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THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 19, No. 17.
New Series.

MONTREAL, FRIDAY, OCTOBER 24, 1884.

M. S. FOLEY,
Editor and Proprietor

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First Prize Dominion Exhibition, 1880.

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 CAPITAL PAID UP..... 1,440,000
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 CAPITAL PAID-UP, - - - 205,000

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The Chartered Banks.

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IN CANADA.

HEAD OFFICE, LONDON, ONT.

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 Capital Paid-up..... 100,000
 Reserve Fund..... 50,000

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 CAPITAL PAID-UP..... 250,000

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 CAPITAL PAID UP, - 60,000
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 Subscribed, 1,000,000.00
 Paid-up, 808,340.28
 Reserve Fund, 149,000.00
 Contingent Fund, 963.12
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 Money received on deposit and interest allowed

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Schwarz & Reinhardt, Manufacturers
Jewel Cases
and Jewellers' Supplies, Plush Goods, Brush,
Comb, Mirror and Odour Cases, and Cases of every
description. Orders solicited.
712, 714 & 716 Craig St., Montreal.

Commercial Summary.

A LARGE importation of 640 bales of wool
was received in Boston last week from Bradford,
Eng., by the Pacific mills, on which the duty
amounted to \$37,451.50.

A CABLE was received on Monday from Glas-
gow, advising sales of choice cattle at 13c per
lb., sinking the offer, which is the lowest price
remembered by cattle shippers.

The India Rubber market has ruled dull and
weak since our last report, sales in Boston,
having transpired of fine Para at 43c for new
and at 51c for old. Coarse Para is quoted at
42c.

The total visible supply of cotton on October
17th was 1,740,149 bales, against 1,944,921 bales
a year ago, which indicates a decrease of 204,-
772 bales. As compared with the same date in
1882, however, there is an increase of 37,971
bales.

The business failures in the United States
last week were 192, and in Canada 25 or a
total of 218, against a total of 220 the week
previous, showing a decrease of 2. Texas, the
Southern and Pacific States, furnish the largest
share of failures.

Mr. ALEX. Mitchell, a well-known grain mer-
chant of this city, has become somewhat in-
volved through losses in his business, but
professes his willingness to pay in full if time
be given. This statement is made in justice to
Mr. Mitchell who has been reported in some of
our contemporaries as having failed.

The Clyde shipbuilding report for September,
just published, shows that there have been
launched 25 vessels of 37,012 tons, which is
5,500 tons over the corresponding month last
year; but, taking the three-quarters of the year,
a decline of 60,000 to 70,000 tons is shown,
compared with 1883. At the English ports the
figures show a corresponding falling-off.

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SNOW PLOUGH AND FLANGER COMBINED.

Is attached to the Locomotive and operated from the cab.

In use the past four winters with perfect success. The undersigned are now prepared to receive and execute orders, or furnish drawings and specifications to any Railway Company desiring to build for themselves, as may be arranged. Send for circular.

JOHN TAYLOR & BRO.,
Agents for Canada,
No. 16 St. John Street, MONTREAL.

PORTER & SAVAGE,

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FIRE ENGINE HOSE, HARNESS, MOCCASINS,
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OFFICE AND MANUFACTORY:
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Barrel, Half Barrels and Cases.
Guaranteed in every respect as represented.

C. PEVERLEY,
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OFFICE: 1782 NOTRE DAME ST., MONTREAL
and 68 ST. PETER STREET, QUEBEC.

It is about six months since the failure of Hamel & Magnan, boot and shoe manufacturers of Quebec, occurred, when certain irregularities were charged against the firm. On Tuesday last Magnan was arraigned at the bar of the Criminal Court at Quebec on the charge of forgery, to which he pleaded guilty, and was sentenced to twenty-three months imprisonment.

We are glad to be able to announce that the hopes we recently expressed upon the subject of the New Brunswick cotton mill have been realized. That institution is now once more in full running order. A new 500 h. p. engine has been erected, and there is every reason for believing that, under the direction of the Messrs. Farks, the mill has entered upon a renewed career of prosperity.

M. QUINLAN, grocer, Peterboro', Ont., referred to last week, is offering 50 cents on the dollar, in 2, 5 and 8 months, without security. He owes \$4,500; his assets consist of stock and fixtures valued at \$1,600 and book-debts about \$1,475. The proportion of the latter will account in a measure for his want of success, besides which he had had no experience of the business prior to 1882.

Owing to some large failures among manufacturers, the Boston wool market has been very quiet and prices have ruled rather weaker. The sales last week were 2,000,000 lbs. against 2,509,700 lbs. for the corresponding week last year. The total sales of wool in Boston since January 1, 1884, have been 98,599,283 lbs. against 103,926,905 lbs., for the corresponding period of 1883, a decrease of 5,326,623 pounds.

The Montreal Herald Printing & Publishing Co., this city, advertise for tenders for the plant, book-debts and good-will of the concern. The plant is inventoried at about \$40,000 and

Leading Wholesale Trade of Montreal.

GREENE & SONS

COMPANY,

MONTREAL.

HATS, CAPS

AND
FURS,

1884.



WELL ASSORTED STOCK IN ALL LINES

BUFFALO
AND
FANCY ROBES.
Gentlemen's Furnishings.

LATEST STYLES
Selected for Fall Trade, 1884.

Agents for
WOODROW'S HATS.
WAREHOUSE:
517 to 525 ST. PAUL STREET, MONTREAL.

the book-debts at about \$30,000. The liabilities are nearly \$50,000. Buntin, Boyd & Co. are the principal creditors, their claim being about \$13,000. An offer, said to be about \$25,000, was made for the concern before the advertisement appeared.

JOHN CROTTY, general storekeeper, Bothwell, Ont., is offering to compromise at 50 cents in the dollar, payable in 3, 6, 9 and 12 months, partly secured. Mr. Crotty came from Thamesville—has been altogether over 20 years in business, and this is his first trouble of the kind. He owes about \$5,000, and has assets estimated to be worth \$4,500, consisting of merchandise in fair shape. Some real estate in his name is encumbered for its present full value.

THE St. Stephen, N.B., lottery swindle, which we were among the first to expose, is getting due attention from the Maritime press. The St. John Telegraph devotes a column to it in a recent number. The promoters of the scheme appear to have thriven, and one or two of them seem to have become wealthy. The government promises to amend the postal laws in order to prevent the circulars of such concerns being sent through the mails.

A LONDON paper calls attention to a peculiar circumstance which is being investigated by the insurance companies. It appears that two steamers have lately taken fire in their freezing chambers where the meat, with which they were laden, was stored. The volatile liquids and substances, it seems, used in the freezing chamber are sufficient to explain this apparently singular risk, which seems to add a new and unexpected peril to a rapidly increasing trade.

THE acceptance by Mr. H. Sugden Evans of the position of chief analyst to the government, recently tendered him, has led to some changes in the firm which bore his name,

The business was converted into a joint stock company on the 1st October with a capital of \$250,000, all subscribed, and registered in England where the head offices are situated. The management in Canada devolves upon Mr. Alfred H. Mason, F.C.S., whose advent to Canada last spring, when he came to join the firm here, was announced at the time. Mr. Mason is not only a practical chemist, but takes an active part in the literature of the science.

THROUGH endorsing paper for James Campbell & Son, of Toronto, Grant, Barfoot & Co., lithographers of the same place, have been compelled to consult their creditors as to the best means of settling liabilities, variously estimated at between \$50,000 and \$70,000, with assets placed at about \$40,000, and probably difficult to realize upon.—Another result of Campbell & Son's difficulties is the failure of John B. Clougher, bookseller and stationer, Toronto, who is endeavoring to compromise at a little less than 20c. on the dollar. His difficulties are mainly attributable to giving about \$5,000 of accommodation paper to Campbell & Son, to whom he was also indebted to a considerable amount.

GEORGE Tremblay of St. Alphonse and Auguste Gingras of St. Jérôme, both in the county Chicoutimi, have assigned to Mr. Henry A. Bedard, of Quebec, in trust for all their creditors. Mr. Tremblay owes \$2,630, and has assets of about \$1,365.—Gaudias Simard, tin-smith Quebec, has assigned to Mr. J. E. Martineau, hardware merchant; he owes \$1,600 and has assets of about \$600. He offers 20 cents in the dollar on time, secured. Robert Morgan, music dealer of the same city, has assigned to Mr. J. S. Budden. Mr. Pierre Bergeron, trader, St. Jérôme, county of Chicoutimi, has assigned to Mr. Henry A. Bedard of Quebec.

J. S. HAMILTON & CO.,

BRANTFORD, ONT.

AGENTS FOR THE DOMINION for

J. H. Henkes, Delftshaven—Holland Gin.
 Ayala & Co., Chateau d'Ay, Ay.—Champagnes.
 Pelee Island Vineyards.—Canadian Wines.
 William Younger & Co., Edinburgh.—Scotch Ale.
 D. G. Ross, Dingwall.—Scotch Whiskey.
 A. Matignon & Co., Cognac.—Cognac Brandy.
 Louis Latour, Beaune.—Burgundies and Mass Wines.
 John S. Shiels & Sons, Leith.—Glenshiel Whiskey.
 R. Van Zellar, Oporto.—Ports.
 Sanchez Romate Hermanos.—Jerez de la Frontera, Sherries.
 Hanappier & Co., Bordeaux.—Clarets.
 Wm. Edmonds, Jr., & Co., Liverpool.—Export Bottlers
 Base Ale and Guinness' Stout.

Orders from the Trade solicited for Direct Importation
 or Delivery from Store.

**OAK TANNED
LEATHER BELTING,**

(WARRANTED.)

LIBERAL TRADE DISCOUNTS.

Highest Honours at the several Exhibitions of 1883.

ALSO

ENGLISH LINEN HOSE**JNO. C. McLAREN,**

292 & 294 ST. JAMES ST. WEST, MONTREAL.

Manufacturer of Card Clothing, etc., and dealer in every variety of
 Mill supplies.

McARTHUR, CORNELLE & CO.,

Importers of and Dealers in

White Lead & Colors,

DRY AND GROUND IN OIL.

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

OFFICES AND WAREHOUSES:

310, 312, 314 and 316 St. Paul Street
 and 353, 255 and 257 Commissioners Street
 MONTREAL.

A DESPATCH from Winnipeg states that Frank Rigney, of Rigney & Haverly, wholesale liquor dealers, has absconded with \$20,000 of his partner's money.

SAMPLES of new granulated and ground beet sugar have been received here, which are pronounced fine, but the color is a little against it, being of a bluish white shade.

The Bucham embroglio at Guelph is over. Mr. J. D. Williamson last week purchased the stock of dry goods at 60 cents, and Mr. Bucham has re-opened as manager. His popularity and choice goods at once commanded a crowd of buyers, and goods are rushing off rapidly.

The book-trade of Ontario seems likely to be demoralised by the failure of James Campbell & Son, of Toronto; already its effects are being seen in assignments and sellings out. Sailsbury & Son, of Guelph have sold their stock of books, stationery and fancy goods to Mr. Day, and other sales will soon be heard of.

GUELPH dry goods trade is sadly demoralised at present. Between selling off, compositions and dissolutions, there seems to be a general cutting of prices, though some buyers suggest that goods are much cheaper in the advertisement than on the counters. But people will grumble if you gave them goods, unless you sent them home carriage paid.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS,

OFFER FOR SALE

Cod Liver Oil, Newfld.,
 Cod Liver Oil, Norwegian,
 Coriander Seeds, Cream of Tartar,

603 CRAIG STREET,

MONTREAL.

Mrs. J. PARIS, of Parisville, Lotbiniere county, general dealer, is reported to be offering 50 cents in the dollar.—L. G. N. Jalbert, hotel-keeper, Berthierville, Que., has assigned.—Thos. F. Mullarky, retail hatter, this city, is threatened to be sold out by the bailiff.—Mr. Jackson Forde, of Brantford, Ont., has compromised at 50 per cent, unsecured.

A. E. Bisson, general dealer, McGregor, Essex County, Ont., who assigned recently, is offering to compromise at 40 cents in the dollar. He owes about \$1,000, and has assets of about \$350.—The millinery establishment of Mrs. Wm. Dafoe, Picton, Ont., has been closed by the sheriff.—C. Chambers, dealer in small wares, cutlery, etc., Oshawa, wants to sell out.

The estate of A. O. Bucham, Guelph, Ont., has been sold to J. D. Williamson of that city at 60 cents in the dollar. Mr. John Smith continued as trustee of the estate with Mr. Clarkson of Toronto as his agent, notwithstanding the dispute and reports to the contrary.—The dry goods estate of Quail & Co., St. Thomas, Ont., is advertised to be sold by auction on Tuesday next.

The verdict of the jury in the case of the disastrous Cumminsville powder explosion, charges the company (the Hamilton) with criminal neglect in not making the necessary repairs on portions of the plant and with running the machinery too fast to be consistent with safety. Familiarity with danger renders workmen less apprehensive; the managers should therefore neglect nothing to guard against accidents.

C. A. LIFFITON,

Importer and Wholesale dealer in

COFFEES AND SPICES,

Acme Coffee and Spice Steam Mills
 329 ST. JAMES STREET,

Agent for MACQUHART & CO.'S, London, E.,
 Celebrated Worcestershire Sauce.

JAS. COLLIER & SONS, London, Eng., Mustards,
 Chocolates, Coconuts, &c.
 Also the "Globe London Soap Powder."

The Canadian Pacific Railway Co. have accepted from the contractors that portion of the line extending from Sudbury to Pogmasing, about 60 miles, and have already inaugurated a regular train service between these points. The Nipissing division is expected to be finished by next spring; the unfinished portion from Pogmasing to Dog Lake is 170 miles. The distance from Montreal to Pogmasing is nearly 500 miles.

The liabilities of W. O. Smith, private banker, Thornbury, Ont., who assigned the 6th inst., are about \$19,000; the assets are about \$9,000, consisting chiefly of notes and real estate. This was one of the Fawcett chain, and its collapse is due to the general troubles of that concern. Mr. Smith had the reputation of being a man of ability and integrity, but some of the depositors have doubtless changed their opinion of him.

The stock and effects of H. B. Prentiss, Chelsea, Que., referred to elsewhere, are announced to be sold next Tuesday under a writ of execution for \$1000 on the part of W. T. Lindsay & Co., Montreal. Mr. Prentiss troubles are owing to over much credit to the somewhat migratory mill population of the place. He placed his liabilities at \$8,000; and assets at \$3,000. The assets are largely book-dobts, of which 75 per cent are at least doubtful.

M. Howles has carried on a tinware shop in Hamilton for some time with varying success. He appears all through to have fancied that his prospects must brighten under the influence of certain fraternal associations to which he gave a considerable portion of his time; these, with the necessary belongings and the performance of the various duties to which he was naturally attracted, led him into expenses

J. W. MACKEDIE & CO.,

MANUFACTURERS AND WHOLESALE

CLOTHIERS,**MONTREAL,**

Enlarged Premises, 3, 5, 7 & 9 VICTORIA SQ.

