as usual at this time of year. Payments very fair.

HIDES AND SKINS.—As foreshadowed in our last report, local dealers are talking of reducing prices paid for native hides, as tanners complain that the figures asked are too high, and grumble at paying 10½c for No. 1, cured and inspected. The butchers' offerings are equal to the demand, but some dealers are paying only 9½c and others 10c for No. 1, and proportionately for the lower grades. Sheepskins continue steady at 85c to 90c each; there are a good many coming forward, but as the demand continues firm, all are wanted. A good inquiry for foreign hides has been experienced here during the week, and carlots have changed hands at 10½c per lb. for No. 1 Buff, and 8½c to 8½c for No. 2 do.

HORS.—The demand continues good, and the market rules firm with an upward tendency; prices now quoted at 65c to 70c per lb.; good-sized lots have changed hands here this week at 60c.

WINES AND LIQUORS.—Business is rather active, a very good demand being experienced by importers for all kinds of liquors, and especially for fine brandies and wines. A shipment of 500 cases Hennessy brandy arrived to-day, and was all sold on the wharf at full quotations. A large full jobbing trade also continues to be done at firm prices. Payments reported good.

LEATHER.—The tone of the market has been quiet, though prices continue firm, with an upward tendency for most descriptions. Manufacturers are just entering upon the between seasons period, and in anticipation of a rise in values laid in tolerably heavy stocks nearly a month ago; consequently sales just now are generally small. There is nothing in special demand. Prime B. A. Sole is still scarce, and held firm at 27c for large lots.

PETROLEUM.—Market unsettled, and difficultly experienced by merchants in getting oil forward. We repeat last week's quotation for fresh oil, although we have heard of the figures having been "shaded" by merchants holding contracts made before the advance occurred.

LUMBER.—No change in this market; prices continue steady under a fairly good demand. Active preparations are being made for this winter's cut, which is expected to be quite large,

Oils, &c.—A very firm and rising market is reported for *Spirits of Turpentine*, which would now cost about 80c per Imp. gal. to import it. Prices have advanced here 3c to 5c per gal. in sympathy with the "boom" in Wilmington, U. S., and other places of production. Sales of round lots have occurred in this market at about 75c. For *Linseed* the market rules dull with values a shade easier; as usual at this period, there are no large transactions to note. *Cod oil* has been sold in round lots during the week at 65c per Imp. gal., and it is intimated that *Steam refined Seal* has been sold to arrive at about 72½c.

PROVISIONS.—There was a decline of 6d for lard in Liverpool yesterday. Chicago hog market opened weak, and 5c to 15c per 100 lbs. lower; estimated receipts were 14,000, against 13,843 on Tuesday, and shipments were 3,650. Pork closed 17½c per barrel lower for October and 10c lower for November, while lard was irregular, declining 10c to 15c per 100 lbs. for October, and advanced 5c for November, and closed 2½c lower for January delivery. The local market has been generally quiet but very firm, in sympathy with the Western markets, which have continued remarkably strong this month; actual stocks in Chicago are held by one or two parties only, and Oct. pork is quoted considerably higher there than Nov., the figures being \$23 Oct. and \$20.75 Nov. options. The high prices in Chicago have checked the demand here somewhat, though there has been a fair jobbing enquiry; but stocks of pork and lard in local dealers hands are very light. There is no Canada *Mess Pork* in the market, but several round lots of Western mess have been sold for the lumber districts at \$25.50 to \$26, the latter figure being the lowest now quoted, while jobbing lots are worth \$26.25 to \$26.50. *Fairbanks Lard* very scarce, though in fair demand, and selling at 15½c to 16c, while Canada lard brings 14½c to 15c. *Eggs* quiet and steady at 23c for the best; receipts this week fair, but demand not active.

WINDOW GLASS.—Is in good active request and very firm, though prices are not quotably higher. Still there are prospects of an early advance on current rates of 10c; assortments in this market are now confined to two or three dealers, who state that it would cost \$1.87 to import it at present.

WOOL.—The home market rules steady and firm, with sales of carloads of *Greasy Cape* transpiring at 17½c to 18c for ordinary qualities, while finest commands as high as 21c. No movement in Australian wool, hence prices remain nominally unchanged.

AMERICAN MARKETS.

Boston, Oct. 12.—*Flour*, in demand. Superfine selling at from \$3.50 to \$4; Extras \$4.25 to \$4.75; including choice Bakers' \$4.50 to \$5. Winter Wheats principally at from \$5.25 to \$5.50. Patent Spring from \$7.75 to \$8.25. *Cornmeal* selling at from \$3.40 to \$3.45. *Hay*, in demand: choice old at from \$20 to \$22; new from \$18 to \$20 per ton. *Butter*, firm, choice in demand at from 31c to 34c, fair to good 24c to 29c. *Cheese*, firm in demand at from 12c to 13c, for choice, fair to good at from 10½c to 11½c. *Canada Peas* in demand, at from \$1.25 to \$1.30 for choice, common 90c to \$1.

Chicago, 2.00 p.m.—Wheat, Nov., 95½c, Dec., 96½c. Corn, Nov., 67; Dec., 65½c. Oats, Nov., 33½c; Jan., 33c. Pork, Nov., \$20.90; Jan., \$19.10. Lard, Nov., \$12.15; Jan., \$11.32½.

New York, 2.00 p.m.—Wheat, Oct., \$1.08½; Nov., \$1.09½; Dec., \$1.11½; Jan., \$1.12½. Corn Nov., 79½c; cash, 73½; Dec., 63½.

Milwaukee, 1.30 p.m.—Wheat, Oct., 94½c; cash, Nov., 95½c; Dec., 96½c.

ENGLISH MARKETS.

LONDON, Oct. 12, 1882.

(Beerbohm's Advices).—Floating Cargoes—Quiet but firm. Corn, strong. Cargoes on passage—Wheat firm but not active. Corn, ditto. Arrivals off coast for orders—Wheat and corn small. Stock in London—Wheat 480 to 500,000; Corn 50,000; Flour 28½ to 290,000. Liverpool Wheat on spot, quiet; Corn firm; No. 2 Red Wheat 42s 3d, prompt 42s 3d. Amount of Wheat on passage for U. K., 2,125,000 qrs.; Corn, 30,000 qrs.

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

TORONTO, Oct. 12, 1882.

There is little to note in the condition of trade or the state of the markets, different from the observations of last week. At least the course of trade is not different from what was expected, and that was not much different. In those branches of business where the trade is done in seasons the volume of business has fallen off. In dry goods the winter goods are all out, and for some time there will be only a sorting-up business done. It is the same in boots and shoes; winter orders are filled, and the Spring business will not take form till long in December. Provisions are firm, owing to some lightness of stocks and a fair demand. Prices are firm also. Groceries keep moving, and the business done is said to be quite as much as is expected. Drugs are fairly active without any feature to notice. Hardware continues to find a good market, and prices are very firm. Petroleum has advanced, and it is thought quite probable that it may take another step onwards and higher. It is just mentioned that generally payments from the country are rather slow at present. It is the case, as is well understood, that September and part of October are generally a dull period for getting in money, so that, while the situation is troublesome, it is not a surprise. It is expected that the crop money which is now coming into circulation will immediately set the wheels going. In money matters there is no trouble experienced. There is plenty of money for all commercial wants, and the rates are not heavy. Discounts are negotiated at 6½ to 7½, according to circumstances. Produce paper is taken by the banks at 7 per cent. New York exchange is negotiated at ¼ to ½ prem. Sterling exchange is 93½ between banks, and 8½ over the counter. Commercial exchange rates 9½. There is no doubt but money will be easier as the time advances when the exports of barley are converted into available currency here. There has been some room for speculation in some of the bank stocks here during the past week. Dominion has almost recovered the ground lost at the time of the publishing of the next dividend, and Federal has gone up with a steadiness day after day that is a constant surprise to operators. It has gained rather more than one point per day for a week back. The other stocks have been generally steady, with slight gains in Standard and Merchants. Other securities and Loan companies are neglected. The following table shows the closing bids today compared with last Thursday's:—