We have enlarged our new premises to double the original size and capacity. A buyer of taste and experience in the British and the Canadian Woollens market enables us to secure to our customers choice, saleable goods as to styles, patterns, textures and make up, suitable to all classes and to the demands of the times, and at prices that cannot fail to give satisfaction.

Brown, Balfour & Co.,

IMPORTERS OF

TEAS

AND

WHOLESALE GROCERS,
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers,

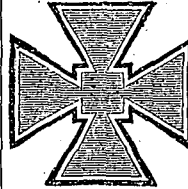
CORNER

St. Peter and St. Sacrament Streets,
MONTREAL.

beyond his means. His stock and book debts probably amount to \$1,500 or \$2,000, with liabilities nominally equal. Mr. Howles has assigned in trust to Mr. Thos. Wavell.

The assignment is announced of Wm. Lind & Co., wholesale hatters, London, Ont., to R. C. Struthers. The present firm began business in the spring of 1883, and was composed of Wm. Lind, late of the firm of Macphie, Lind & Co., with J. C. Appel & E. M. Wilson, travellers for the old firm. Mr. Wilson retired last December, and was succeeded by Henry Rotz, formerly of Norwich. The prospects of the firm were never very promising, and the hopes built upon this fall's trade were, in common with many more, doomed to disappointment. The liabilities are roughly estimated at \$50,000; the assets nominally about \$35,000. They did business with the Merchants Bank, which holds commercial paper to the amount of 25 per cent over their claim of \$20,000. It is scarcely too much to say that Mr. Lind was not a friend of the Scott Act. The business will likely be wound up.

Advises from Bordeaux state that there is a certain improvement in business, and producers are realizing on last year's crop of wines, first growths as well as ordinary stock going out at firm prices. From Champagne our reports indicate an exceptionally good season for production, the vines being in superb condition

**VULCANIZED****India Rubber Goods****For Mechanical Purposes.**

Sole Manufacturers of the Celebrated

"Maltese Cross" Brand Fire Hose.

Our Sales for this particular brand, during the years 1882 and 1883, aggregated 290,500 Feet. There is no Company in the world can show such a record, for one particular brand of Hose.—*The Most Popular Hose of the day*, now in use in over 1600 Fire Departments on this Continent. **BELLING**, from one (1) to seventy-two (72) inches wide. **HOSE**, for Conducting, Suction and Steam. **PACKING**, Cloth Insertion and Pure Tubing of all kinds. India Rubber Goods of every description. Correspondence solicited and accorded same consideration, and buyers quoted same prices, as if personally present.

WAREHOUSES: TORONTO, 10 & 12 King St. E.; NEW YORK, 33 & 35 Warren St.; CHICAGO, 159 & 161 Lake St.; SAN FRANCISCO, CAL., 601 Market St., PORTLAND, OREGON, 68 & 70 Front St.

FACTORIES: Toronto, Brooklyn, San Francisco, Cal.**THE GUTTA PERCHA & RUBBER M'FG. CO'Y.**
10 & 12 KING ST. East, Toronto. **T. McILROY, Jr., Manager.****CUTLER BROS. & CO.'S****INSECT POWDER.**

IN PATENT SIFTING-TOP CANS.

Sure death to Flies, Fleas, Red Ants, Bed Bugs, Lice on Cattle, and those pests of Housekeepers, Hotel and Restaurant Proprietors, Confectioners, Bakers, and of all places where hot-water or steam pipes are laid, **WATERBUGS AND ROACHES.** Is especially effectual on Dogs, Cats, Birds, Fowls, Plants, &c.

Sure and speedy death to Insects.

Safe to use, and Harmless to Human Life.

Sample tin mailed on receipt of 25 cents.

EMIL POLIWKA & CO.,394, 396, 398 & 400 ST. PAUL ST., MONTREAL, Q.
Sole agents for the Dominion.**BEUTHNER BROTHERS,**MANUFACTURERS' AGENTS, AND LEADING
IMPORTERS IN THE DOMINION OF**EMBROIDERIES**

AND

HOSIERY,

750 to 754 CRAIG ST., MONTREAL.

the grapes are very fine, and each berry appears to have all the requisites for a wine of good quality. The vineyard in the Charentes were injured by the too long continued dry weather and by last reports the ripened grapes were small. This does not show as good prospects for brandy as were foreshadowed by former advices. Recent despatches from Portugal report a rather discouraging outlook for port wine, the heat in the districts of the Douro having been so extreme that considerable damage has been done the grapes, and phylloxera was increasing.

The death of Mr. William O'Brien, stock-broker, this city, which took place on Sunday last, caused much regret in large business and social circles. He had not been ill long, and it was at first in no degree anticipated that his complaint would end fatally. An attack of congestion of the brain, however, followed a primary chest attack and death resulted. The deceased, who was 57 years of age, came to Canada forty years ago, and after being successfully interested in the hotel business and the Grand Trunk Railway, associated himself with the Stock Exchange, and at the time of his death was senior member of the firm of O'Brien & Meredith. He was also a director of the Royal Canadian Insurance Company and the

FELT, United Factories of Giengen, Germany, Warehouse, 511 St. Paul Street, Montreal. **Drass Felts, Shoe Felts, Saddler's Felts, Organ Felts, Piano Felts, Furriers' Felts.** Felts of all kinds for all purposes.

L. GNAEDINGER, SON & CO.,

SOLE AGENTS FOR DOMINION OF CANADA.

N.B.—Orders for direct importation especially solicited.

BATTY'S PICKLES.**C. H. BINKS & CO.,**
MONTREAL.**JOHN STUART, SON & CO.,**

Importers and Wholesale Dealers in

TEAS, COFFEES, SUGARS, SPICES,
And General Groceries.

Warehouse—Cor. John and Main Sts.

(Formerly occupied by late firm of Stuart & Macpherson.)

HAMILTON, ONT.

Montreal Building Association. The Stock Exchange passed a resolution of regret at the death of Mr. O'Brien, and attended the funeral, at which were also present a number of persons from other cities.

Mr. STEVENS, manager of the Winnipeg branch of the Bank of Nova Scotia, complains that the bank has been swindled out of nearly \$10,000, advanced to a contractor on Winnipeg city work. In advancing the money on the certificates of the architect the bank expected to be re-paid as usual from the city estimates. Mr. Stevens was recently asked to allow the stated amount of the last estimate, \$4,000 to \$5,000, to be donated to the enterprise itself. He objected, but soon found there was to be no estimate, as according to city Architect Barber only about \$1,000 had been expended during the three weeks and this had been made up by previous over-estimates. The city solicitor stated that the city was not liable for debts due the bank. Mr. Stevens says the only conclusion to be drawn is that the certificates hitherto given by the city architect have been untruthful and excessive, and complains that the contractor has placed himself in the hands of his sureties, and acting upon their advice, and taking advantage of the untruthful certificates of the architect heretofore given, have unloaded about \$10,000 of their liability upon the bank.

Leading Wholesale Trade of Montreal.

PILLOW, HERSEY & CO.,
Montreal,
MANUFACTURERS OF

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

Extra Swedes Iron Tacks, Upholsters' 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, Hame, Chair and Finishing Nails, Pressed and Clutch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziers' Points, Brass Shoe Rivets, Galvanized Nails Also, Tinned Nails and Tacks of all kinds.
Carriage, Tire and other Bolts, Coach Screws, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tufting Buttons, &c.

OFFICE AND WAREHOUSE:

Caverhill's Buildings, 91 St. Peter Street.

MONTREAL ROLLING MILLS
COMPANY,
MANUFACTURERS.

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

H. VINEBERG,
Wholesale Clothier,
752 Craig St., Montreal.

Close Buyers visiting the markets will do well to give me a call.

who have made their advances from time to time upon the facts contained in the architect's certificates, as they were given. Since this difficulty has taken place the Bank of Nova Scotia has made no advances to any of the Winnipeg customers, and they are seriously considering now whether they will entirely withdraw their business from the city.

JAMES CAMPBELL & Son.—The failure of this firm, of which some details were given last week, bids fair to take its place among celebrated cases. The extensive use of accommodation paper to which the firm resorted has already involved several retailers throughout the Dominion, and further disclosures are imminent. An assignment has been made to J. B. Boustead, who is reported to have meantime released a large quantity of goods in bond with money raised for the purpose. There are stories afloat concerning preferences shown to certain dealers, some of them doubtless accommodating friends, who appear not to have confined themselves to ordinary

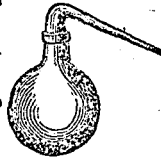
Leading Wholesale Trade of Montreal.

CHEMICAL APPARATUS

OF EVERY DESCRIPTION.



Glass, Porcelain, Stoneware, Platinum, CRUCIBLES OF EVERY SORT, Analytical Scale and Weights, Fine Chemicals and Reagents,



Including Volumetric Solutions. Every requisite for Analysis or experiment. For sale by

LYMAN, SONS & CO.

384 ST. PAUL ST., MONTREAL.

Illustrated Catalogue mailed on receipt of 10c. or Business Card.

The Canadian Manufacturers' Agency

Are now prepared to take orders for full delivery for the following goods, viz: from

"The Otterville Canning Co.," Otterville, Ont.
CANNED

APPLES, TOMATOES,
GREEN PEAS, SWEET CORN,
STRAWBERRIES, BLACK CAPS,
CHERRIES.
EVAPORATED
SWEET CORN, APPLES.

From LAIDLAW & CO., Victoria, B.C., & San Francisco,
CANNED SALMON.

Ask for Price List. P. POULIN,
63 ST. JAMES STREET, MONTREAL.

TEES, WILSON & CO.

(Successors to James Jack & Co.)

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

business hours in securing a share of the spoil, but assisted in relays while other men slept, or sent their employes to assist in packing and shipping goods from the Campbell warehouse to their own premises. Indeed, from the accounts given in the local press it would appear to have been a kind of "grab-game" in which the prevailing sentiment was *saucis qui peat*. A local opinion says:—"That there has been a deliberate and successful attempt to swindle creditors of the firm it is absurd to deny." John B. Clougher, a local retailer referred to elsewhere, who was one of the accommodating kind, failed, it appears, to secure the goods he wanted, and, as when certain people fall out important secrets are apt to be divulged, it is probable that Mr. Clougher may become a useful witness in the case. He charges W. J. Campbell "who seems to have been the Mephistopheles of the shipwrecked firm, although no relative of the house," with having offered him \$2,000 to leave the country. Mr. W. D. Taylor, the managing partner of the Campbell concern, who, by the way, formerly graduated in Montreal, denies the statements of Mr. Clougher, and says that he (Clougher) had received accommo-

Leading Wholesale Trade of Montreal

JAMES GUEST,
COMMISSION MERCHANT

—AND—
GENERAL AGENT,

No. 21 ST. JOHN ST., MONTREAL.
AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]
Jules Belleric. [Cognac.]
W. & J. Graham & Co., Oporto Ports.
E. C. Ivison, Jerez de la Frontera Sherries.
Jules Regnier, Dijon, Burgundies and Chablis
L. M. Canneaux et Fils, Château de Dizy, près Epernay, Champagnes.
Renaudin Bollinger & Co., Ay, Champagnes.
Seigort & Sons, Trinidad, Genuine Angostura Bitters
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)
Guinness' Stout, Bass' and Allsopp's Ale, &c.
Roig, Ponsset & Co., Barcelona and Tarragona Spanish Ports.
Eschenauer & Co., Bordeaux, Clarets and Sauternes
H. Schiel & Sons, Mayence Rhine Wines.
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.
James Watson & Co., Dundee. Fine Old Scotch Whiskies.
E. J. F. Brands, Schiedam Gine.,

CROWN
FLINT PAPER OUR BEST

Reams and Rolls.

ANCHOR
FLINT PAPER IN REAMS.

Orders for ten reams and upwards kindly solicited.

PETER R. LAMB & CO.,
MANUFACTURERS,
TORONTO, ONTARIO.

dation paper to the extent of \$2,200 from them, and that they held (besides the \$500 accommodation) legitimate paper from Clougher to the extent of \$1200, making a difference of about \$600 due the retailer. Clougher's low offer to his creditors under these circumstances is likely to be interpreted as a desire on his part to take advantage of the general scrimmage among the book men, to crawl from under. Taylor asks a suspension of public judgment till after the meeting of creditors. Clougher hints at more than mere accommodation paper. Mr. Taylor states that the concern was unsound when he was taken into partnership, and blames Wm. Campbell, who lived he says in an extravagant style, for initiating the system of accommodation paper to which the firm so largely resorted of late. The number of firms who have thus given accommodation is upwards of 40. The stock, etc., of the concern, is insured for \$80,000. On the 18th inst. some 40 cases of books from American firms were taken out of bond. The banks and other parties interested in the catastrophe will have enough to do for some time in endeavoring to limit as much as possible the disasters threatened through this greatest of Canadian failures in the book trade.

CANADA LIFE ASSURANCE CO.

ESTABLISHED 1847.

Head Office, Hamilton, Ontario.

Capital and Funds about - - - - - \$7,000,000
 Annual income over - - - - - 1,200,000

A. C. RAMSAY, Pres't. **R. HILLS, Secy.**
ALEX. RAMSAY, Supt.
J. W. MARLING, Manager Prov. of Quebec, 180 St. James St., Montreal.
J. D. HENDERSON, Agent, Toronto.
D. MACCARVEY, Secy. **P. McLARREN, Gen. Agent.**
 Maritime Provinces Branch, Halifax, N.S.
GEO. A. COX, General Agent, Eastern Ontario Branch, Peterboro.
W. L. HUTTON, General Agent, Manitoba Branch, Winnipeg.

RATES REDUCED.

THE STANDARD LIFE ASSURANCE Co.

ESTABLISHED 1825.

HEAD OFFICE:

EDINBURGH, SCOTLAND, AND MONTREAL, CANADA.

Total Risks.....about \$100,000,000
 Invested funds.....do 30,000,000
 Annual Income.....do 4,000,000
 or over \$10,000 a day.
 Claims paid in Canada.....do \$ 1,300,000
 Investments in Canada.....do 2,000,000
 Total amount paid in Claims during the last 8 years, over FIFTEEN MILLIONS OF DOLLARS, or about \$5,000 a day.

W. M. RAMSAY, Manager, Canada.

THE EQUITABLE LIFE ASSURANCE SOCIETY

— OF THE UNITED STATES. —

Amount of NEW BUSINESS in 1883 \$81,129,756.00
 Largest Business of any company in the World.
 Total Outstanding Assurance 275,160,588.00
 Total ASSETS December 31st, 1883 53,030,581.70
 Total UNDIVIDED SURPLUS 12,109,756.79
 PAID POLICY-HOLDERS Since organization 73,877,699.51

All Policies incontestable after three years.

Such Policies are payable immediately upon receipt of satisfactory proofs of death, WITHOUT THE DELAY of Sixty or Ninety days, as usual with other Companies.

R. W. CALE, Manager

223 ST. JAMES STREET, MONTREAL.

A. & T. J. DARLING & CO.
 BAR IRON, TIN &c AND SHELF HARDWARE
 GUNNERY A SPECIALTY.
 TORONTO.
 Front St., East.

CAUTION! CAUTION!!

It having come to the knowledge of the undersigned that attempts have been made to introduce for sale in the Dominion of Canada an imitation of our

ACME SKATES

in violation of our patent rights:

This is to Caution all dealers against purchasing the same, as parties found importing or dealing in those imitations will be prosecuted.

The Starr Manufacturing Co.
 Halifax, N.S., May 1st, 1884.

1883 - St. John Exhibition - 1883

LEATHER BELTING,
FIRE ENGINE HOSE,
 &c., &c.,

FOUR FIRST PRIZES

—AND—

TWO DIPLOMAS.

The highest of all Awards for Leather Belting and Fire Engine Hose were accorded by the Judges at the St. John Centennial and Dominion Exhibition to

ROBIN & SADLER,

MONTREAL,
 OVER ALL COMPETITORS.

GREAT FIRES, DARING BURGLARIES.

The many recent fires and burglaries that have occurred in different parts of Canada ought surely to arouse all classes of business men to a sense of the risk they run of being any night financially ruined if not provided with proper security for their account books, deeds, checks, receipts, money, jewellery, &c.

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The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, OCTOBER 24, 1884.

ONE-NAME PAPER.

In the October number of the *Bankers Magazine*, the paper read at the last meeting of the American Bankers Association by Mr. George Hague, General Manager of the Merchants Bank, is published at length, and is a valuable contribution to the literature on the subject. The immediate object of the paper is to point out the objections to a modern practice of disposing through brokers of what is termed "one name paper," and which is obviously not what is generally known as business paper, which represents actual sales of merchandise payable at stated periods, for which the buyer gives either his acceptance or his promissory note payable at a fixed date.

Mr. Hague has pointed out very clearly the difference between what is usually termed business paper and loans, the latter of which often represent an expenditure of capital on the buildings or

plant of manufactories in excess of what may have been originally subscribed for the purpose. These loans are often unendorsed and unsecured, but in such cases the position of the customer is so well known to the banker that the latter is willing to lend him money without security. Mr. Hague dwells very properly on the distinction between ordinary discounts of business paper and loans, whether the latter are or are not secured by endorsement. The main object of Mr. Hague's contribution is to point out the objections to a class of paper which seems to be peculiar to the United States. It appears that, owing to the necessity of raising money while goods are in process of production, a practice has arisen of firms writing out promissory notes for various amounts to the extent of their requirements, and then sending them to brokers in New York or other financial centres to be sold on account of the makers. One of the evils of this system is that there is no communication between the borrower and lender, which it is most desirable should take place in the most confidential manner. The latter of course is wholly ignorant of the total amount of loans floated by the borrower, which it appears are sent from all parts of the United States to New York and other large cities.

As it is well known that Canadian bankers find it convenient to lend money in New York, Mr. Hague has had an opportunity (of which he did not avail himself) of becoming acquainted with the practice, and of having had opportunities of purchasing the one name unsecured bills of firms in New England, Pennsylvania, Ohio, and almost every state in the Union. A case was specially mentioned, merely as illustrative of the system: The paper of a particular firm was offered, but it became known that the more of it was sold, the more would be offered, and, as might naturally be expected, the result was a collapse. Several instances of this termination of the vicious system of borrowing, which it was Mr. Hague's object to expose, were given, and it may be hoped that the paper will have a beneficial effect.

THE LIFE ASSOCIATION OF CANADA.

The Mutual Life Association of Canada was started in 1872, with a guarantee fund of \$50,000 subscribed. Part was paid in cash at the time, but prior to 1880 or 1881 the amount paid up did not exceed \$18,000. The subscribers were men of well-known standing, and the directors

equally so. The subscribers were to receive 7 per cent per annum on the amount paid up. The original premium rates were based on the Carlyle mortality table, five per cent interest. The company did its business on these rates from the date of its inception in 1872 to 1877. At the change of management in 1877 the rates were raised to what was considered the severer basis having due regard to the rates used by other companies in order not to charge too much in competing for business. Some publicity was given to the change of management in 1877 through differences of opinion between the former manager and the board, which differences were conveyed to the policyholders in the shape of circulars and counter-circulars.

The business secured during the first three years of the company's existence was rather fair and encouraging and of good volume, but the hard times in 1875 and 1876 caused a great deal of this business to lapse before the company had time to recoup for the expenses it was compelled to bear in getting this business through a high competition. In 1877, 1878 and 1879 the business that lapsed equalled, if not exceeded, the new business procured.

The mortality from 1874 up to the present time seems to have been in excess of the mortality experienced by any of the Canadian companies for the same period, which fact may be due to the company's inability to place a sufficient amount of business on its books in order to get an average. The company's investments are all good, and mostly above par, and the large sum of \$104,000 is deposited with the Government. The set back which the company received in 1874, 1875 and 1876 seems never to have been recovered, although in 1879, 1880, 1881 and 1882 progress was made in new business, and improvement otherwise was observed. With the keen competition in Canada, and having to contend with both home and foreign companies, many of whom could boast the possession of assets counted up to tens of millions, a young company, and a weak one at that, must fall short in attracting first-class agents, or insurers who insure for the sake of insurance. The company's mortality, which seemed somewhat excessive on the average since 1874, cannot be traced to the accepting of inferior risks, as the directors, medical men and managers appear to have been careful in the selection of lives. Since 1878 the company has valued the reserve mortality on the Carlyle five per cent terminable reserves.

Previous to 1878 no valuation had ever been made of its reserve liabilities.

In 1882 the company obtained an amendment to its charter, giving permission to increase the guarantee fund to \$200,000, of which about \$50,000 was paid up in cash; permission was also obtained in the charter to issue non-participating policies with a view to attracting insurers who might prefer that class of policy. The ratio of expenses of management seemed to be higher perhaps than the company could afford to pay, seeing it had also to bear a rather high rate of mortality. Of the expenses, however, the proportion paid to the officers could not be considered excessive; the Secretary's salary did not exceed \$1,000 a year, and the Manager's salary was only \$2,000 a year up to 1883; the chief expenses were therefore for directly procuring new business. The Directors received only the nominal fee of \$2 for each meeting, and, considering that they are nearly all active business men, and were frequently compelled to devote several hours to a meeting, the fee was certainly not in any sense excessive or an equivalent to the time employed in attending to the company's affairs.

The excessive mortality last year was chiefly among risks which it re-insured for other companies, and in such cases the selection of the risk can hardly be chargeable to the Life Association. The decision to cease taking new business has been arrived at by the Directors after carefully weighing the existing chances of competing successfully against the larger companies in the field.

The usual annual meeting was not held last spring, and this gave rise to the reports that the company had offered to sell out; there were some who could even name the precise figure. The attention of Mr. Cameron for some time after his arrival on the scene was occupied with making a thorough investigation into the condition of the company, no easy task with a depleted staff, one of whom had been making free with certain small amounts of the company's funds. As a result it was deemed advisable to discontinue their efforts after new business, to collect balances, and to notify policyholders to remit direct to the head-office. It is the intention to call a meeting of the directors and guarantee subscribers before long to determine upon what course to pursue—whether to sell out, go into liquidation, or continue the business. There appears to be at least one offer for the business of the company, but liquidation appears at present to be the most probable course.

THE BANK STATEMENTS.

There are usually but few changes between the statements of August and September, and the present year is no exception to the rule. The circulation has advanced about 2½ millions; deposits on demand have increased about half a million, while deposits after notice have fallen off over a million. This latter is chiefly in the Federal, which has lost nearly \$330,000 during the month, but, singular to relate, has increased its demand deposits by \$100,000. The Federal has, however, reduced its "Loans from other banks" from \$811,767 to \$551,266 during the same period. The Ontario Bank has increased its indebtedness to other banks by nearly \$300,000 within the month. Loans in the financial centres of the United States appear to have been slightly reduced, but the total of available assets has been increased by nearly 2½ millions, and is within less than a million of what it was in September, 1883. Loans to other corporations have decreased about \$600,000, nearly all by one bank, probably through cotton settlements. As might be expected, discounts have fallen off over 1½ millions, some indication that the lessened demand for commodities is being duly recognised, although a portion of it has doubtless gone to swell the total of "over-due notes." As compared with Sept., 1883, the falling off in discounts is more remarkable, being over 15 millions, but if we include "Loans to other corporations," which, as already pointed out, really form a portion of the regular discount business of the banks except that they are made to corporate companies, the falling off is about 2¼ millions less. Even as compared with Sept., 1874, there is an apparent decrease of about 8 millions, but an actual increase of about 5 millions of dollars—that is, by including the advances to other than municipal corporations. Overdue notes have increased some \$350,000, although the greater portion of these is secured. It will be observed that the figures of the Federal Bank remain with little change and that, so far as that bank is concerned, the totals are misleading. Why the department can continue to publish a "rest" of 1½ millions for that bank, or how the returns are made in such a fashion under the well known condition of the affairs of the concern, is one of those mysteries which are tied up in red tape. Mr. J. M. Courtney, deputy Finance Minister, signs the statements as having been made by the banks to the department. Who signs the returns made by the Federal? We subjoin the usual tabular statement:

	Sept., 1884.	Aug., 1884.	Sept., 1883.	Sept., 1874
Capital authorized.....	\$71,896,666	\$71,896,666	\$69,646,666	\$71,766,666
Capital subscribed.....	64,685,934	64,685,934	63,909,384	63,133,816
Capital paid up.....	61,530,520	61,506,455	61,570,057	61,337,057
Reserve fund (Rest).....	18,479,129	18,379,129	17,567,718	.....
LIABILITIES.				
Circulation.....	\$31,456,024	\$29,137,301	\$33,145,846	\$29,046,271
Dom. Gov. deposits on demand.....	3,082,635	3,088,837	3,002,932	6,132,696
Dom. Gov. deposits payable after notice...	130,550	155,550	490,000	5,329,966
Deposits sec'g Gov. Contracts & Insur.....	516,300	507,892	1,078,579	.....
Prov. Gov. deposits payable on demand...	623,551	706,934	747,756	1,253,502
Prov. Gov. deposits payable after notice...	2,231,372	2,312,312	2,818,832	2,656,753
Other deposits on demand.....	41,577,064	41,063,173	44,703,193	34,987,412
Other deposits payable after notice.....	50,339,918	51,442,462	53,532,978	31,003,310
Loans or deposits from other Bks. secured.	701,266	961,768	250,000	.....
Do by other Can. Banks, unsecured.....	1,044,231	1,218,117	1,851,586	.....
Due Banks in Canada.....	1,371,390	1,133,776	1,555,933	1,026,439
Do. in foreign countries.....	73,012	100,881	107,100	810,600
Do. in the United Kingdom.....	806,104	931,896	1,836,079	8,661,509
Other liabilities.....	106,187	207,794	278,605	499,683
Total liabilities.....	\$134,059,625	\$133,568,723	\$145,449,469	\$122,031,458
ASSETS.				
Specie.....	\$7,616,464	\$7,373,109	\$7,081,604	\$7,354,993
Dominion notes.....	11,420,827	11,016,905	10,347,785	9,464,091
Notes and cheques on other Banks.....	5,478,216	4,296,506	6,041,658	5,549,955
Due from Banks in Canada.....	2,615,936	2,526,743	3,435,564	3,376,943
Due from Agc's or B'ks in for'n. countries...	12,905,102	13,043,750	14,363,622	8,267,290
Ditto in the United Kingdom.....	3,531,863	3,129,824	3,489,352	3,166,342
Available Assets.....	\$43,868,408	\$41,691,837	\$44,758,585	\$37,179,611
Gov. debentures or Stock.....	\$993,229	\$993,229	\$900,722	\$1,373,190
Loans to Dom. Govt.....	786,906	1,605,181	712,808	75,555
Do. Prov. Govt.....	528,542	519,776	1,097,934	68,301
Securities other than Canadian.....	1,523,871	1,513,503	1,303,971	.....
Loans on stocks, bonds, debents. Can. or for'n	12,119,736	12,104,817	11,100,001	10,039,850
Loans to Municipal Corporations.....	1,707,695	1,556,487	1,664,293	.....
Loans to other Corporations.....	15,242,525	15,801,908	13,235,936	3,344,890
Loans or deposits in other Banks, secured..	1,019,073	1,365,545	498,107	.....
Loans to or Deps. in other Bks., unsecured	310,273	350,896	921,275	.....
Discounts.....	125,760,956	126,441,687	141,171,448	133,730,200
Notes overdue not specially secured.....	3,007,074	2,652,745	2,087,216	1,616,046
Overdue notes, secured.....	2,782,101	2,844,517	2,067,212	1,425,077
Real Estate.....	1,168,656	1,172,453	1,140,550	571,478
Mortgages on Real Estate sold by Banks	805,887	793,299	760,367	.....
Bank Premises.....	3,142,979	3,134,244	3,112,106	681,656
Other Assets.....	2,059,053	2,442,195	1,887,826	2,473,544
Total Assets.....	\$216,826,964	\$216,984,319	\$228,410,357	\$194,579,450
Directors' Liabilities.....	8,016,740	7,651,712	8,105,333	.....
Average Amt. Specie during month.....	7,717,276	7,508,169	6,838,056	.....
Average Dom. Notes during month.....	11,384,632	10,794,777	10,615,694	.....

WHOLESALE vs. RETAIL CUSTOMERS.

Of the vast trade controlled by wholesale men at the different distributing centres of the Dominion, the amount of illegitimate business is doubtless of very small proportion. The illegitimate trading to which we here refer is that which is carried on between manufacturers for the wholesale trade and the customers of the latter. The efforts continually being made to cut off the middleman have found

expression more particularly in the slaughtering process which breaks out from time to time, according as the home demand in the United States falls below the normal rate of supply, when manufacturers look to Canada to absorb a portion. It will not do to sacrifice these goods at home—the domestic market must not be demoralized—prices must be maintained among their own customers. The Canadian wholesalers are approached,

and some goods are sold at what seem to be satisfactory prices. But the market is not yet sufficiently relieved, and the American traveller takes another trip in time to reach the retail customers of his Canadian wholesale buyers, and the season ends in partial disaster to the latter, who finds that nearly all his customers have been approached in the same manner as himself, and are fully stocked with these goods. This has been chiefly confined to the dry goods and kindred departments, but it found apt illustration recently in the wall-paper business, as already described. Such a process is difficult to repeat,—wholesale men were not usually taken in a second time.