Banks.	Bid Oct. 12.	Bid Oct. 5.	Loan Cos.	Bid Oct. 12.	Bid Oct. 5.
Montreal.	211½	210½	Can. Permanent	.....	.....
Toronto ..	188½	187½	Freehold ..	.....	.....
Ontario ..	128½	.....	Western Can.	.....	.....
Merchants	132½	131½	Bldg. & Loan ..	105	104½
Commerce	143	143	Imp. Savings ..	.....	110
Dominion	212	210½	Farmers' Loan ..	128	.....
Hamilton	116	117	Lond. & Can'du	136½	136½
Standard ..	114½	116½	Huron & Erie ..	.....	.....
Federal ..	160½	157	Dom. Savings ..	120	.....
Imperial ..	144	144½	Ontario Loan ..	.....	127
Molsons ..	.....	.....	Hamilton Prov.	125	125

FUEL.—Prices are still moderate, but they are quite established and firm. Coal is sold and delivered at \$6 per ton of 2000 lbs., for both hard and soft, of all grades. The output of coal in the United States has been in excess of any former year, and the market there is dull. Wood continues without change, delivered at \$5 for best hardwood and \$4 for mixed per cord.

FLOUR AND MEAL.—The market had been dull (ill about Saturday last, when a turn took place with a brisk demand. The sales reported were at \$4.80; and the price was firm. On Tuesday, however, the market became again depressed, owing in a great measure to reported large receipts in Montreal. The manufacture is brisk at present, and unless stocks are immediately relieved by shipment prices must find a lower level. The tone is slightly improved to-day. The price of extra is nominally \$4.70. Flour in bags is quoted at \$2.30, the stock of flour here has increased to about 3000 barrels. *Outmeal* is quoted at \$5.25 for car lots, and \$5.50 and \$5.75 for smaller lots, and single barrels. *Cornmeal* kiln-dried is quoted at \$4, and not in active demand. *Pot Barley* quoted at \$5 per barrel of 196 lbs. Bran is sold at \$12 to \$12.50 on the track.

WHEAT.—The receipts of wheat at this market have been comparatively light. Prices have been steady, and low. Fall wheat is quoted at 98c to \$1 for No. 2, which is so near the best grade that No. 1 is not quoted. No. 3 is quoted at 94c to 95c. The market has been firmer since Tuesday. Spring wheat is not in demand, and is quoted at \$1.08 for No. 1, and \$1.03 for No. 2. Goose wheat brings 75c to 78c. It is thought that unless the old country market should advance smartly the price of wheat will decline, and that it will be lower almost in any event before the new year than it is now. Stocks here on Monday were 33,560 bushels, against 200,052 at the same date last year.

COARSE GRAINS.—The movement of barley has set in freely. Receipts by rail have not been large yet, but street receipts have been large. The prices are steady, and have been maintained firmly since the opening. No. 1 is sold at 82c to 83c; No. 2 at 75c; Extra No. 3 sold at 69c; and No. 3 at 60c. The stock in store Monday was 70,113 bushels. Oats are scarce and wanted, and at enhanced prices. Car lots are worth 41c to 42c. Peas are sold at 77c to 80c. Rye is offered at 65c in car lots, on the track.

PETROLEUM.—There has been no advance since our last report. Both crude and refined have been held at higher prices at Petrolia. American refined prime quoted at 25c; water white at 28c. Canadian refined at 20½c for single barrels, and 20c for 5 or 10 barrel lots. Crude is \$1.60.

LIVE STOCK MARKET.—The market has been fully supplied during the past week. Cattle for

export have been bought at from 5c to 5½c, and the numbers for shipping have not been large. Good butchers' cattle for local use have brought 4c to 4½c; inferior and medium 3½c to 4c. Feeding cattle have been freely arriving. Good steers bring 4c to 4½c; bulls 3c to 3½c. There is a fair demand for all stock offering. Sheep are still wanted, and what few offer are taken readily at 5c a lb live weight. Lambs offered in large numbers, and were all taken however; the quality of the beasts is improved. Good lots sell at \$3.50 to \$4. Best lots sell at \$4.50. Hogs find a good market at \$6.50 to \$7 per 100 lbs live weight, that is for fat hogs; feeding hogs are not offering to any extent, but are worth about the same by weight.

Provisions.—There is a good demand for meats, but the sales have been so liberal that there does not remain much stock to trade on. Bacon finds a good market. Cumberland cut is worth 13c. Long clear is quoted at 14c in car lots, and 14½c in ton lots. Rolls 16c; shoulders, canvassed, 13½c; racks and bellies, 15c. Pork is higher, quoted now at \$25.50 to \$26 for small lots, and \$25 for car lots. Hams sell at 13½c to 14c for pickled, and 15½c to 16c for smoked. Lard unchanged at 15½c for Canadian and 16c for American. Butter is troublesome to dealers. Good to choice qualities full dairy are firm at 18c to 18½c. Summer butter, off flavour, of which there is a large quantity in the country, is quoted at 12c to 15c for bakers. Eggs in case lots are worth 19c. Cheese, ordinary 9c to 9½c; good 11½c to 12½c. Dried Apples are in light demand at 8c to 8½c.

Other Produce.—The market for general produce remains without change. Potatoes are coming in pretty freely, both by car and in gardeners' waggons. Car lots are 60c to 62½c a bag, and the street price is 75c to 80c. Apples are improving and dearer; ordinary sell at \$1.25 to \$1.75; good at \$2 to \$2.50. Poultry is cheap and not much asked for. Chickens sell at 55c a pair; ducks at 65c to 70c a brace; geese 40c; turkeys \$1.25 to \$1.75. Green fruit is done. Hay is steady at \$12 to \$15; pressed hay at \$12.50 to \$13.50. Straw \$7 for loose; \$10 to \$12 for bundled. Hogs are easier at \$8 to \$8.50. Onions are in good supply at \$1.25 per bag. Salt—Canadian is \$1.36 per barrel. Tallow is still scarce at 9½c per lb.

Hardware.—Trade continues good and stock of all kinds retains a high value. Finished iron is no dearer, but pigs are firmer, and Summer-iron advanced to \$25.50 to \$26. Carbnrore unchanged at \$24 to \$24.50. Steel, cast, 12½c to 13½c; boiler plate, 3½c to 4c; sleigh shoe, 2½c per lb. Iron boiler plate, P. G., 2½c to 3c; best, 3½c to 4c; Bradley, 4½c to 5c. Cut nails per keg of 100 lbs, 10d to 60d, \$2.95 to \$3.10; 8d and 9d, \$3.20 to \$3.30; 6d and 7d, \$3.45 to \$3.55; 4d and 5d, \$3.65 to \$3.75; 3d, \$4 to 4.10. Canada Plates—Hutton, \$3.10 to \$3.15; Bear's Head, \$3.35; Pontypool, \$3.35; "W. F. G.", \$3.15 to \$3.25; Sagemay, \$3.35. Tin Plates are in good demand and price firm. Barbed Fencing Wire, galvanized, 8½c to 9c; pointed, 7c to 7½c.

Drugs and Chemicals.—Trade is reported satisfactory. Prices are well maintained and unchanged. We quote:—Cattle Fish Bone, 55c per lb.; Balsam, 48c per lb.; Camphor, 37c; Cubeb Berries, advanced, \$1.20. Gum Arabic dearer, 13c to 35c. Aloes, Cape firm, 20c and 25c; Borax, 20c; Opium, scarce, and is firm in value, \$5.10 to \$5.25; Castor Oil, 10½c 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, \$2.75; German,

\$2.50; Alcohol, \$2.95 cash; Morphia, \$3.10 to \$3.20 per oz; Cream of Tartar, 36c; Turpentine, 80c to 85c; Linseed Oil, 72c for raw, 76c for boiled; dye stuffs are quiet; Nfld. Cod Liver Oil, \$1.75 per gal; Norwegian higher at \$4.00. Santonine, 56 per lb. Turpentine, 77c to 80c; Hemp Seed 6½c to 7c per lb.

GROCERIES.—A fair seasonable trade is being done. Prices are unchanged. Coffees—Java, 22c to 28c; Rio, 12c to 13c; Mocha, 30c to 38c. Teas—Japan, common to medium, 17c to 24c; fair to good, 25c to 35c; choice, 45c to 55c; Young Hyson, common to good, 20c to 35c; fine to finest, 38c to 60c; Gunpowder, fair to medium, 30c to 36c; good to fine, 45c to 57c. Raisins—Loose Muscatels, \$2.65 to \$2.80; Layers, boxes \$2.90 to \$3; Sultanas, 10½c to 11c; Seedless, 11c to 12½c; Valentias, 9½c to 10c. Sugars are unchanged; Scotch refined, 7½c to 8c; Paris lump, 10½c to 10½c; standard Granulated, 9½c to 9½c; Canadian refined, 7½c to 8½c; Porto Ricos, 7½c to 7½c for dark to fair, and 8c to 8½c for bright to choice. Tobaccos, dark, 38c to 40c; Western leaf, 38c to 42c; Bights, 48c to 57c, and choice 70c to 80c.

HIDES AND PELTS.—There is a good demand for hides, and the prices are firm. It is possible that an advance will take place. Prices are for green hides, 8½c for cows, 9½c for steers; cured, 9½c for cows, 10½c for steers. Lambs and Pelts have advanced, and are now 90c to \$1. Calfskins nominal, 15c for cured. Tallow scarce at 9c to 9½c.

LEATHER.—There is a fair demand, and prices are steady. Quotations are: Spanish Sole, all weights, 26c to 27c; No. 2, 23c to 24c; Slaughter Sole, heavy, 27c to 29c; 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; upper, light, 34c to 40c, according to quality; French kips, 75c to 95c; English, 70c to 75c; Chicago, 60c to 75c; native kips, 50c to 65c; buff, 14c to 16c; pelbble, 14c to 18c; hemlock calf, 35lb to 40lb, per doz. 75c to 90c; light, 60c to 70c. French calf, \$1.10 to \$1.40.

FREIGHTS.—Local rates are without change. There is always some growing about rates among the produce dealers. The published rates are "more honored in the breach than in the observance," so that the rates are a mere basis for negotiations. The close of navigation will see freight rates advance. Rates to Liverpool from Toronto 33c per 100 grain, and 34c for flour, bags, in cargoes.

STORAGE.—The difficulty about the increased rates asked for storage by the Northern and the Toronto, Grey and Bruce elevators has not been mended, the dealers say it will hurt the trade of Toronto, by inducing produce men to make engagements for through rates, taking the produce away from here. It is hoped that these railways will yield the point, and reduce their storage rates to what they were before.

CAPITAL, - - - \$200,000.

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Bank Notes, Bonds, Bills of Exchange, Certificates of Stock, and all kinds of Bank and Commercial Engraving in the best style.

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Wool.—Still in slow demand at 20c; Supers at 27c to 28c; 32c to 34c for extra supers; English Southdown fleece, 33c to 35c. A lot of about 50,000 lbs. of Sandwich Island greasy wool has arrived here, and will sell for 20c. Imported wools are in fair demand at the factories.

WOOL	WINANS & CO.	Cotton Warps
WOOL		Cotton Warps
WOOL	WOOLS	Cotton Warps
WOOL		Cotton Warps
WOOL	of every description,	Cotton Warps
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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.

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

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1876 \$289,202.

1879 \$560,767.

1880 \$676,566.

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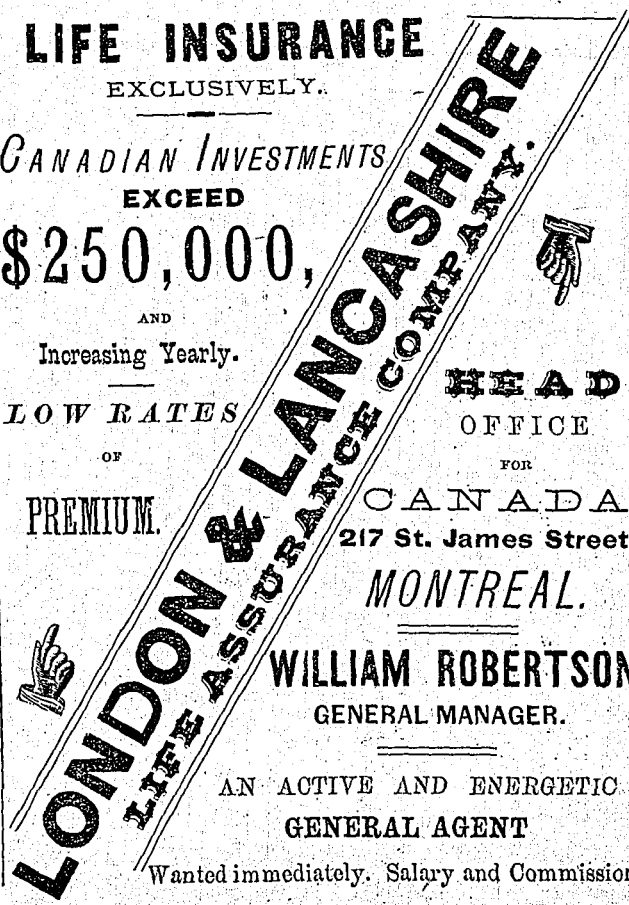
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Table with columns: NAME, Par Value, Capital subscribed, Capital paid-up, Rest, Dividend last 6 Months, Closing Prices Oct. 12. Lists various banks and financial institutions.

WHOLESALE PRICES CURRENT—THURSDAY OCTOBER 12, 1911

Large table with 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, shoes, flour, sugar, etc.