The method is not unknown to our own manufacturers, and it is not confined to the dry goods trade. Wholesale grocers have occasionally been made acquainted by soap manufacturers east and west with ways quite as devious as those of the American slaughter traveller, if indeed they do not "better the instruction." A representative from a Toronto soap manufactory visited Montreal some time ago and arranged with certain firms to handle their goods. The price was arranged at \$3.50 per box, and it was distinctly understood that no retail house was to be sold—the price to the retailer being \$4. A large order was given to the manufacturers. Each of the travellers of the wholesale grocery firms took with them on their next trip a bar of the soap, but what was their surprise to find almost every retail customer on their route supplied, and at prices as low as the wholesalers themselves had purchased. And even in some instances where a respectable order was placed there was a still further reduction. It was useless to attempt making a profit, and the goods were worked off at a loss. Not long afterwards the manufacturers again sent their agent to visit Montreal. Calling on the previous customers he was charged with having kept "Punic faith" with them. He was quite surprised, and denied having sold so and so in Belleville, Kingston, etc., at \$3.50 and under,—insisting that any goods sold the retail trade were not cut below \$4. A telegram was sent a certain firm in a town nearer Montreal than either of those points, and the reply handed the waiting agent was:—

"Eleven boxes for \$36.63."

That soap factory will henceforth have an opportunity of selling exclusively to the retailers, and bearing their proportion of the many risks which the wholesale middleman assumes in his dealings with the country trade.

Some tobacco manufacturers in the West are no less strangers to this method of dealing than their fellow citizens in the soap business. A wholesale firm in this city arranged some time since to handle the goods of a certain manufacturing concern, which also shall be nameless, on condition that they were to be the only local house supplied. This was at a time when tobacco was being sold to the retail trade at an advance of one cent per pound, which, it is needless to say, would not pay the expenses of selling. The new arrangement—about 52 cents—would allow a margin of eight cents a pound, but it proved as delusive as the soap venture. It was ascertained in a few days that other houses had also agreed to handle the tobacco, that the retailers in every town and village had been approached, and had purchased the article on equal terms. There are doubtless circumstances occasionally in the affairs of factories which compel them to resort to such illegitimate practices as these, but they must be desperate indeed when the parties chiefly concerned risk entailing such mischief upon themselves as that described. Of course it must be understood that we do not here refer to such Canadian manufacturers as avowedly cater for and sell directly to the retail trade.

CHANGES IN THE FLOUR TRADE.

Amongst the many changes caused by the ever-increasing impetus of competition is the revolution which has taken place in the methods of transacting business in the flour trade within the past year or two. Oddly enough, a sharp rivalry now exists between millers and dealers or middlemen, for the lion's share of the retail trade, which accounts for the number of small parcels that now change hands on the floor of the Corn Exchange. Many a reported sale of a car lot is actually an aggregation of smaller sales made to suit the requirements of the new regime. Much of this disintegration of the old mode of conducting business, when the line of demarcation was closely drawn between the miller and the middleman, has been occasioned by a contravention of the most vital principle of protection. Through placing a higher duty on the raw than on the manufactured article, the flour trade of the Dominion has to a great extent been handed over to the American manufacturer, who will take good care to retain the advantages our legislators have unwittingly given him over the Canadian miller. Travellers for American mills have not been content

with selling to middlemen, but in many instances they have gone direct to bakers and offered flour at the same price and on the same terms as to dealers. Canadian millers have therefore been driven, in self-defence to adopt an analogous course of procedure, and it therefore follows as a natural corollary that the flour trade of the Dominion—to use an American expression—has been "badly broke up." It was stated by strong supporters of the N. P. that, as we had a good crop of wheat this year, American flour would be driven out of the market, but so far we fail to perceive the slightest probability of such a result. On the contrary, facts appear to justify the conclusion that American strong bakers' flour has gained such a firm foot-hold in Canada that it will be a very difficult matter to expel it. Bakers explain this by saying that it is impossible to make good bread alone from Canadian flour, other than that produced in Manitoba, and that they must mix American with the home article to give it the required strength. Late receipts by the Canada Pacific Railway certainly do not bear out the idea that American flour is being superseded by Canadian, nor do the low prices at which Wisconsin and Minnesota brands are offered here augur any material diminution in the demand therefor.

Not less remarkable perhaps, although of a different nature to those above referred to, are the changes which have also characterized the trade in English breadstuffs, as we learn upon the authority of a London miller who visited this city recently that Minnesota, Wisconsin, and Texas mills sell direct to millers in England, who mix different grades of their own with American flour, and sell it as English ground. Other millers do not even mix it, but sell the American flour after re-fixing it, as home ground. So puzzling in fact have become the changes in the breadstuffs question that bakers in Liverpool and Glasgow are now selling bread made from the same kind of flour as that used in Montreal at 3c to 4c per loaf cheaper than it can be bought in Montreal.

LOSSES IN THE CATTLE TRADE.

Five and one-half cents per lb. live weight at a point west of Toronto, with a 50s freight rate from Montreal, were considered at the time favorable terms for the shipment of a lot of cattle to Glasgow. Upon arriving at their destination they were not offered immediately for sale, owing to the glutted condition of the market, but in a few days they were disposed

of in different lots, and the shipper was advised of the sale by cable. Owing to the not very plain wording of the despatch, the owner had to await his account sales before he realized net results. These have just been received, and to his amazement he discovered that his shipment of not quite 100 cattle made him a loss of \$1000, and it is apprehended that other no less disastrous returns will follow. We have before adverted to the important part which losses accruing from the shipment of cattle have played in the private banking troubles in Western Ontario, and from reliable information which we have received direct from western dealers it appears that most of the reverses sustained through shipping cattle to Great Britain have fallen upon the banks. It seems that it has been customary with western bankers to loan buyers the amounts they required for purchasing cattle, simply on their notes of hand. The shipments would then go forward, and if they made money the shipper derived the benefit, but if any heavy loss occurred the banks, in many instances, had to stand it. We believe, however, that since a number of shippers were wiped out of almost all they possessed in the early part of this season, bankers here, as well as in the West have been more careful in acquiring collateral as security for advances. In any event, the farmers ran no risk, as they generally received cash upon delivery of the stock. The total exports of cattle shipped from this port to date are valued at nearly \$5,000,000, and it is a great pity that the middlemen and banks should continue to lose money when in reality the farmers should receive so much less for their cattle. Still the fault lies with dealers in paying the high prices demanded. The English markets are demoralized and lower all round.

ELEVATORS AND SCREENERS.

Proper facilities for the storage and handling of grain have long been a desideratum in the prosecution of the export trade of Montreal, which has placed her at a great disadvantage in competing for her rightful share of the grain trade of the Atlantic seaboard. Recognizing this fact, the Canada Pacific Railway Co. have not been slow to initiate the much needed reform in our system of elevating, by deciding to erect two large elevators, having a total capacity of nearly 1,000,000 bushels, along with all modern appliances for the storage, and easy transfer of grain from "cars" to ocean steamers.

which will be built along side the wharf and contiguous to the C. P. R. freight sheds, will inaugurate a new era in the grain trade of Canada, as they will insure facilities which our dealers and exporters have been sadly in need of for years past. Until Montreal has ample elevator room, and the same facilities for handling grain as those of other Atlantic ports, she cannot be expected to make much progress in the race for the through carrying trade from the Western States to the seaboard. There is a trade rapidly developing, however, in the fertile uplands and prairies of Canada's great Northwest, which is destined to make us comparatively independent of American traffic, although we notice that Detroit appears to be determined that we shall not lose it, if we would. The deep interest which Detroit merchants take in making this port a successful rival of New York is echoed in the following, which we take from the *Detroit Free Press*: "Now if Montreal merchants can put sufficient capital and energy into their grain business to make ocean vessels secure of cargo, the ocean rates will never be higher in Montreal than in New York, and if the canals are deepened to admit of a 2,000-ton propeller loading in Detroit and going alongside the ocean steamers in Montreal, or discharging into the proposed riverside elevators there, then it is possible for Detroit to compete with even cut through rates, and the Michigan farmer has two customers instead of one." Our Detroit friends, who take such a lively interest in Montreal as an export outlet for their grain, in preference to that of New York, need not despair of seeing their desires gratified, for not only have the hardy Northerners of this Continent the will, but it is well known that they possess the capital, and, above all, the indomitable pluck and energy necessary for accomplishing those possibilities, which are bound to place the port of Montreal at least upon an equal footing with that of any other along the Atlantic coast. The authority above quoted also says: "Now it is a question whether the grain grown in the Canadian Northwest, at such enormous cost to the older provinces in railroad subsidies, etc., is to find its way to Europe via New York or Montreal. With all the untried possibilities of cheapening transportation, the United States and Canada should not despair of furnishing seventy-five per cent. of the wheat needed for Europe. It is to be hoped our neighbours will see their own interests in this matter, for they are identical with those of the whole west, and especially with those of Detroit."

A great drawback hitherto experienced by shippers of grain here has been the want of facilities for properly cleaning and mixing grain, which gives New York immense advantages over Montreal in filling European orders. A remedy, however is about to be applied, as the Canada Pacific Railway Co. contemplates placing in their elevators the best screeners obtainable on this Continent. As an instance of the usefulness and profitable nature of screeners we may mention the case of a large lot of pease received here some days ago, which was mixed with a considerable portion of oats and other foreign substances, and, owing to there being no screener available, the cargo had to be sold at 1s 6d per quarter less than it would have realized had the shipper possessed the means of cleaning it. Now, the charges of screening would not have been over 4c or 5c per bushel, but, in the absence of suitable facilities, a loss was entailed upon the cargo referred to of fully 4c. per bushel. The means for mixing grain are also badly required here, as we ought to have as good accommodations for grading wheat, etc., as those possessed by New York, but we are glad to know that there is a probability of having them next season.

FARMERS' DEBTS.

It is needless to say that the law which can be invoked to compel a country storekeeper to pay what he owes is equally efficacious as regards the farmer. But the merchant will hesitate long before having recourse to the machinery of the law in order to compel slow customers to pay up. The wholesale dealer himself knows something of this feeling. He also hesitates to sue a customer, but when he does there is little probability that the fact may become known beyond the immediate vicinity. No sooner, however, does the country merchant invoke the assistance of the law, than it becomes known to the entire circle of his customers,—it is discussed at every gathering, and the merchant has a chance to get the reputation of being a "hard man," some of his customers forsake him according as they can free themselves from his debt, and go across the way to his rival or to the next village. The merchant who has capital or easy credit often satisfies himself with the profit he appears to be making, and as long as he periodically gets paid something on account, will let a large bill run on to the verge of prescription. Some retailers have a knack of dealing with slow customers; they contrive to diminish the account by small sums of \$10, \$15 or \$25 from time to time according as the customer is able, and they manage to keep advised of the fact; like the city collector they have a "note falling due" for which they want some help, and the confidential appeal is not often made in vain. The ability to pay store bills has seldom been better than at present; although wheat

is low in price the yield has been greater than for some years; in most sections there have been from 2 to 3 bushels and in many instances 4 to 5 bushels produced to the one of last year; and yet the farmer repines, but he hopes by withholding his grain in common with all his neighbors, that he can influence the wheat markets of the world to higher prices. There can be little doubt that the many wiser ones among them will avail themselves of the first sleigh-roads to market their produce at whatever prices are obtainable, when it should be reasonable to look for the much to be desired improvement in remittances.

LIFE INSURANCE NOTES.

The German government is questionably paternal in its efforts to extend the law of obligatory life insurance, with the object of compelling the dependent classes to provide for a rainy day. The *N. Y. Chronicle* points out that, as the wealthier class do not come under the requirements of the statute, the burden of maintaining the pauper portion of the population unjustly falls upon the middle classes. Life insurance, as frequently pointed out in these columns, must be left to private enterprise alone, and the vast amount of good annually distributed by such institutions as the Canada Life, the Standard, Equitable, Confederation, British Empire, and many others prove that they begin in the right way—by preventing the evil which Kaiser Wilhelm wants to cure. The emigration to America is doubtless bringing the matter home to the government of one of the most powerful nations of the age.

Although we hear occasionally of losses by speculation among the officers of life insurance companies, the cases are extremely rare compared with other institutions of trust. The managers and officers of insurance companies are usually so occupied with the details of their business that they have little time for speculations on margin, and thereby escape many of the temptations of the day. We owe no defaulting insurance men to our neighbors, nor they to us.

Mr. David Denne, insurance broker, this city, has been appointed General Agent for Montreal of the British Empire Mutual Life Assurance Co. Both the company and Mr. Denne are to be congratulated.—Mr. David Downs, late of the New York Life, has been appointed inspector of the British Empire Mutual Life Insurance Co., in this city.

One more unfortunate assessment life insurance concern is the Kentucky Masonic Mutual Life Insurance Company. After a full investigation of the company's business, which is reported correct in every particular, the company made an assignment and appointed Mr. John B. Dubose as assignee. The company has been in existence for seventeen years. Its closing of business is due to members dropping out on account of the heavy assessments. The cause of its demise, says the *Chronicle*, is extreme old age.

Ins. Times:—Life insurance, regular old-line life insurance, is the great centre of great facts. It is composed wholly of certainties. The billion dollars it has already paid to widows and orphans is one of its great and grand facts. Its solid assets of five hundred million dollars, and its pledges and ability to pay nearly two billion dollars, or fifty million dollars or more every year, to the families of its deceased policyholders, are other magnificent facts which prove that it is the most beneficent institution of the age, and that the husband and father who neglects to enroll his name among the vast army of its members, is behind the age, and sins against the light of truth and reason, and violates the plain injunctions of duty and honor.

If the facts could be got at, it would be a most interesting contribution to statistics to tabulate the number of lapses and surrenders of life policies, owing to intemperance. A record kept by a Scottish agent who had done a large and careful life business during a long period of years showed that the dropped policies were nearly 18 per cent. of the whole number, of which less than 5 per cent. were from ordinary causes, and more than 13 per cent. arose directly from excess in drinking, followed by financial pressure or insolvency.

The greatest temptation to managers anxious to work up a large life business is in the direction of doubtful risks. These are often for large amounts, and it is disheartening to an agent or canvasser to be told that the doctor's examination shows that the life is somewhat impaired. Should the cholera raging in southern Europe all summer but touch this side of the Atlantic, what a rush there will be to the life offices.

Renewal promissory notes taken for premiums are becoming too frequent in certain offices. The Life Association of Canada for one has too many of these notes among its assets.