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

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WHOLESALE PRICES CURRENT, THURSDAY OCTOBER 12, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<i>Clinch and Heavy Clinch:</i>	\$ c. \$ c.	<i>Thin Plate: 1C Coke</i>	\$ c. \$ c.	<i>No. 1 Ordinary Sole</i>	\$ c. \$ c.	<i>Antonini's qts., case 1 doz.</i>	\$ c. \$ c.
1 and 1 1/2 in. per lb.	0 08 1/2 0 08	1C Charcoal.....	4 25 4 60	No. 2	0 25 0 25 1/2	" pts., " 2 "	7 25 8 00
2 " 1 1/2 " "	0 07 0 07 1/2	1X " " " " " "	7 50 7 75	<i>Buffalo Sole, No. 1</i>	0 22 0 23	" " " " " "	8 25 0 00
2 1/2, 3, 3 1/2 in. and up.	0 06 1/2 0 06	1XX " " " " " "	9 25 9 50	" No. 2	0 20 0 21	" " " " " "	5 38 0 23
<i>Flat & Sharp prussic N's:</i>		DC " " " " " "	5 25 5 50	<i>China " No. 1</i>	0 23 0 24	<i>Spirits Turpentine, brls.</i>	0 75 0 80
1 and 1 1/2 in. per lb.	0 10 1/2 0 09 1/2	DX " " " " " "	7 00 7 25	" No. 2	0 22 0 23	<i>Whale Refined.</i>	0 70 0 75
2 " 1 1/2 " "	0 08 1/2 0 08	DXX " " " " " "	8 75 9 00	<i>Zanzibar, No. 1</i>	0 23 0 00	<i>Coal Oil:</i>	
2 1/2 " 1 1/2 " "	0 08 1/2 0 07	Russ. Sheet Iron.....	0 10 1/2 0 11	No. 2	0 21 0 00	<i>Imp. Gals. f.o.b. (London)</i>	0 15 1/2 0 00
3 in. and up	0 07 1/2 0 07	Anchors, per lb.	4 75 5 75	<i>Slaughter, No. 1</i>	0 26 0 28	<i>Car Loads in Store</i>	0 00 0 18 1/2
<i>Disc. on application.</i>		<i>Lion & Crown, Tin'd Sheets</i>	0 10 0 10	<i>Harness</i>	0 26 0 33	<i>Broken Lots</i>	0 19 1/2 0 20
<i>Horse Nails: 7 lb. size</i>	0 22 0 00	<i>Lead: Bar per 100 lbs.</i>	5 25 5 50	<i>Upper Heavy</i>	0 32 0 36	<i>Small Lots (single brls.)</i>	0 21 0 22
" " 8 lb. " " " "	0 21 0 00	Sheet " " " " " "	5 50 6 00	" Light.....	0 36 0 38	<i>Ostrich Plumes (wild.)</i>	
" " 9 lb. " " " "	0 20 0 00	Shot " " " " " "	5 00 6 25	<i>Grained Upper</i>	0 36 0 38	<i>Caps, Nos. 1 to 3</i>	10 00 1 50
" " P. & F. Bright.	0 22 0 24	<i>Zinc: Sheet, lb</i>	5 50 6 00	<i>Scotch Grain</i>	0 33 0 44	<i>Mongador, Nos. 1 to 3</i>	9 00 1 50
<i>50 to 55 p.c. dis.</i>		<i>Powder: Canada Blasting</i>	3 50 0 00	<i>Kip Skins, French</i>	0 75 0 95	<i>Egypt, Nos. 1 to 3</i>	7 00 0 75
<i>Horse Shoe</i>	3 90 4 00	<i>F. F. to F. F. E.</i>	4 75 5 00	<i>Camada, Kip</i>	0 45 0 55	<i>Domestic Plumes \$1 lower</i>	
<i>Galvanized Iron: No. 24</i>	0 08 0 09 1/2	<i>Emil Potiwoke's Specialties:</i>		<i>Hemlock Calf.</i>	0 70 0 85	<i>for higher Nos., and 25c. to</i>	
" " No. 26	0 06 1/2 0 07	<i>Glases—No. 1 Cabinet, lb.</i>	0 13 0 15	" Light.....	0 60 0 70	<i>50c. cheaper for lower Nos.</i>	
" " No. 28	0 07 0 07 1/2	T. F. French Medal.....	0 13 0 15	<i>French Calf.</i>	0 35 1 30	<i>Bunches, 3 tips</i>	0 75 5 00
<i>Pig Iron: Siemens No. 1</i>	21 50 22 00	Imperial White.....	0 13 0 35	" Heavy.....	0 23 0 28	<i>Yulk. tips</i>	0 46 0 75
<i>Coltless</i>	25 00 40 00	" Borax, case.....	6 50 0 00	" Small.....	0 12 0 13	<i>Natural Grey Boos, doz.</i>	2 60 5 00
<i>Culder</i>	23 50 24 00	<i>Axle Grease (Beaver Br'd)</i>		<i>Leather Board, Canada</i>	0 12 0 17	<i>Disc. 5 p.c. 30 days.</i>	
<i>Langlois</i>	24 50 00 00	No. 1 and 2	10 00 8 00	<i>Enamelled Cow, per lb.</i>	0 15 0 17	<i>Meats, Eggs, &c.</i>	
<i>Summerlee</i>	24 50 00 00	<i>Favorite Gelatine, box</i>	3 50 0 00	<i>Pebble Grain</i>	0 12 0 16 1/2	<i>Pork, Mess. Can. short cut</i>	00 00 00 00
<i>Garthurrie</i>	24 00 00 00	Hides and Skins.		<i>Buff. Calf.</i>	0 14 0 16	" " Western, new	25 00 26 25
<i>Glenarneck</i>	23 00 00 00	<i>Green Hides, No. 1, p. 100 lbs.</i>	10 00 19 50	<i>Buff. Kid</i>	0 14 0 16	<i>Hams, City Cured</i>	0 15 0 16
<i>Carnbroe</i>	23 50 22 00	" No. 2	9 00 9 50	<i>Russott's, Light</i>	0 45 0 50	<i>Lard, Pails and Tubs</i>	0 15 1/2 0 16
<i>Eglinton</i>	26 00 00 00	" No. 3	8 00 8 50	" Heavy.....	0 35 0 40	<i>Bacon, per lb.</i>	0 14 0 15
<i>Hemlock</i>	2 00 0 00	<i>Lambskins, each</i>	0 85 0 90	Oils.		<i>Eggs, Fresh</i>	3 22 0 00
<i>Bar Iron—per 100 lbs.</i>	2 25 2 30	<i>Calfskins, per lb.</i>	0 44 0 15	<i>Cod Oil, Newfoundland</i>	0 54 0 65	<i>Limed and Packd.</i>	0 00 0 00
<i>Best Refined</i>	2 25 2 30	Wool.		<i>Straits Oil, American</i>	0 55 0 57 1/2	<i>Tallow, Rendered</i>	0 71 0 11 1/2
<i>Siemens</i>	2 25 0 00	<i>Piece, now</i>	0 20 0 22	<i>Swamp Seal</i>	0 67 1/2 0 00	" " Rough.....	0 53 0 09
<i>Swedes</i>	4 25 4 50	<i>Pulled, unsorted</i>	0 23 0 24	<i>S. R. Pale Seal</i>	0 75 0 77 1/2	<i>Mess Beef, per brl.</i>	28 00 19 00
<i>Sheet Iron to No. 20</i>	2 75 0 00	" Extra Super	0 26 0 27	<i>Pale Seal, Ordinary</i>	0 70 0 72 1/2	<i>Maple Syrup, new, per gal.</i>	0 00 0 00
<i>Roller Plates</i>	2 75 3 25	" B Super	0 21 0 22	<i>Lard Oil, Extra</i>	1 00 0 00	" " Sugar, per lb.	0 00 0 00
<i>Hoops and Bands</i>	2 05 2 75	" C	0 21 0 22	" No. 1	0 90 0 95	Manuf's of Cotton.	
<i>Canada Plugs: Hatton</i>	3 50 0 00	<i>Australian</i>	0 21 1/2 0 21	<i>Linseed Raw</i>	0 68 0 70	<i>Valleyfield, (blech'd) 8 25 in.</i>	0 07 1/2 0 00
<i>Penn. and W.P. & Co.</i>	3 25 0 00	<i>Capo</i>	0 17 1/2 0 21	" Boiled.....	0 70 0 75	" " X 30 in.	0 05 1/2 0 00
<i>Iron Wire: No. 6, p. bble.</i>	1 75 1 85	<i>Leather (at 6 months).</i>		<i>Olive Machinery</i>	1 14 1 20	" " XX 33 in.	0 09 1/2 0 00
" " No. 9, " "	2 10 2 30	<i>No. 1, B. A. Sole</i>	0 26 0 27	" " Enting.....	1 80 2 10	" " XXX 36 in.	0 09 0 00
" " No. 12, " "	2 50 2 50	<i>No. 2, B. A. Sole</i>	0 28 0 24	" " pts., " "	3 25 3 75	" " O 36 in.	0 09 1/2 0 00
" " No. 16, " "	3 25 3 50			" " Lucas, Flasks	5 00 0 00	" " E 30 in. Soft Finish	0 09 1/2 0 00
<i>Wright Iron pipe 60 p.c. dis.</i>	0 06 0 11					" " OO 36 in.	0 10 1/2 0 00
<i>Steel, cast per lb.</i>	0 11 0 12					" " EE 30 Soft Finish	0 10 1/2 0 00
" " Spring 100 " "	3 25 3 50					" " EE 30 in. (Fine)	0 11 0 00
" " Tire, " "	3 25 3 50					" " BB 30 ex. H'y.	0 13 0 00
" " Sleigh Shoe, " "	2 40 2 50					" " CC 30 in. (Heavy)	0 12 1/2 0 13
" " Blister, " "	0 08 0 10					" " LL 36 in. (Fine)	0 14 0 00

* 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.

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	ESTIMATED QUANTITY.
Wrought Iron.....	150 Tons
Thin Sheet Iron.....	3 "
Barrel Hoops.....	1 "
Wrought Iron Turnings.....	1 "
" " and Borings (mixed)	1 "
Steel Fish Plate, &c.....	2 "
" Coil Spring.....	3 "
" Boiler Plate Cuttings & Punchings.	6 "
" Leaf Spring.....	10 "
" " Clippings.....	2 "
" Tools.....	1 "
" Files.....	1 1/2 "
" Turnings and Borings.....	5 "
Cast Iron Borings.....	4 "
Brass Tubes.....	2 1/2 "
Babbit Metal with Brass Backs.....	1500 "
Locomotive Fire Boxes.....	Ten
" " Boiler Barrel.....	One
Wrought Iron Driving Wheels.....	2 tons

Parties tendering to give price per ton of 2240 lbs.

The purchaser to pay for the full gross weight, and to accept the Company's weights.

Tenders endorsed "Tender for Scrap" and addressed to the undersigned will be received on or before

TUESDAY, OCTOBER 31st.

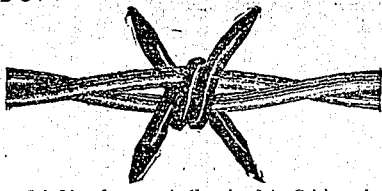
JOSEPH HICKSON,
 General Manager.

Montreal, Oct. 7th, 1882.

SECURITIES.		Montreal
		Oct. 12
Can. Government Debentures, 5 p. ct.		
1882-84.		102 1/2
Do. do. 1885 op. of Gov.		103
Do. do. inscribed stock.		103
Dominion 5 per ct. Stock.....		111
Montreal 5 per cent Stock.....		106
Montreal Harbor Bonds 6 p. c.		105
Do. Corporation 6 per ct. Bonds...		
Do. 7 per ct. Stock.....		
Toronto City 6 per ct. ....1904.		115 1/2
Co. Debentures, (Out.) 20 years 6 per ct.		110
Township Debentures, (Out.) 6 per ct. .		103

Shrs.	Railway and other Stocks.	Pd.	Oct. 5.
100	Atlantic & St. Lawrence Sha 0 p. c.	all	132
100	Do. 6 p. c. Ster. M. Bonds.....	100	
100	Do. do. 3rd Mort.....	100	
10	Buffalo and Lake Huron.....	all	114
100	Do. do. 3 1/2 p. c. 1st Mort.....	100	120
10.	Do. do. 2nd Mort.....	100	120
	Can. Central 5 p. c. 1st M. Bds Int. guar. by Gov.		
100	Canada Southern 1st Mort. 3 p. c.	all	97
	Chia. & G.T.R. 6 p. c. 1st M. Comp. 1,500.		114
100	Grand Trunk of Canada Consol.....	100	27 1/2
1-8	Do Eq Mort Bds, 1st charge 6 p. c.	all	122
100	Do do do 2nd do do	all	124
100	Do do do 1st Pref Stock.....	all	108 1/2
100	Do do do 2nd Pref Stock.....	all	95 1/2
1 0	Do do do 3rd Pref Stock.....	all	67
150	Do 5 p. c. Perp Deb Stock.....	150	153 1/2
100	Great Western of Canada.....	all	103
100	Do do do 1890.....	all	111
100	Do 5 p. c. pref conv.....	all	115 1/2
100	Do Perpetual 5 p. c. Debenture Stock.....	all	112
100	Hamilton and N. W. Stock 4 p. c.	all	111
100	M of Canada 2 1/2 p. c. Stg. 1st Mort.....	all	99
100	N of Canada 6 p. c. 1st Pref Bonds.....	100	106
100	Do do do 2nd do	100	103
100	Do do do 5 p. c. 1st Mort.....	100	102
100	Northern Extension, 6 p. c. g. Mort.....	100	110
100	Do do do 6 p. c. Imp. Mort.....	100	110
100	Well, Grey & Bruce, 7 p. c. Bds, 1st Mort	all	91
	T. G. & B. 6 p. c. bonds 1st mort.....		94
	St. L. & O. 6 p. c. Bds.....		111
	British Columbia, July, 1907 6 p. c.		117 1/2
	Can Gov 1870-81.....		102 1/2
	Can Gov at 6 p. c. 1882-84.....		102 1/2
	Do 5 p. c. 1881-4, Jan. and July.....		102 1/2
	Do 5 p. c. 1885, Jan and July.....		104 1/2
	Do 5 p. c. Ins Stock.....		103
	Do Dow Stock of 1903 April and Oct.....		102 1/2
	Do Dominion Stock of 1904, 4 p. c.....		107 1/2
	Do Do 1904 Ins Stock 4 p. c.....		104 1/2
	New Brunswick 6 p. c. Jan and July.....		111
	Nova Scotia 6 p. c. 1885.....		105
	Quebec Prov. 5 p. c.....		109
	Do Ins. Bds 4 p. c.....		102

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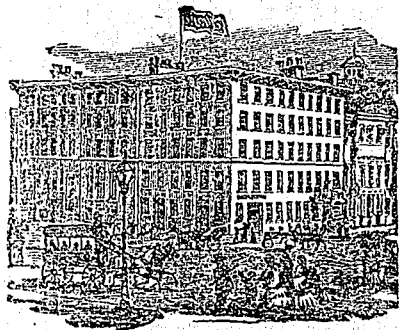
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Office, 672 Craig Street.

WORKS: [NOS. 674, 676, 678, 680 & 682 CRAIG STREET,
AND 177, 179, 181 & 183 FORTIFICATION LANE
MONTREAL.

THE

**BELL TELEPHONE CO.
OF CANADA**

Incorporated by Act of Parliament, 1880.

President: - - - ANDREW ROBERTSON.
Vice-President and Managing Director: C. F. SISE.
Secretary-Treasurer: - - - C. P. SOLATER.