For once the superabundant life agent has overdone it, and allowed his vaulting ambition to overleap its "sel." Assure a man that he will live forever and he will be satisfied with that assurance, while it is another sort of assurance that the agent is anxious to dispose of: Ins. Agent—"It's all right. The doctor says you are the best risk he ever examined." Citizen—"The best risk?" "Yes; soundest constitution and perfect health, you know." "Did he say that?" "Yes, indeed. No trouble about your case. He said there was nothing to prevent you from living a hundred years." "You don't mean it?" "Honest truth: Come right round to my office and I'll fix up the papers at once." "No, thank you; it won't pay. I'm too healthy."—*Balt. Underwriter*.

The manager of the Whittington Life Assurance Co., London, England, in a recent address remarked: Many policies are now taken for the two-fold object of securing a sum as a provision for old age, or for the family in case of early death. In the past three years 54 such

policies have become claims; they were taken by the persons assured to be paid to themselves on their attaining the age of 50, 55, 60, or 65 years of age, and, although they were all healthy persons when they assured, they did not all live to the age they expected. Only 35 of them survived to the appointed age, the other 19 died before, and sums assured were paid to their families, while the 35 received the amount of the policies with bonuses themselves. Another fact may also be of interest. I have observed that when people think of insuring their lives they often say, "O, if I should live to be 70 years old, and pay the premium all those years, I shall pay more than the insurance will be." This is quite true; but there is a very big "if" in that calculation. I will tell you how many of the 300 who died did live to be 70 years of age. Why only 59; all the other 241 died younger than 70—many of them much younger, even under 30 years of age, and yet they were all healthy lives when they were assured. Now, this is just about what was to be explained; and, therefore, for any one to calculate on living to be 70 is very foolish indeed. Death is far more likely to happen before 60, or even 50 years of age, than any one is likely to live to see 70.

The banquet recently given in this city to Mr. T. B. Sprague, President of the Institute of Actuaries of Great Britain, was followed by similar testimonials in New York to that gentlemen and to Mr. Cornelius B. Walford, the well known insurance cyclopaedist, who also accompanied the members of the Science Association in their recent important visit to Canada. The absence from the city of the insurance editor of the *JOURNAL OF COMMERCE* at the time of the Montreal banquet deprived him of a pleasure not often available.

The insurance fraternity learn with deep regret of the death of Mr. Frederick Wheeler, for many years connected with the Standard Life Assurance Co. in this city. Mr. Wheeler had been on a business visit to the West Indies and was on his way back, having taken passage with the friend of a former voyage, the captain of the *SS. Barracouta* on its way from Barbadoes to New York. He had had an attack of bilious fever from which he recovered, but had a relapse two days after leaving St. Kitts, and died on the 12th inst., and was buried at sea. The letter of Capt. Evans to Mrs. Wheeler, giving an account of the last moments and his intercourse with her husband adds only one more testimony to the many noble qualities of the deceased.

The *Northwestern Lumberman* of last Saturday's date says: "It seemed as if yard merchants were more interested in the result of the Ohio election than they were in piece stuff at \$8 a thousand. The commission men worked hard to give the load a start, but it was no go. Eight dollars for dimension blocked the movement, and even the long ninety-day credit lever failed to lift the wheel over the obstruction. Buyers thought, with such a big feet on the market, that piece stuff should fall off to \$7.50, or \$7.75 at least. But the commission men

were incorrigible, and hung for the \$8. It was rumored that two or three indifferent cargoes changed hands at about \$7.75, but nobody appeared to be able to prove it. The market had a severe test on Tuesday, but the day wore away, and there had been no serious break at the close.

The business and goodwill of the Guarantee Association of Scotland, limited, have been transferred to the London Guarantee and Accident Company, limited. The Scottish Office had a business of exceedingly high class, but yielding only about £2,000 a year in premiums, and the capital was too small to admit of the Company developing. The shareholders had the option either of putting in more capital or of selling the business, and they chose the latter course. In so doing they have recovered the whole sum they originally invested, and secured a bonus in addition.—*Post Magazine.*

FIRE RECORD.

ONTARIO.—*Dacre*, Oct. 9.—A. J. Morrow's general store destroyed. Loss \$8,000; no insurance. *Welland*, Oct. 20.—The Windsor House destroyed. The insurance on the building, owned by Brown Bros., is \$1,000 in the Lancashire and \$700 in Royal; loss \$3,000 on contents. F. M. Pickett, proprietor, had \$1,800 in the Citizens; loss \$2,500. *Frankford*, Oct. 21.—The following houses destroyed: Foster's bakery, B. B. Ostrom's drug store, the Orange hall, Dr. Stevenson's drug store, John Chapman's shoe store, the post office and telegraph office, Mrs. Paterson's millinery, W. Van Norman's harness shop, L. Chown, tinsmith, and P. McCambridge's brick hotel, Turley Bros', dry goods, Blakely's dwelling, Mrs. Gamble's dwelling, besides several barns and sheds. Sill's mills were on fire several times. Losses and insurance are as yet unknown. *Arnprior*, Oct. 20.—A fire occurred here, destroyed the following buildings: J. Hurme's brick store and dwelling, the frame buildings in rear, with Campbell's hotel and stables, Adams' millinery store badly damaged. All the frame buildings in rear of Adams, Taylor & Lee and Alex. Fetherstone's are burned. Their stocks are badly damaged by removal. The total loss will foot up about \$60,000.

QUEBEC.—*Spencer Cove*, Oct. 20.—Three houses belonging to Mr. Corrigan, Mrs. Hammond and Mr. Bremmer destroyed. Mrs. Hammond is insured *Bulstrode*, Oct. 21.—The premises of W. A. Thiboudeau damaged to the extent of \$2,000; the insurance amounts to \$4,000.

NOVA SCOTIA.—*Bridgetown*, Oct. 20.—Craig's foundry and the smith's shop of P. C. Nutt's canning factory, and the district court house with their contents were totally destroyed by fire yesterday morning. Craig's loss amounts to about \$8,000, on which there is only \$1,700 insurance. Nutt's loss, exclusive of \$1,000 insurance, is about \$2,000. The court house was insured for \$800.

JOSEPH E. SEAGRAM
DISTILLER,

WATERLOO, ONTARIO.

Alcohol, 65 O.P.

Pure Spirits, 65 O.P.

Pure Spirits, 50 O.P.

Pure Spirits, 25 U.P.

Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT WHISKEY.

MONTREAL WHOLESALE MARKETS.

Oct. 23, 1884.

No material improvement can be reported in general trade, although in one or two departments business has assumed an increased volume at better values. Remittances have also shown a slight improvement over those of a week ago. There is no change to note in the condition of the money market, the rates remaining at 4 per cent. for call loans on stock collateral and 5 per cent on time; commercial paper being discounted at 7 per cent. The sterling market has ruled easy during the past week, being influenced entirely by the New York market which has declined one half-point from last week's quotations. The rate to-day was 108½ for round amounts of sixty-day bills, between bank and 108 11-16 demand. Counter rates 108½ to 109½ for sixties and 108½ to 109 for demand. Documentary bills, the best class bringing 107½ to 107 7-8; currency drafts on New York easier at 1-32 discount to par the rate over the counter being 1-16 to 1-8 premium. Bank and miscellaneous stocks remain steady, Bank of Montreal closing at 180½ to 190, and at 184½ to 185, ex div. Peoples 42½ bid, Molsons 107 to 110, Toronto 172½ to 173½, Merchants 109½ to 110½, Union 80 asked, Commerce 116 to 116½, Federal 49 to 51, International Coal Co. 35 asked, Montreal Telegraph 109½ to 109½, North West Land Co. 35s. 6d. to 40s. Richelieu 54½ to 55, City Passenger 109 to 110½, City Gas 173½ to 174. The following were the business in and quotations of stocks during the week:—

Banks.	Shares	Highest price.	Lowest price.
Commerce.....	275	117	116
Merchants.....	132	110½	109
Molsons.....	25	107	107
Montreal.....	547	190½	185
Peoples.....	2	45	45
Toronto.....	130	173½	172½
Union.....	15	70	70
Miscellaneous.			
Gas.....	2740	176	170
Mon. Tel. Co.....	320	110½	109½
Passenger.....	125	113½	110
Richelieu & Ontario	375	55	54½
St. Paul & Man.R.R.	50	77	77

ASHES.—Receipts the past week have been fair. Sales of First Pots have been chiefly at \$4.25 to \$4.30, but a few barrels have been sold as low as \$4.20. Seconds are not plentiful, and are worth \$3.80 to \$3.85. There are no Thirds offering. Pearls are still nominal in the absence of transactions. \$5.00 would likely be paid for First Sort. Receipts since 1st January 5,418 brls. Pots, 765 brls Pearls. Deliveries 5,348 brls Pots, 722 brls Pearls. Stock in store at 6 o'clock on Wednesday evening 1,387 brls Pots, 199 Pearls.

BOOTS AND SHOES.—Trade has been quiet with the majority of houses during the week, although several manufacturers report that they have been compelled to work over-time, in order to meet the pressing demands of their customers. Prices remain steady, and remittances have exhibited a little improvement.

CHEMICALS.—There is not much change in heavy chemicals, with the exception of bleaching powder, which is firmer and selling at \$2.40

to \$2.50 in good-sized parcels. In England prices have gone up 10s. Contracts have been filled up to the end of the season.

DAIRY PRODUCE.—*Butter*.—The great scarcity of finest grades has caused more attention to be given to good and even to less desirable qualities. During the week sales have been made of fine creamery at 25c to 26c, of fine to choice Eastern Townships at 21c to 22½c, of Morrisburg at 20c to 21½c, of Western at 16c to 18c, and of Kamouraska at 16c to 17c, about 300 packages of the last named goods having been laid down here from Quebec at about 16½c. Lower Ports and Newfoundland buyers have picked up a number of small parcels of medium to fair Western and Brockvilles, besides a few lots of fine Eastern Townships and creamery. There is still a healthy enquiry on English orders for fine to finest creamery, Townships, Morrisburgs and Brockvilles at steady values. A large sale is reported in the Morrisburg district for through shipment to Liverpool, and it is understood that business has also been done in the Brockville section for the English market. *Cheese*.—Within the past two or three days the firmness of the local market has furnished evidences of relaxation, although orders for finest white were received yesterday morning and filled at 59s 9d c.i.f. Liverpool. It is said, however that it would be difficult to get the orders repeated as 58s and 58s 6d appear to be the highest limits buyers care to give. Prices are quoted as follows:—*Western*.—Fine to finest 11½c to 12c, fair to good 10c to 11c. *French*.—Fine to finest 11c to 11½c; fair to good 9c to 10c; skins 5c to 7c as to quality. The demand is quiet, with 12c top for finest. The Liverpool cable has kept steady for some days past at 56s 6d, and 57s 6d in New York.

DRY GOODS.—The advance brigade of buyers, representing some of the leading firms in this city, left by last English steamer to make their spring purchases in England and on the continent. The rear guard will shortly follow, in which it is expected Toronto will be represented. Why will ye cut? is still a question which causes considerable annoyance to Montreal wholesale houses. To wit, the extraordinarily low price of 23½c was fixed upon as an established selling rate for grey flannels on account of certain parties having whittled it down to that notch. Letters, however, have since come to hand from both travellers and customers direct, reporting that certain houses were offering the above goods at a further cut of ½c, or at 23c. Advertis from a number of points east and west of Toronto state that country stores appear to be anxious to do business, as they are making the most of their display of goods, but that the open fall weather, along with the reluctant disposition of farmers to market their grain, are serious drawbacks to any increase of sales. Cotton goods meet with a limited distribution, even at the late decline in the price of bleached, and general fall and winter lines of woollens sell slowly. Remittances have somewhat improved within the past few days.

EGGS.—The advance quoted last week has been fairly well sustained, sales being made yesterday at 19c to 20c for fine stock. One lot was sold as low as 15c, but the quality was poor.

FISH.—About 1700 bbls of Labrador herring, and 350 bbls of straights, have arrived in port, which is a remarkably small supply for this advanced stage of the season, and it is believed that most of these will be wanted for the Chicago market, sales having already been made for that destination of 2 cars Labrador at \$6.50 per bbl here, at 30 days. Another lot was sold at \$6.50 net cash. Sales of Cape Breton herring have taken place at \$5.37½ in car lots, and prices are quoted at \$5.37½ to \$5.50. Green cod \$5.00 to \$5.25 for No. 1, \$5.50 for No. 1 large, and \$4.25 to \$4.50 for No. 2. Dry cod and salmon unchanged.

DOMINION EXHIBITION 1884.

Five Bronze Medals, Highest Awards in their class, awarded to

H. SUGDEN EVANS & CO.,

Wholesale Druggists, Manufacturing Pharmaceutical Chemists, Manufacturers of Druggists' Sundries, Savar's Toilet Preparations, &c.

BRONZE MEDAL.—Evans' Pharmaceutical Preparations.

BRONZE MEDAL.—Evans' Fluid Extracts of Medicinal Herbs.

BRONZE MEDAL.—Evans' Natural and Artificial Fruit Essences and Flavoring Extracts.

BRONZE MEDAL.—Collection of Fine Chemicals.

BRONZE MEDAL.—Evans' Perfumery and Savar's Toilet Requisites.

The Montserrat Lime-Fruit Juice and its Preparations obtained the Special GOLD MEDAL Dominion Exhibition 1883.

LABORATORIES, MILLS AND STORES, 35 to 41 ST. JEAN BAPTISTE STREET, MONTREAL, CANADA.
23 FRONT STREET WEST, TORONTO.

FRUIT.—Large quantities of apples are held in the country, and the question which now arises is, what will be done with them? It looks as if considerable storage room will be required in this city before they are worked off. The sale of a car load of winter assortments was made at \$2.25. Advices have been received to-day of a number of cars on the way to this market. Fall fruit has sold at \$1 to \$1.75. Lemons are quiet and easy at \$4.00. Oranges \$8 to \$9 for Jamaica per bbl., and \$3.50 to \$4 for Brazilian in crates. Almeria grapes have been placed at \$5.25 to \$5.50 per keg. Cocoa nuts \$4.75 to \$5.00 per 100. Spanish onions \$3.75 to \$4. Sweet potatoes \$4 per bbl.