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

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

Legal.

St. Stephen, N.B.

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

Summerside, P. E. I.

HENRY E. WRIGHT,
BARRISTER & ATTORNEY.

Toronto.

BLAKE, KERR, BOYD & CASSELS,
BARRISTERS, &c.
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Walter Cassels, W. R. Muloch, O. J. Holman, H. Cassels

THOMAS HODGINS, Q.C.
Barrister, Solicitor, Notary, &c.,
8 Masonic Hall, Toronto Street

Toronto.

JONES BROS. & MACKENZIE,
BARRISTERS, ATTORNEYS & SOLICITOR
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18 Toronto Street, Toronto.
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English Agent,
JONAS AP JONES, 89 Cannon Street, London.
*A Comm'r for N. Y., Illinois and other States.

Walkerton Ont.

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

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JOHN P. NOYES, Q. C.
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Winnipeg, Man.

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

WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 12, 1882.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale rates.	Name of Article.	Wholesale Rates.
Hoohelega (Brown), G30 in	\$ 0 07 00	AA 33 in	\$ 0 23 00	Basswood, f	\$ 0 00 00	Brandy: Hennessy's..gal	4 50 5 00
" A 27 in	0 06 00	35 in	0 24 00	Basswood	18 00 20 00	" " " " " " " " " "	11 00 15 00
" B 27 in	0 06 00	Check, 33 in	0 22 00	Black Walnut, culls	00 00 05 00	Bisquit, Dubouche & Co.gal	3 50 3 60
" 193 in	0 05 00	Dentins Bluefor Brown AA	0 21 00	Do do 1st & 2nd.	100 00 110 00	" " " " " " " " " "	8 00 0 00
" 1136 in	0 03 00	" B	0 19 00	Do do 1st quality	210 00 220 00	Jules Duret & Co..... gal	4 00 4 60
" 1136 in	0 03 00	" C	0 17 00	Cedar, round, lineal foot.	00 00 00 10	" " " " " " " " " "	4 00 4 60
" XX33 full	0 10 00	" D	0 14 00	Cedar, flat, lineal foot.	00 04 00 06	Pinet, Castillon & Co....gal	3 50 3 60
" XXX33 in. full(st'd)	0 11 00	Shirts:		Cedar, square, lineal foot.	00 07 00 09	" " " " " " " " " "	8 00 8 60
" M drilling	0 11 00	Oxford striped BX	0 11 00	Elm, soft, 1st.....	16 00 18 00	Cheaper shippers.....gal	2 50 2 75
R.R. Sheeting, 8-4 plain	0 27 00	" " CX	0 10 00	Elm, Rock.....	25 00 30 00	" " " " " " " " " "	6 00 6 50
X " " 8-4 twill	0 30 32	" " " " " "	0 10 00	Hemlock, 1 to 3 in. M....	9 00 10 00	Irish Whiskey—Koe's case	7 75 7 75
Stormont (Brown) A 30 in.	0 07 00	" " " " " "	0 10 00	Hemlock, timber, M....	14 00 15 00	Dunville.....case	6 50 7 00
" A 33 in	0 07 00	" " " " " "	0 10 00	Maple, hard, M.....	2 00 22 00	Mitchells.....imp gal.	2 40 2 60
" B 33 in	0 08 00	Galatea Stripes.....	0 16 00	Soft, do.....	16 00 00 00	" " " " " " " " " "	6 00 9 50
" C 33 in	0 09 00	Regattas, Check A....	0 16 00	Oak, M.....	40 00 45 00	Scotch Whiskey.....case-qts	5 50 7 00
Canada [Grey] A W 30 in.	0 07 00	Check Solids A.....	0 16 00	Pine, clear, M.....	35 00 40 00	Encore.....case	5 50 6 00
" A D 22 in	0 07 00	Bags: 3-ply 18 oz. B, per ble	26 50 0 00	2nd quality, do.....	22 00 25 00	Illy, Fairman & Co.'s case	6 00 0 00
" A H 35 in	0 08 00	Park's Yarn, White.....	0 26 00	Shipping Culls.....	14 00 15 00	" " " " " " " " " "	2 60 2 75
" A C 35 in	0 09 10	" Colored.....	0 38 00	Mill do.....	7 00 10 00	Sheriff's Islay..... imp. gal.	2 90 3 00
" A B 35 in	0 09 00	Warp White.....	0 28 00	Lath, M.....	1 40 0 00	" " " " " " " " " "	0 00 0 00
" A E 35 in	0 10 00	" Colored.....	0 40 00	Spruce, 1 to 2 in., M....	11 00 12 00	Jamaica Rum per imp. gal.	3 20 3 40
" A A 35 in	0 10 00	Do. Knitting Cotton Balls:				Geneva Spirits..... imp. gal	2 10 2 15
Yarns:—White per lb	0 26 00	No. 8 Unbleached.....	0 49 0 00			" " " " " " " " " "	4 15 4 50
Tickings:—B2 30 1/2 in.	0 12 00	" Bleached.....	0 51 0 00			Red cases.....	8 00 8 20
" B33 in	0 13 00	" Colored.....	0 56 0 71				
" B33 in	0 13 00						
" A A 33 in	0 20 00						
Fancy Shirtings:—		Paints, &c.		Tobacco.		Champagne	
" Clyde Checks.....	0 15 0 00	White Lead, gen, 100lb kgs	7 00 0 00	Tobacco in Bond,—Duty 20c/lb,		G. H. Munum, Dry Verzeny's	25 50 23 00
" Canada.....	0 14 0 00	No. 1.....	6 00 6 50	Black, Chewing in boxes ..	0 14 0 17	Powmery.....	25 00 32 00
Lybster No. 2, 30 in.	0 06 0 00	White Lead No. 2.....	5 00 5 50	" " " " " " " " " "	0 10 0 25	J. Mumm Extra Dry.....	21 50 23 00
" No. 2, 32 in.	0 07 0 00	in Oil, per 25 lbs.....	1 90 2 00	" " " " " " " " " "	0 14 0 18	Bollinger.....	26 25 27 50
" No. 2, 35 in.	0 08 0 00	Do., No. 1.....	1 60 1 80	Mahoganies, Smoking bxs.	0 21 0 27	Piper Hidscock.....qts.	25 00 28 00
Colored Goods:—		" 2.....	1 40 1 50	Brights, " " " " " "	0 35 0 45	Sherries—Pernartins's	1 50 1 60
Dentins, blue & brown...	0 18 0 00	" 3.....	0 08 0 00	" " " " " " " " " "		Ports—Cockburn, Smithes	
Checks, blue, brown, foy.	0 15 0 00	White Lead, dry.....	0 05 0 00	Prince of Wales, brand....	0 26 0 38	& Co.'s.....	1 00 5 00
Checks, Prince Victor....	0 16 0 00	Red Lead.....	0 05 0 00	Nelson's Navy 3's 6's & 1's.	0 39 0 40	G. B. Sandeman, Sons & Co	1 80 5 00
Ticking, 28in. No. 1X.....	0 14 0 00	Venetian Red, Eng'h....	1 75 2 00	Black, Twist 12's.....	0 35 0 42	Graham's.....	2 10 4 80
" 30in. No. 1.....	0 15 0 00	Yel. Ochre, French.....	1 75 2 00	Mahogany Chewing.....	0 43 0 50	Claret, (cases).....	3 50 & up
" 30in. No. B1.....	0 15 0 00	Whiting.....	0 55 0 60	Solace, Common.....	0 45 0 47	Tarragona Ports, imp. gal.	1 10 1 30
Dundas (Grey) D 30 in.	0 07 0 00	Salt.		Solace Fruit.....	0 50 0 55	Native Wines.....	0 80 1 50
" C 33 in	0 07 0 00	Liverpool Coarse, per bag	0 62 0 00	" Good.....	0 50 0 55	Can. Spirits, Imp. gallon.	Duty In
" B 33 in	0 09 0 00	Canadian per brl do	0 00 0 00	Rough and Ready, in 4 bxs.	0 55 0 60	Alcohol— 65 O. P.	2 71 1 01
" A 33 in	0 10 0 00	Factory filled... do	1 25 1 45	Navy, 6's & 8's & 10's....	0 47 0 55	" Pure Spirit " "	2 72 1 05
" AX 33 in full.....	0 10 0 00	Eureka factory filled do	2 40 0 00	Gold Bars, 6 and 12 inch.	0 55 0 65	" 50 " "	2 47 0 95
" E 33 in	0 08 0 00	Timber, Lumber, &c.		Mahogany Navy, 3s.....	0 45 0 50	" 25 U. P.	1 29 0 68
Tickings:—C 30 in	0 15 0 00	Ash, 1 to 4 in., M.....	18 00 19 00	Bright Navy, 3s.....	0 65 0 62	Whiskeys:—Family Proof.	1 89 0 68
D 30 in	0 13 0 00	Ash, timber, M.....	25 00 00 00	Wines, Liquors etc.		Old Bourbon.....	1 89 0 68
B 33 in	0 18 0 00	Birch, 1 to 4 in., M.....	20 00 00 00	Ale English.....qts	2 40 2 60	Rye, Toddy, Malt.....	1 31 0 65
A 33 in	0 20 0 00			Domestic.....qts	0 80 1 15	Rye, 4 years old.....	1 60 0 78

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

EARS FOR THE MILLION!

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 *Caricharodon Rondeletii*. Every Chinese fisherman 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 CURATIVE CHARACTER ABSOLUTE, AS THE WRITER CAN PERSONALLY TESTIFY, BOTH FROM EXPERIENCE AND OBSERVATION. Write at once to HAYLOCK & 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 never regret doing so."—Editor of MERCANTILE REVIEW.

To avoid loss in the Mails, please send money by REGISTERED LETTER.

Only imported by **HAYLOCK & JENNEY**, SOLE AGENTS FOR AMERICA. 7 Dey St., N. Y.

J. S. MAYO,
Importer and Manufacturer of
OILS
OF EVERY DESCRIPTION,
9 COMMON STREET,
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DELAWARE OYSTER CO.,
169 WASHINGTON ST.,
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Shippers of
BULK & SHELL OYSTERS,
Clams, &c.
Correspondence Solicited,

ESTABLISHED 1874.
FINNAN HADDIES,
ALL KINDS OF
Smoked, Pickled, Boneless, Green and Shell Fish.
CANNED GOODS,
MALPEQUE SHELL OYSTERS, &c.,
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IMPORTERS
Fish, Canned Goods, Fruits, &c.,
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L. A. GORDON & CO.,
GENERAL MERCHANTS,
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Consignments receive prompt attention.
31 & 33 ST. NICHOLAS STREET,
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G. I. RICHARDSON
MANUFACTURER OF
SUPERIOR SAUCES,
PICKLES, CATSUPS, &c., &c.
14 ST. JAMES STREET,
P.O. Box No. 1567. MONTREAL.
N.B.—First-class and Extra Prizes awarded at Dominion Exhibition, 1880.

USE
Strachan's Gilt Edge Soap.

EACH BAR WEIGHS 1 LB.

CANADA LIFE

ASSURANCE COMPANY.

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

ABSTRACT OF 34th ANNUAL REPORT TO 30th APRIL, 1881.

1. Assets 30th April, 1881.....	\$4,509,161
2. Income for the year.....	967,288
3. Income from Interest (included in above).....	234,308
4. Claims by death during the year.....	326,757
5. Do as estimated by the Co.'s tables and provided for.....	326,185
6. Difference in Co.'s favor between actual and estimated death rate.....	101,378
7. Excess of Interest revenue over death claims.....	59,451
8. Number of Policies issued for the year, 2257, for.....	4,157,165
9. Total Policies in force at date, 13,993, upon 11,498 lives, for.....	25,024,270

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

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

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

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

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

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

\$36,000,000

CAPITAL AND INVESTED FUNDS REPRESENTED.

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

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

All communications to be addressed to

TAYLOR BROTHERS,
GENERAL AGENTS, MONTREAL.

THE FEDERAL

LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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

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

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

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

BRITISH AMERICA

ASSURANCE CO.,
FIRE AND MARINE.
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

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

COMMERCIAL UNION

ASSURANCE CO.
OF LONDON, ENGLAND.
CAPITAL, . . . £2,500,000 Sterling.

MONTREAL, 64 ST. FRANCOIS XAVIER ST.
FRED. COLE, General Agent

THE ROYAL CANADIAN

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Vice-President, Hon. J. R. THIBAudeau.
ARTHUR GAGNON, Secretary-Treas.
JAMES DAVISON, Manager Canada Fire Department.
HENRY STEWART, Manager Marine Department.
HEAD OFFICE:—160 ST. JAMES Street, MONTREAL.

THE STANDARD

FIRE INSURANCE CO.
Head Office, - - - HAMILTON, ONT.
GOVERNMENT DEPOSIT, \$25,000.

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

PRESIDENT:— D. B. CHISHOLM, Esq., Barrister, late Mayor of Hamilton, and Ex-M.P. for Hamilton.
SECRETARY-TREASURER—H. THEO. CRAWFORD.
C. H. CHANDLER, Manager Montreal Branch,
Office, 6 St. John Street, Corn Exchange Building.

ALLIANCE FIRE INSURANCE CO.

Head Office - - - HAMILTON, ONT.
AUTHORIZED CAPITAL - - - \$500,000.
GOVERNMENT DEPOSIT, MADE.

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

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JOHN TURNER, Esq., Merchant.
J. S. KING, M.D., Surgeon, Mercer Institute.
ROBERT BARBER, Esq. Manufacturer, Streetsville.

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C. F. FERGUSON, Esq., M.P., Kemptville.
ADAM ISBISTER, Esq., Merchant, Petrolia.
HUGH BLAIR, Esq., Barrister, Belleville.

Insurance.

CITIZENS
INSURANCE COMPANY,
OF CANADA.

CAPITAL, \$1,188,000.
CASH ASSETS, 1st January, 1881,
per Government Blue-Book 352,101.20
Deposit with Dominion Govt. - 142,000
Losses Paid to 1st Jan, 1880. 1,648,176

DIRECTORS:

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

GERALD E. HART, GEN'L MAN'R.
CAPT. JOHN LAWRENCE, Special Agent.

Fire, Life, Accident, Guarantee.

RISKS TAKEN AT MODERATE RATES.

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QUÉBEC—H. C. BOSSÉ & Co. Agents.
ST. JOHN, N. B.—H. CHUBB & Co. Agents.
HALIFAX, N. S.—MOSWERNET & FIELDING, AGTS.
CHARLOTTETOWN, P. E. I.—M. A. CAMERON,
Agent.
WINNIPEG, MAN.—G. W. GIRDLESTONE, Agent.
HEAD OFFICE, 179 St. James Street,
MONTREAL.
ALFRED PERRY, *Late General Manager of the*
Royal Canadian Insurance Co.,
AGENT for the CITY OF MONTREAL.