GRAIN AND FLOUR.—It would be difficult to imagine the grain trade of this port in a worse position than it is at present, the activity usually experienced at this season of the year being prevented by the exceptionally low prices of grain, and the high rates of ocean freight; and, according to the statements of Mr. John Blyth, the well-known Liverpool buyer of pease and oats, and of Mr. Robert Proctor, a wheat buyer for Liverpool and Hull, the English markets are not a whit better. These two gentlemen were in the city last week, one of whom stated that, so far as the grain trade was concerned, Montreal was not worth a day's stay. Private advices from Liverpool have just been received, to the effect that one or two large grain firms were in serious difficulties, and that it was feared their suspension could not be averted much longer. In this market, Canada red winter wheat has sold as low as 80c, the sale of a small cargo being made to a miller at that figure, and several cars at 81c. No. 1 red winter is quoted at 82c to 84c. Business has taken place at 78c for Toledo red winter. Canada spring wheat is quiet and nominal. Corn rules quiet, and prices are to a great extent nominal. Sales of pease have been made at about 73c to 73½c, and oats have changed hands at 31c. Nothing is reported in rye, and very little in barley. A car lot of very choice Montreal barley was sold to a maltster at 68c, but ordinary grades run from 55c to 58c. An improved enquiry for flour on Lower Ports, and Newfoundland account is reported, and several sales have been made at \$4.05 for Superior and at \$3.90 for Extra. Fancy Spring Extra are quiet at \$3.70 to \$3.75. Fine continues scarce at \$3.15, and Superfine at \$3.40 to \$3.50. The representative of a Kansas mill was in the city yesterday, and he claimed that the Kansas flour is better than the well known

St. Louis brands. The gentlemen referred to has just been advised of the sale of 172 sacks of Kansas winter wheat flour in London at 20s to 20s 6d per 200 lbs., which shows a profit equal to 30c per bbl.

GROCERIES.—In sugar, the firmer feeling noticed in our market report last week has developed into an unmistakable phase of strength, the price of granulated having advanced fully ¼c to 3-8c per lb., with actual business at 6 3-8c. Within the past two weeks standard granulated was sold on this market at the exceptionally low price of 6c per lb., with further offerings on same terms, which is the lowest value ever reached here. Prices are quoted to-day at 6 1-8c to 6 3-8c. Beet root sugar has shot up 3s per cwt. in Europe from the lowest point, and an increase of ¼c to 3-8c has recently been established in New York for refined, but latest advices report that the efforts to obtain a further rise have a somewhat tired appearance. Raws in the same market, however, present a strong front, closing very firm yesterday at the higher rates. Here there is considerably more enquiry for raw, and it is understood that several large cargoes in storage are under offer to refiners. Sales of low grade yellows have transpired at 4 3-8c to 4½c, and choice bright lots would probably realize 5½c to 5¾c. In molasses, the sale has gone through of 355 hhd. of Porto Rico at 26c, but smaller parcels are now held at 28c to 30c. Trinidad, of which there are three cargoes in store, is quoted at 24c to 25c. Syrups are very quiet and nominal at 25c to 50c. The spot transactions in dried fruit are confined within very limited proportions, pending the arrival of the direct steamers from the Mediterranean. The quantity of Valencia raisins on the steamer from Denia now due, is reported at 30,000 boxes, which is a very much lighter importation than was expected. Holders in consequence are firm, and sales to arrive have been effected at 7½c to 7¾c, quotations ranging from 7½c to 8c. In currants there is no change, a few parcels arriving from Liverpool having sold at 6½c to 6¾c for good samples. Good rain-damaged fruit have been offered at 12s 6d to 13s 5d, cost and freight, in New York, which is very low. Six years ago, however, choice currants were sold in Grecian ports at 11s. The market for prunes continues in a most demoralized condition, latest cables advising sales at Bordeaux as low as 12s f.o.b. with a fine lot of 500 kegs offered on same terms. Prunes here are quoted at 5c to arrive. Figs have changed hands at 14c to 15c. A lot of Sultana raisins sold at 6½c

In nuts there is very little to report, the only sale mentioned of any note being a lot of Ivica almonds, at 14½c, and prices are quoted at 14½c to 15c. In teas there have been further sales of good medium to fine Japans at 22½c to 30c. Quite a number of lots of Congous have been picked up for shipment to the North-west, the lower grades bringing from 15c to 17c, whilst finest qualities have commanded 45c to 50c. Advices from Yokohama state that this season's stock of teas has nearly all been shipped from Japan. The coffee market rules very quiet, a good-sized lot of Mocha changing hands at 24½c, and prices have a range of 24c to 26c for round parcels, up to 29 and 30c for smaller lots. Old government Java has sold at 21½c and 22c for fine lots down to 16c and 17c for other kinds. Spices are generally steady, but business does not foot up to the volume expected. Black pepper is held firmly at 17c to 18c, and white pepper at 25c to 26c. Jamaica ginger is firm at 12½c to 15c as to lot and quantity, nutmegs 45c to 75c, cassia 8c to 10c, and pimento 6c to 7c. Rice remains dull and unchanged at \$3.50 to \$3.60. About 7,000 boxes Valencia raisins have been sold in different lots during the week, beginning at 7 3-8c and selling up to 7½c at which price the market closes firm.

HIDES.—Sales of 250 No. 1 green city hides are mentioned at \$3.50 for No. 1, at which price the market is steady. Inspected hides are steady at \$3.25 to \$3.50. In Western States hides prices in Chicago have advanced 1-8c to ¼c per lb. Here there is little or nothing doing in Western. About 300 sheep skins were sold at 65c to 70c each.

HOPS.—The first parcels of Bavarian hops have been received in this city at about 34c cost and freight, and several lots are now on the way; they are excellent in quality, and brewers declare they are worth twice as much as Canadian. The market for the latter is dull both dealers and growers crowding the demand. Prices have therefore a lowering tendency, and brewers limit their purchases to suit the requirements of the moment, as they have no faith even in present comparatively low prices. Sales have transpired at 18c, 18½c and 19c for fine to choice parcels, inferior to medium, ranging from 15c to 17c, but these are not wanted. Large quantities are held in the country.

IRON AND HARDWARE.—There is no improvement in the general position of the pig iron market, very few orders having been given for the past two or three weeks. Since our last

report the sale was made of a lot of 115 tons Eglington on p.t., but known to be under quoted rates. A lot of 50 tons of Summerlee was offered by a Montreal house to a Western firm at 60c per ton below the regular rate, which, it is needless to add, was immediately accepted. The seller, however, was not long in discovering that he had made a serious miscalculation in delivery charges, but it was then too late, and he had no alternative but to abide by the unprofitable bargain. About the only redeeming feature in the present unsatisfactory state of the market is the fact that stocks in the city are lighter than they have been for years at this season. Scotch warrants are firm at an advance of 2d, being cabled at 41s 6d. Prices here are quoted as follows: Siemens \$18.50, Coltness \$20 to \$20.25, Langloan \$19.75 to \$20, Gartsherrie, Calder and Summerlee \$18.50, and Eglington \$17. The metal market is still in a very unsettled state, owing to the sharp speculative fluctuations in London, where the price of ingot tin, which suddenly declined \$4 per ton last week, has since reacted £2.10s, having advanced from £73.10s to £75.15s and £76. Ingot copper remains steady at £59. In this market the improvements have been in the direction of weakness and lower prices, ingot tin having sold down to 20c and 21c. Ingot copper has lost ½c on the week, having been placed at 15c. Sheet zinc has declined ¼c per lb. Tin plates at the moment are quiet, although some business has been put through since our last at about former quotations, which are quoted at \$4.60 to \$4.70 for I. C. charcoal and at \$4.10 to \$4.20 for I. C. Coke. In finished iron, sales of bars have transpired in 10 to 25 ton lots at \$1.75; sheets have changed hands at \$2.50, and plates at \$2.60 to \$2.75. In general hardware some houses report a little more doing in certain lines, orders for shelf goods having come in a little more freely. There is a movement on foot among makers of steel nails to establish an advance of 25c. Remittances during the week have shown a slight improvement. Window glass is scarce, and prices rule firm at current rates.

LEADS AND PAINTS.—Dry white lead is scarce on the other side, leading English makers being full of orders to the end of the present year,

THE DOMINION BANK

NOTICE

Is hereby given that a dividend of 5 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

Saturday, the 1st day of Nov. next.

The transfer books will be closed from the 10th to the 31st of October next, both days inclusive.

By order of the Board.

R. H. BETHUNE,
Cashier.

GUELPH CARPET WORKS:

J. & A. ARMSTRONG & CO.

MANUFACTURERS OF

WOOL, UNION AND DAMASK CARPETS;

OF NEW PATTERNS AND DESIGNS,

GUELPH, Ont.

and the fact that the last Newcastle steamer has left, prevents further orders from headquarters. This, in connection with winter freights, will ensure firm prices here. Here quotations run from \$4 to 4.50. In other kinds there is no change.

LEATHER.—The principal feature in this market is the continued export movement in buff and splits. Business on local account is dull, both as regards sole and black leather, and prices are unchanged.

OILS.—A little more activity has marked the course of business in oils. Cod oil is firmer, and sales aggregating 150 bbls. are reported at 57c to 57½c smaller jobbing lots up to 60c. Seal oil has changed hands at 60c to 62½c for steam refined, at 55c to 57c for pale seal, and at 52½c to 55c for straw seal. Linseed oil continues to advance, cables quoting the London market strong and rising. Here the sale of a round lot of raw was made at 57c, prices being quoted at 57c to 59c, and boiled is held firmly at 60c to 62½c. Linseed oil has advanced in London £2 12s 6d from lowest point. Spirits of turpentine is firmer in New York, but here prices are unchanged at 47½c to 50c.

PETROLEUM.—A further advance of ½c per gallon has been established in the price of refined petroleum in this market, and at the rise a fair enquiry is experienced, car lots having changed hands at 17c, but it is said that nothing can now be had under 17 1-8c. Broken lots are quoted at 17½c, and single barrels at 18c to 18½c.

PROVISIONS.—A fair movement has taken place in Western mess pork at \$19.50 to \$20 in small lots. Extra prime pork is steady at \$14 to \$15. Lard steady at 11c to 11½c for Western, and 10c to 10½c for Canada. Dressed hogs \$8.00 to \$8.25 for choice. Tallow has sold at 7c to 7½c for refined.

RAW FURS.—There is still a good local demand for beaver at \$3 to \$3.50 per lb., bear skins at \$8 to \$12 each, and cubs at \$4 to \$6. Otter is also wanted at \$8 to \$10 per skin. There is no shipping demand for new skins as

COBBAN & CO. 455 St. Paul St.

IMPORTERS AND
MANUFACTURERS' AGENTS.
Mouldings, Frames, Looking Glasses
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Photographic Stock Dealers. Wholesale only.

McKECHNIE & BERTRAM, CANADA TOOL WORKS, DUNDAS, ONT.

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

THE BELL TELEPHONE CO. OF CANADA

Incorporated by Act of Parliament, 1880.

President: ANDREW ROBERTSON.
Vice-President and Managing Director: C. F. SIMS.
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.**

yet, although we notice the shipment of a large lot of furs to England, consisting of 174 packages. The new skins that have so far arrived in this market have been far from prime.

SALT.—Receipts of coarse salt are nearly finished for the season. The stock on hand is only moderate against heavy supplies a year ago. Prices are steady at 50c to 52½c for elevens and at 45c to 47½c for twelves.

WOOL.—A few small lots of Greasy Cape have been placed at 16c to 17c, and a moderate movement is reported in Canadian at last week's prices.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, Oct. 23, 1884.

The advance of the season has not been attended by an improvement in business, such as is the case in ordinary years. The fact is that trading is exceedingly dull, and in most instances not sufficiently profitable to save the trade from embarrassment. Whatever is the reason the situation is not satisfactory. There are more money, more produce, more manufactured goods, and more laboring material lying idle at the present moment than there have been for years. And the only remedy for the stagnation that the soundest commercial judgment can see is that it will correct itself in the course of time. The discouraging feature about it all is that there is so much of these things to correct that they will not be corrected immediately. The continued strain is difficult to understand. There have now been large quantities of barley sold, and money should be more abundant. The answer is made that the money was wanted to clear off existing indebtedness,

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Office & Factory 582 William St. Corner Canning.
Manufacturers of

BED COMFORTERS,

Curled Hair, Japanese Hair and Canada Fibre,
Hair and Fibre Openers.

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CHAMPAGNE PURVEYORS

To Her Majesty the Queen.

R. C. IVISON'S

Jerez de la Frontiera Sherry;

Brand, "Crown Royal Banquet," the wine chosen at the banquet given to their R.H. the Prince and Princess of Wales on the occasion of their marriage, by the Corporation of the City of London.

GRAHAM'S OLD PORT

The leading house in Oporto and the world in Ports. Also the celebrated

GEO. ROE IRISH WHISKEY,

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JAS. WATSON & CO.'S, Dundee;

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and that this appropriation will continue for some time. It is still reported that business is very dull both in town and country. Retail trade in the city is very quiet, and the winter trade is certain to be only of increasing difficulty. Prices of produce are not looked for to be, at the very best, any higher than they are at present. A moderate trade is certain to be done, and as the season advances the general condition of trade will improve. The only question of consequence among trading men is who will have the stamina to hold out through the trying process. The cheapness of food and other necessaries will have some beneficial effect on the purchasing power and settlement of accounts. Financial matters are without change. The continued backwardness of payments from the country is noticeable. Money is abundant. Rates on commercial paper continue at 6½ for gilt edge, with 7 and 7½ for less desirable, which are also reluctantly discounted. Call loans are quoted at 6½ to 7 per cent. Rates of exchange continue as last reported. The Stock Exchange has been very quiet and irregular. The dullness extends to banks, loan companies and all listed shares. Following are prices to-day compared with those of last Thursday:—

Banks.	Bid		Loan Cos.	Bid	
	Oct. 23	Oct. 16		Oct. 23	Oct. 16
Montreal	186	184	Can. Per.....	105	104
Toronto	172	174	Prochold.....	105	104
Ontario	108	106	Western Can.....	105	104
Merchants	116	116	Bldg. & Loan.....	131	131
Commerce	116	116	Farmers' Loan.....	122	122
Dominion	184	183	Land & Can'dn.....	108	104
Hamilton	117	117	Buron & Eric.....		
Standard	111	111	Dom. Savings.....		
Federal	49	50	Ontario Loan.....		
Imperial	129	129	Hamilton Prov.....		
Molson			Imperial Sav.....		

BOOTS AND SHOES.—There is said to be a slight improvement in certain quarters. But the mild weather has been against large buying from the retail dealers, among whom the competition has been exceedingly active. So much of the business depends on the character of the season that nothing certain can be said of the future. And the present is not bright. Manufactures are still carried on with reduced output. Prices remain steady owing to advanced values of hides and firmness in leather.

COAL OIL.—Trade is steady and a good demand exists. Prices are firm. Canadian, common, is quoted at 18c for single barrels, and carbon safety at 20c. The high price of Canadian refined is operating to increase importations of American refined, which are quoted at 24c for prime and 27½c for water white. Canadian manufacturers' prices of refined are 13½c on the cars.

COAL.—There is no change in prices, nor is any change expected this month. The general quotation is \$6 per ton delivered, and \$5 in car lots or in the yards, wholesale.