STOCKS AND BONDS.

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, October 12, 1882.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire & Marine.	10,000	5-6mos.	\$50	\$50	129
Canada Life	2,500	7½-6mos.	400	50	409
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	100	22½	.....
Confederation Life.	5,000	5-6 mos.	100	10	290
Sun Mutual Life and Accident.	5,000	4-6 mos.	100	12½	175
Queen City Fire	2,000	10	50	10	.....
Western Assurance.	20,000	6 6 mos.	49	20	173 174
Royal Canadian Insurance.	20,000	5	100	15	.....
Accident Ins. Co. of North America.	2500	6 per ct.	100	20	.....
Canada Guarantee Co. of North America	10,000	6 per ct.	50	20	.....

BRITISH AND FOREIGN.—(Quotation on the London Mar 1, Sept. 25 1882)

					Market value p. p'd up share
Briton Life Association	50,000	10	1	1	.....
British & Foreign Marine	50,000	50	20	4	£21½ £22
Commercial Union Fire Life & Marine.	50,000	20	50	5	£22½ £23
Edinburgh Life	5,000	10	100	15	.....
Fire Insurance Association	100,000	5	£10	£2	60s 50s
Guardian Fire and Life.	20,000	13	100	50	£65 £67
Imperial Fire	12,000	£7 p. sh.	100	25	£140 £145
Lancashire Fire and Life.	100,000	30	20	2	£7½ £7½
Life Association of Scotland	10,000	15	40	8½	£2s 6d
Lion Fire	500,000	.....	10	2	13s 9d
Lion Life	92,000	.....	10	2	20s 30s
London Assurance Corporation	35,802	48	25	12½	£59 £61
London & Lancashire Life	10,000	10	10	1 7-20	32s 6d 35s
Liverp' & London & Globe Fire & Life	£391,752	70	20	2	£203 £204
Northern Fire & Life	30,000	70	100	5	£49½ £50½
North British & Mercantile Fire & Life	40,000	56	50	6½	£30 £30½
Phoenix Fire	6,722	£21 p. s.	.....	.....	£200 £200
Queen Fire & Life	200,000	30	10	1	£2s 6d
Royal Insurance Fire & Life	100,000	60	20	8	£29½ £29½
Scottish Commercial Fire & Life.	125,000	22½	10	1	24s 2½s 8d
Scottish Imperial Fire and Life.	50,000	5	10	1	£22 £23
Scottish Provincial Fire & Life	20,000	15	50	8	£14½ £14½
Standard Life	10,000	58½	50	12	£54 £55
Star Life	4,000	5	25	1½	£15

DOMINION
SALVAGE AND WRECKING CO.'Y,

HEAD OFFICE:
No. 26 HOSPITAL ST., MONTREAL.

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

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

Apply to HEAD OFFICE, or S. E. GREGORY, Assistant Manager, or Captain JOHN DONNELLY, Wrecking Master, Kingston.
For service on Lower River or Gulf, apply to HEAD OFFICE, 26 Hospital street, Montreal.

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

THE
METROPOLITAN MUTUAL BENEFIT
SOCIETY.

Head Office, Montreal, P.Q.

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

Correct and full information will be cheerfully furnished on application to the General Manager, at 216 St. James Street, Montreal.

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

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

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

ROYAL INSURANCE CO'Y.
OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

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

PROVIDENT MUTUAL ASSOCIATION
OF CANADA, Incorporated C. S. C., Chap. 71.

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

DIRECTORS:

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

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

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

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

Insurance.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

HEAD OFFICE, MONTREAL.

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

MANAGER.

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THE ACCIDENT

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North Shore Railway.

COMMENCING ON

Thursday, June, 1st, 1882.

Trains will run as follows:

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

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

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

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

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

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202 St. James Street, }
Opposite St. Louis Hotel, QUEBEC.
Canadian Pacific Railway, OTTAWA.

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.
" Cacoua.....	12.22 p.m.
" Trois Pistoles.....	1.10 "
" Rimouski.....	2.49 "
" Little Metis.....	3.58 "
" Metapedia.....	6.56 "
" Campbellton.....	7.23 "
" Dalhousie.....	8.10 "
" Balhurst.....	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, Poreé, Paspébie, &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, Restigouette, 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

G. W. ROBINSON,

Eastern Freight and Passenger Agent,
136 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

D. POTTINGER, Chief Superintendent.

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

1882

FALL.

1882

ASSORTING SEASON.

We beg to announce to the Trade that our Stock, by constant shipments, is unusually large and well assorted, and that we intend during the remainder of the season to maintain our pre-eminence for completeness of Stock.

Staple Department.

In this Department special attention is called to our present stock in Shaped Horse Blankets, in lined and unlined. Fawn Stripes and Checks in all sizes. Shanty Blankets in Blue, Steel and Brown Greys. Canadian Whites in union and all wools. English Witneys, all weights, full range, Scarlet, White and Navy Opera Flannels in Pale Blue, Pink, Cardinal, Maroon, Navy and White. Salisbury and Fancies in great variety. All brands in Queen/City Grey Cottons in stock. Large range Tablings just opened (special value). Full lines Towels, Napkins, Cloths, &c.

Woollen Room.

Special lines in Fancy and Black Worsted Coatings, Scotch Tweeds, all Wool Naps, Pilots and Presidents. To arrive in a few days, a large purchase of Ladies' Rubber Circulars, first-class value. Our stock of Canadian Tweeds is still well assorted, and we are giving extra good value. In view of large purchases made for Spring Trade, we are desirous to reduce Stock, and offer special prices and terms to close buyers.

Mantle Department.

Notwithstanding our large increase of sales in this department, our stock is still complete in Double and Square Fancy Shawls, Black and Drab Cloth Mantles, Black and Drab Cloth Dolmans. A full range of Ladies' Ulsters, Black Lustre and Satin Skirts. Full assortment of Felt Skirts. The latest novelties in Knitted Squares, Opera Cloaks, Hoods, Ulsters, Cuffs, Bootees, Infantees, Mitts, Gaiters, &c., &c. We still show our usual large and complete range of Frillings, Laces, Embroideries, Ladies' Collars and Cuffs, &c., &c.

Carpet Department.

With a view to the increased demand for Wool Carpets, we are showing an unusually large Stock of the Newest, and Choicest Designs and Colourings in All-Wool and Kidder Carpets for the Fall Season; also a beautiful range of 5-4 and 6-4 Felts and Druggets. We also offer the most attractive Stock of Brussels and Tapestry Carpets in the market. In Mats and Rugs our Stock is complete, and embraces a full range of Oil-Cloth Mats for Stoves etc. We have just opened the following goods:

LACE LAMBREQUINS,

GREEN BAIZE STAIR OIL-CLOTHS,

And 2-4 HEMPS.

Haberdashery Department.

A full assortment of Ball Dress Buttons, in Jet, Gilt, Silver and Composition; also a large stock of other makes.

The assortment of Wool, viz.—Berlin Wools, Baldwin's (all makes), I. M. D. and Canadian—is very complete.

We have never shown better value in Gents' Furnishing Goods, including Braces, White and Coloured Shirts, Bags, Umbrellas, Collars, Cuffs, etc.

Our Fancy Goods Stock comprises a large and varied assortment of Xmas Cards, Albums, Purses, Handbags, Fans, Brackets, Photo Frames, Mirrors, Trays, Glove and Handkerchief Boxes, Perfume Boxes, Fancy Boxes, Baskets, etc., suitable for Xmas Trade.

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