DRY GOODS.—Wholesale trade is still reported of limited volume. Orders are small, and this is likely to be the order of things during some time to come. Even heavy staples and winter goods are bought in small lots. The season is not developing the usual severity that might be looked for, and buyers every where are waiting to buy only what they are tolerably sure of selling. The same practice is being adopted by manufacturers, a number of whom are only making to orders, and wholesale men are as guarded in their orders for stocks. Prices are still low and embarrassing to the trade, all round.

DRUGS.—Trade is reported fair, and payments reported better this week. Several quotations are unchanged. Quinine is declining in price.

Stocks on hand are quoted at \$1.10 for German in oz. bottles, and \$1.25 for Howard's; stocks to arrive will be quoted about 10 cents lower.

FLOUR AND GRAIN.—The market grows steadily weaker for all descriptions of bread-stuffs. There is no demand beyond the local market. Flour is quoted at \$3.70 to \$3.75 for Superior Extra, and Extra has sold at \$3.45, with Spring Bxtn quoted at \$3.40. Patents are quoted at \$4.50 to \$5.50. Oatmeal is very quiet, quoted at about \$4. Bran is quoted steady at about \$10.50, on the track. Wheat is dull. Quotations are lower. No. 1 Spring is quoted at 80c, No. 2 Spring and Fall 78c, and No. 3 about 76c. Goose wheat is quoted at 60c. A cargo of Duluth wheat was unloaded here yesterday for a local milling firm, to be ground in bond. Barley continues steady, but not in active demand. Prices are not more than steady, and receipts are large. Quotations are: No. 1, 70c; No. 2, 66c; 3 Extra 56c to 58c, and No. 3, 54c. Oats are quiet, and prices weak, reported sales at 30c to 31c on the track. Peas are easy, quoted at 59c for No. 2. Rye nominal at 58c. Stocks in store on Monday were 85,200 bushels wheat, 202,000 bushels barley, 9,298 bushels peas, 1,362 bushels oats, 1,082 bushels rye. Total stocks in store are 298,670 bushels, compared with 150,873 bushels October 22, 1883, and 213,363 bushels October 23, 1882.

GROCERIES.—The total business being done is not insignificant, and, if confined to fewer traders, it would be satisfactory. An immediate opinion of the trade done is influenced by the circumstances that orders are generally small compared with former and more active seasons. The low prices are also adverse to a favorable report of trade. Quotations are: Coffee, Java 18c to 25c, Rio 12c to 14c, Moccha 30c to 32c. Fish, nothing doing. Fruit unchanged, loose Muscatel \$2.25 and \$4.50, Sultanas 63c to 74c, Valencians, new 8c to 8½c, old 6c, currants 7c to 7½c, prunes 6c to 6½c, figs 5c to 8c. Nuts unchanged. Pepper, white, 26c, black,

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MILLINERY & FANCY GOODS,

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Black Goods a specialty in

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WALL PAPER MANUFACTURERS,

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Agents for Canada,

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MONTREAL, TORONTO.

18c to 20c. *Rice* \$3.24c to \$3.75. *Sugars* rather quiet, and prices continue low. *Porto Rico*, dark to fair 5c to 5½c, bright to choice 5½c to 6c, *Canadian refined* 5c to 6½c, *Scotch ditto*, granulated 6 5-8c to 6¾c, lump 8½c to 8¾c, *Syrups*, common 30c to 35c, Amber 35c to 45c, molasses 24c to 26c. *Spices*, Allspice 12c to 15c, Cassia, lb., 15c to 17c, cloves 20c to 28c, ginger 20c to 28c, nutmegs 75c to \$1.15. *Teas* in moderate demand and prices steady. *Japan*, 18c, 24c, 26c, 35c, 50c, 55c; *Young Hyson*, 18c, 24c, 35c, 65c; *Gunpowder* 30c, 35c, 45c, 55c; *Imperial* 27c, 35c, 40, 60c; *Congou* 18c, 20c, 35c, 38c, 62c. *Tobaccos*, dark, 35c to 37c, western leaf, bright 34c, fine, 41c to 55c, choice 70c to 75c.

HARDWARE.—There are few changes to be noted either in the course of trade or the prospects. The retail trade is chiefly engaged in sales of stoves. General hardware is quiet.

HIDES AND LEATHER.—The market for hides continues very steady. Green are bought at 7½c for No. 1 and 6½c for No. 2 cows; and No. 1 steers at 8½c. Cured hides selling at 8½c to 9c for cows and 9½c for steers. *Calfskins* are in small offering, and prices are entirely unchanged, buying green at 13c for No. 1 and 11c for No. 2. *Cured* selling at an advance of 2 cents on these prices. *Sheepskins* are in large supply, and prices firm at 70c to 75c, the latter for choice lots. The opinion is that prices of hides will not advance. *Leather* is in moderate demand, and a fair country trade is reported, but prices are not changed. Quotations are for country orders: *Sole*, Spanish, all weights, 27c to 29c, No. 2, 25c; slaughter, 28c to 30c; light 27c to 29c; buffalo sole, 21c to 23c. *Upper heavy* 29c to 33c, light 33c to 36c; kip, French 75c to 95c, English 70c to 75c, *Chicago* 65c to 75c, native 45c to 50c; *Splits*, large 28c to 33c, bull 16c to 18c, pebble 14c to 18c. *Calfs*, hemlock, heavy 75c to 90c, light 60c to 70c. French \$1.10 to \$1.40. *Harness leather*, oak, 45c to 60c, hemlock 28c to 35c. *Belting*, hemlock, 34c to 43c.

LIVE STOCK TRADE.—The outlook is rather depressing. The export trade is embarrassing. Shippers are paying \$4.50 to \$5 per 100 lbs. for good to fine beasts, but there is not much de-

sire to purchase. Really fine cattle are not offering largely. Butchers' cattle are plentiful, but there is an absence of fine stock. Prices range from \$3 to \$4 per 100 lbs. Sheep and lambs are in good supply, and from 3½c to 4c per lb., live weight. Hogs are steady at about \$1 per 100 lbs., live weight, which will make dressed hogs about \$6.25. Trade is altogether quiet.

PROVISIONS, &c.—There is no general interest in the market, as there is nothing doing outside of a local trade. With the exception of a few articles prices are low, and trade very quiet. Meats are in small demand, owing to the abundance of butcher's meat. *Bacon* is entirely nominal at 11c to 11½c. *Hams* nominal at 16c for smoked. *Lard* 11c to 11½c. *Pork* nominal at \$20. *Beef* \$15 to \$16. *Butter* unchanged; fine goods scarce at 20c; good is more plentiful at 18c, and medium at 15c. *Cheese* is in moderate demand, and prices rather firm at 11½c to 12c. *Eggs* are scarce and firm at about 20c for ear lots. *Beans*, new, quoted at \$1.20 to \$1.50 per bushel. *Apples* abundant, winter apples selling at \$2 for good fruit. *Onions* are quoted at \$1.75 to \$2 per barrel. *Potatoes* are still plentiful and prices easy, at 40c per bag for ear lots, and 50c for wagon loads, delivered. *Hops* quiet and prices weak, quoted at 17c for ordinary, and 21c for choice in small lots. *Hops* in small lots are quoted about \$8.50. Car lots would be quoted lower. *Salt* is unchanged, trade good, and prices steady. *Tallow* buying rough at 4c, selling rendered at 7c.

Wool.—There is no change except it be that the sustained dullness is making the market worse than it has been at any time this year. The export trade does not amount to anything the United States market offering no inducement to shippers here. The local market is quite unchanged, and very little doing. The price of fleece is easier, if anything, quoted at 16c to 17c for medium, and 19c for selections. South down wool is worth 2½c. The demand from factories is very limited. Manufacturers are not working over what the immediate wants of the market require, and these are not large. Pulled wools are quoted, for small lots as desired at 21c and 22c for supers and 25c to 26c for extra.

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WHITE
MACRAME CORDS,
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EIS WOOLS,
BERLIN WOOLS,
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Dry Goods in the Piece, Re-dyed, Re-finished and put up.

Work guaranteed equal to the best re-dyeing in the world, and better than
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THE GUARANTEE CO.

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Capital Authorized, . . . \$1,000,000
Paid up in Cash (no notes), . . . 300,000
Assets Resources over . . . 775,000
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of this Company renders the Premiums in certain cases annually reducible until the rate of

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

Over \$180,000 have been paid in Claims to Employers.

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A LARGE SUPPLY CONSTANTLY ON HAND.
Orders solicited. Lowest Prices.

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Chamber & Dining Room Suites
OF EVERY DESCRIPTION.

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STOCKS AND BONDS.

Table with columns: NAME, Par Value, Capital Subscribed, Capital paid-up, Rest, Div. last 6 Ms., Per Cent Prices Oct. 23, Cash Value per Sh. Includes rows for British North America, Bank of Montreal, etc.

BEDARD, CIRARD & CIE., MANUFACTURERS AGENTS AND GENERAL MERCHANTS. RIVERSIDE WORKS CO., QUEBEC.—Black and Colored Cashmores Fingering and Canadian Yarns.

GRATEFUL-COMFORTING. EPPS'S COCOA. BREAKFAST. "By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well-selected Cocoa, Mr. Epps has provided our breakfast tables with a delicately flavored beverage which may save us many heavy doctors' bills."

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French & British Plate Glass,
 EX. STOCK AND TO IMPORT,
 Manufacturers of **MIRROR PLATES,**
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 IMPORTERS OF FRENCH PRODUCTS.

Sole Agents in the Dominion of Canada for
 Vve Binet, Fils & Co., Reims, Champagne.
 DeVenoge & Co., Epurnay,
 Holsieck & Co., Reims, Dry Monopole Champagne.
 Bouvier & Freres, Neuchatel,
 Edouard Pernod, Convet, Absinthe
 Van Hoytema & Co., Culemborg, Gin.
 Paul Graph, Dijon, Burgundy Wines.
 Faure & Freres, Bordeaux, Bordeaux Wines.
 Folo Auguste, Alger,
 Dubos Freres, Bordeaux. "
 J. J. V. Vague, Cadix, Sherry Wines.
 Robertson, Broth & Co., Oporto, P. rt Wines.
 Stein Hermanns, Tarragona, Tarragona "
 Comte de St. Michel, Bordeaux, St. Michel Wine.
 a splendid wine for weak constitutions.
 Noilly, Prat & Co., Marseilles, Vermouth.
 Durrand de Picard & Co., Marseilles, Vermouth.
 Delizy & Doistau Fils, Paris, (Liqueurs Fines)
 Cordials.
 La Benedictine, Fecamp, La Veritable Benedictine.
 L. Detang & Co., Beaune, La Petite Chartreuse.
 Riviere Gardat & Co., Cognac, "Optima" Brandy.
 James Green & Co., Dublin, Irish Whiskey.
 Waterloo Distillery, Waterloo, White Wheat
 Whiskey.
 Victoria Mineral Water, Rotterdam, Sparkling
 Mineral Water.
 Hathorn Spring, Saratoga, Natural Mineral Water.
 Feyret & Pissin, Bordeaux, Table Olive Oil
 (Savons and canisters.)
 Jos. Moura, Switzerland, Gruyere Cheese.
 P. Tirot & Co., Nantes, Fr. Canned Vegetables and
 Sardines.
 H. Delaunay, Lisieux, Rennet for Cheese Factories
 J. Hirtzer, Paris, Colorings for Cheese and Butter.
 L. Logrand, Paris, Perfumery.
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 Sole Manufacturers for the Dominion of "Pat
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 Genuine unless stamped "W. H. Storey & Son."

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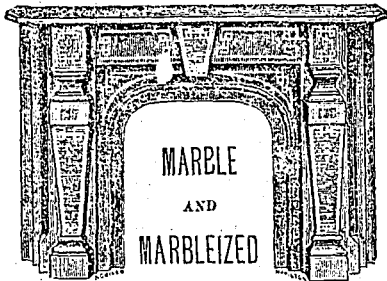
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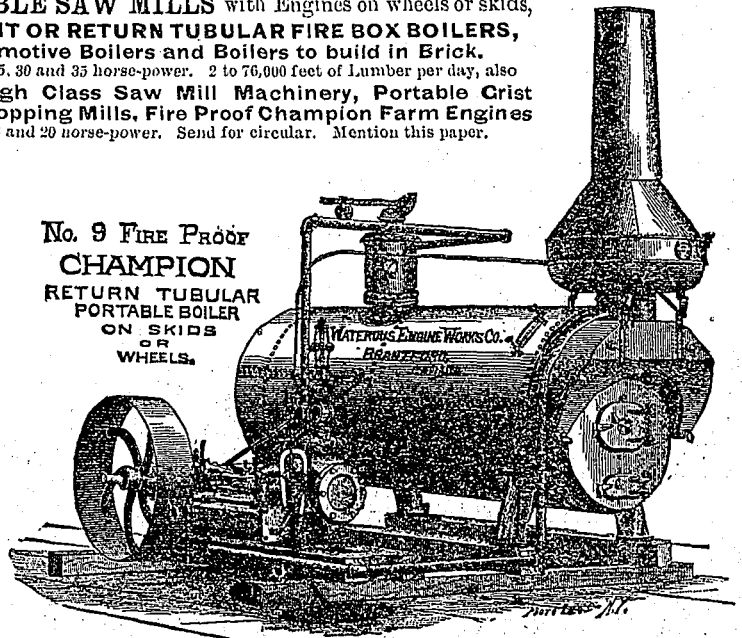
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 PLUG. \$1.00 per pound in Tins,
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PORTABLE SAW MILLS with Engines on wheels or skids,
UPRIGHT OR RETURN TUBULAR FIRE BOX BOILERS,
 Locomotive Boilers and Boilers to build in Brick.
 12, 16, 20, 25, 30 and 35 horse-power. 2 to 76,000 feet of Lumber per day, also
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Mills, Chopping Mills, Fire Proof Champion Farm Engines
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 RETURN TUBULAR
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 ON SKIDS
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY OCTOBER 23, 1884.

Name of Article:	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Boots and Shoes.	\$ c. \$ c.	White Michigan, No. 1.	\$ c. \$ c.	2½ in. to 2 p. 100 lb. keg	\$ c. \$ c.	Leather (at 6 months.)	\$ c. \$ c.
Men's Thick Boots Wax.	2 15 3 00	Red Winter, No. 2 Toledo.	0 00 0 00	3 in. to 4½ "	3 15 0 00	No. 1, B. A. Sole.	0 26 0 27
Split	2 50 3 25	Chicago No. 2, in bonds.	0 00 0 01	Cut Spikes, all sizes.	2 90 0 00	No. 2, B. A. Sole.	0 23 0 24
Kip Boots.	2 80 4 75	Milwaukee No. 2 do	0 00 0 00	Finishing Nails:		No. 1 Ordinary Sole.	0 24 0 25
Calf Boots, pegged.	1 20 1 40	Oats.	0 30 0 00	1 in. to 1½ in. p. 100 lb. kg	5 30 4 50	No. 2	0 22 0 23
Split do	0 75 1 10	Barley.	0 55 0 55	1½ in. to 1¾ in. "	4 30 4 05	Buffalo Sole, No. 1.	0 21 0 22
Split Buff Congress.	1 20 1 40	Peas.	0 70 0 75	2 in. and up "	3 70 0 00	No. 2	0 19 0 20
Buff & Pobblet Bals.	1 50 3 00	Rye.	0 00 0 00	Tobacco Box Nails:		China " No. 1.	0 22 0 23
Split	1 00 1 40	Corn in bond.	0 62 0 63	1½ in. & 1¾ in. p. 100 lb kg	4 70 3 75	" " No. 2.	0 19 0 21
Prunella do.	0 40 1 25	Flax Seed, prime.	0 00 0 00	1½ "	3 60 3 40	Zanzibar, No. 1.	0 21 0 23
Inferior do.	0 45 0 50	groceries.		2½ "	3 30 2 30	" " No. 2.	0 19 0 20
Cong. do.	0 50 1 25	TRA, (H.C. & Cad.),	0 15 0 25	Nett 30 days or 7 pc. 4 mos.		Slaughter, No. 1.	0 25 0 28
Buskins. do.	0 60 1 00	Japan, com. to med. lb.	0 28 0 34	These terms apply to all		Harness.	0 25 0 28
Misess' Publed & Buff Bals	0 85 1 35	good med. to fine.	0 28 0 34	the above nails.		Upper Heavy.	0 32 0 36
Split Bals.	0 75 0 90	Japan, med. to choest	0 37 0 48	Clinch and Heavy Clinch:		" Light	0 35 0 38
Prunella do.	0 60 1 00	Japan Nagasaki.	0 17 0 25	35 p. c. dis.		Grained Uppr.	0 34 0 37
Inferior do.	0 60 1 00	Y. Hyson common to gd	0 16 0 33	1 and 1½ in. per lb.	0 08 0 08	Scotch Grain	0 37 0 42
Cong. do.	0 60 1 00	Y. Hyson fine to finest, lb	0 26 0 60	1½ "	0 07 0 07	Kip Skins, French.	0 75 0 35
Buskins. do.	0 60 1 00	Gungd., fair to med.	0 38 0 34	2 " "	0 06 0 00	English.	0 65 0 75
Children's Publed & Buff Bals	0 60 1 10	" Good to fine "	0 40 0 50	2½, 2¾, 3 in. and up.		Canada, Kip.	0 40 0 50
Split Bals.	0 50 0 60	Gungd. Finest.	0 57 0 65	Flat & Sharp pres'd Nls:		Hemlock Calf.	0 70 0 60
Prunella do.	0 50 0 75	Imper'l., med. to gd	0 25 0 33	35 p. c. dis.		" Light	0 55 0 65
Infants' Cacks, doz.	2 50 6 00	" Fine to finest.	0 37 0 58	1 and 1½ in. per lb.	0 10 0 09	French Calf.	1 05 1 40
		" Fine to finest.	0 37 0 58	1½ "	0 09 0 08	Splits, Light & Medium.	0 22 0 28
		" Fine to finest.	0 37 0 58	2 " "	0 08 0 07	" Heavy.	0 21 0 25
		" Fine to finest.	0 37 0 58	2½ " "	0 07 0 07	" Small.	0 18 0 21
		" Fine to finest.	0 37 0 58	3 in. and up "	0 06 0 00	Leather Board, Canada.	0 05 0 12
		" Fine to finest.	0 37 0 58	Horse Nails: 7 lb. size.	0 22 0 00	Enamelled Cow, per ft.	0 15 0 16
		" Fine to finest.	0 37 0 58	" " 8 lb. "	0 21 0 00	Patent.	0 15 0 16
		" Fine to finest.	0 37 0 58	" " 9 lb. "	0 20 0 00	Pebble Grain.	0 11 0 15
		" Fine to finest.	0 37 0 58	" " P. & F. Bright.	0 22 0 24	B. Calf.	0 18 0 22
		" Fine to finest.	0 37 0 58	45 to 50 p. c. dis.		Brush (Cow) Kid	0 13 0 16
		" Fine to finest.	0 37 0 58	Horse Shoes.	3 80 4 00	Buff.	0 14 0 17
		" Fine to finest.	0 37 0 58	Terms, 4 mos. or 5 p. c. cash		Russets, Light.	0 35 0 40
		" Fine to finest.	0 37 0 58	or 30 days.		" Heavy.	0 30 0 36
		" Fine to finest.	0 37 0 58	Acres ss. & ds.—25 to 30 dis.	11 00 13 00	" No. 2.	0 20 0 25
		" Fine to finest.	0 37 0 58	Galvanized Iron: No. 24.	0 06 0 06	Sudlers.	7 50 9 00
		" Fine to finest.	0 37 0 58	" " No. 26.	0 06 0 07		
		" Fine to finest.	0 37 0 58	" " No. 28.	0 07 0 07		
		" Fine to finest.	0 37 0 58	Pig Iron: Siemens No. 1.	18 50 19 00		
		" Fine to finest.	0 37 0 58	Cottness.	20 00 0 00		
		" Fine to finest.	0 37 0 58	Calder.	19 00 0 00		
		" Fine to finest.	0 37 0 58	Langloom.	19 50 0 00		
		" Fine to finest.	0 37 0 58	Summerlee.	18 50 19 00		
		" Fine to finest.	0 37 0 58	Gurtsherrie.	18 50 19 00		
		" Fine to finest.	0 37 0 58	Carnbroe.	18 00 18 50		
		" Fine to finest.	0 37 0 58	Eglinton.	17 00 0 00		
		" Fine to finest.	0 37 0 58	Hematite.	0 00 0 00		
		" Fine to finest.	0 37 0 58	Bar Iron, per 100 lbs.	1 70 1 80		
		" Fine to finest.	0 37 0 58	Best Refined.	2 05 2 15		
		" Fine to finest.	0 37 0 58	Siemens.	2 11 2 15		
		" Fine to finest.	0 37 0 58	Swedes.	4 25 4 50		
		" Fine to finest.	0 37 0 58	Sheet Iron to No. 20.	2 30 2 40		
		" Fine to finest.	0 37 0 58	Boiler Plates.	2 30 2 40		
		" Fine to finest.	0 37 0 58	Boiler " Lowmoor.	0 00 0 06		
		" Fine to finest.	0 37 0 58	Hoops and Bands.	2 20 2 30		
		" Fine to finest.	0 37 0 58	Canada Plates: Hatton.	0 00 0 00		
		" Fine to finest.	0 37 0 58	Penn. and W. P. & Co.	2 30 3 00		
		" Fine to finest.	0 37 0 58	Iron Wire: No. 6, p. 63 lbs.	0 00 1 60		
		" Fine to finest.	0 37 0 58	" No. 9.	0 00 1 90		
		" Fine to finest.	0 37 0 58	" No. 12.	0 00 2 20		
		" Fine to finest.	0 37 0 58	" No. 16.	0 00 2 80		
		" Fine to finest.	0 37 0 58	Wro't Iron pipe 62½ to 70 p.			
		" Fine to finest.	0 37 0 58	c dis.			
		" Fine to finest.	0 37 0 58	Steel, cast per lb.	0 12 0 14		
		" Fine to finest.	0 37 0 58	" Spring 100 "	3 25 3 50		
		" Fine to finest.	0 37 0 58	" Tire "	3 25 3 50		
		" Fine to finest.	0 37 0 58	" Sleigh Shoes "	2 25 2 50		
		" Fine to finest.	0 37 0 58	" Blister, p. lb. "	0 00 0 00		
		" Fine to finest.	0 37 0 58	IN Plate: IC Coke.	4 25 4 40		
		" Fine to finest.	0 37 0 58	T/C Charcoal.	4 65 4 75		
		" Fine to finest.	0 37 0 58	IX.	6 50 6 75		
		" Fine to finest.	0 37 0 58	IXX.	8 25 8 75		
		" Fine to finest.	0 37 0 58	DC.	0 00 0 30		
		" Fine to finest.	0 37 0 58	DX.	0 00 0 40		
		" Fine to finest.	0 37 0 58	DX.	0 00 0 60		
		" Fine to finest.	0 37 0 58	Russ. Sheet Iron.	0 10 0 11		
		" Fine to finest.	0 37 0 58	Anchors, per lb.	4 75 5 50		
		" Fine to finest.	0 37 0 58	Lion & Crown, In'd Sheets			
		" Fine to finest.	0 37 0 58	24 gauge.	0 06 0 07		
		" Fine to finest.	0 37 0 58	Lead: Pig, per 100 lbs.	3 50 4 00		
		" Fine to finest.	0 37 0 58	Sheet "	4 50 4 75		
		" Fine to finest.	0 37 0 58	Shot "	0 00 0 25		
		" Fine to finest.	0 37 0 58	Lead Pipe, per 100 lbs.	5 00 5 25		
		" Fine to finest.	0 37 0 58	Zinc: Sheet, lb	4 75 5 00		
		" Fine to finest.	0 37 0 58	Powder: Canada Blasting	3 50 0 00		
		" Fine to finest.	0 37 0 58	F. F. to F. F. F.	4 75 5 00		
		" Fine to finest.	0 37 0 58	Barbed wire, per lb.	0 07 0 08		
		" Fine to finest.	0 37 0 58	Hides and Skins.			
		" Fine to finest.	0 37 0 58	Green Hides, insp.			
		" Fine to finest.	0 37 0 58	" No. 1, p. 100 lbs.	8 50 0 03		
		" Fine to finest.	0 37 0 58	" No. 2.	7 50 0 00		
		" Fine to finest.	0 37 0 58	" No. 3.	6 50 0 00		
		" Fine to finest.	0 37 0 58	Hamilton, No. 1.	9 50 0 00		
		" Fine to finest.	0 37 0 58	" " 2.	8 25 8 50		
		" Fine to finest.	0 37 0 58	Toronto, " 1.	9 50 0 00		
		" Fine to finest.	0 37 0 58	" " 2.	9 00 0 00		
		" Fine to finest.	0 37 0 58	Western Buff, No. 1.	9 50 0 00		
		" Fine to finest.	0 37 0 58	" " 2.	8 50 0 00		
		" Fine to finest.	0 37 0 58	Dry Salted Western No. 1.	0 00 15 00		
		" Fine to finest.	0 37 0 58	" " 2.	14 00 0 00		
		" Fine to finest.	0 37 0 58	Western Steers.	10 00 11 00		
		" Fine to finest.	0 37 0 58	Sheepskins.	0 00 0 00		
		" Fine to finest.	0 37 0 58	Calfskins, per lb.	4 12 0 15		
		" Fine to finest.	0 37 0 58	" C 33ins.	0 25 0 00		
		" Fine to finest.	0 37 0 58	Lambskins.	0 80 0 00		

* On nails and only for immediate delivery, and for quantities named of each kind a 5% discount.

Terms for Cut casing, box and shank, finishing and Tobacco Box, and Barrel Nails, Net-cash within 30 days; or four months. Note, adding interest from the date of delivery at seven per cent. Clinch and Pressed, terms on four months or 5 p. c. off or cash in 30 days p. c. Discount on Bolts, Carriage, Tire and machine, 70 to 75 per cent.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 23, 1884.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Windsor. Br. Sheetmg.	\$ c. \$ c.	United Inches, 41 " 50....	\$ c. \$ c.	2nd quality, do.....	\$ c. \$ c.	Lochaber Scotch.....	qts \$ c. \$ c.
22.....	0 05 0 00	" 51 " 60....	2 30 4 50	Shipping Culls.....	22 00 25 00	Ross' Dew Ben Wyvis, Case	6 50 7 00
33.....	0 06 0 00	" 61 " 70....	0 05 4 50	" do.....	12 00 15 00	" Gal.	2 00 3 25
44.....	0 07 0 00	" 71 " 80....	0 00 4 75	Lath, M.....	7 00 9 00	Encore.....	case 5 50 6 00
55.....	0 07 0 00	" 81 " 85....	0 00 5 50	Spruce, 1 to 2 in., M.....	1 75 2 00	Jamaica Rum per imp. gal.	2 50 2 80
Cotton Yarn, N B., Grey.....	0 22 0 00	" 85 " 90....	0 00 7 00	Shingles, 1st qual.....	10 00 12 00	Holland Gin.....	imp. gal 2 10 2 25
do Colored.....	0 35 0 00	" 91 " 95....	0 00 8 00	" 2nd.....	3 50 3 75	" Green cases	3 75 4 20
Carpet Warps, White.....	0 25 0 00	" 96 " 100....	0 00 8 00		2 25 2 75	" Red cases..	7 50 8 00
do Colored.....	0 32 0 00		0 00 10 50	Tobacco (In Bond.)		Old Tom.....	5 00 6 00
Double Yarn, (16 ply),	0 32 0 00	Paints, &c		Black, Chewing in boxes... 0 18 0 21 1/2		" " flasks	6 00 0 00
do White.....	0 42 0 00	White Lead, pure 25 to 100		" " in caddles... 0 22 0 27 1/2		E. F. J. Brand's } Hhds.	2 05 0 00
do Colored.....	0 42 0 00	lb keg.....	5 50 6 00	Mahoganyes, Smoking... 0 20 0 22		Schedan Gin, } cases.	3 65 7 50
Meats, Eggs, &c.		" No. 1.....	4 00 4 50	Do Chewing... 0 23 0 24			
Mess Pork, Canadian.....	21 00 21 00	" No. 2.....	4 00 4 50	Bright, Smoking..... 0 22 0 28		Champagne	
Western.....	20 00 20 50	" No. 3.....	3 75 4 00	Fancy Bright Smoking... 0 35 0 40		G. H. Mumm, Dry Verzen'y	26 00 31 00
Hams, City Cured.....	0 14 0 15	White Lead, dry.....	4 50 4 75	Solace, Common..... 0 20 0 24		Pommery.....	19 00 21 00
Lard, in pails.....	0 10 0 11 1/2	Red Lead.....	4 00 4 50	Solace Fair..... 0 25 0 32		Bollinger.....	26 00 27 50
Bacon, per lb.....	0 13 0 14 1/2	Venetian Red, Eng' l.....	1 50 1 75	(Duty Paid.)		Ayala, Ex dry.....	25 00 32 30
Eggs, Strictly Fresh.....	0 19 0 20	Yel. Ochre, French.....	1 00 2 50	Black, chewing boxes 10's	0 21 0 28	Sherris Pomartin.....	1 95 6 00
Fallow, Rendered.....	0 07 0 07 1/2	Whiting London Washed.	1 50 0 00	Do Navy, Cads, 3's, 6's,	0 37 0 39	Domeeq.....	1 50 7 00
" Rough.....	0 04 0 01 1/2	Portland Cement, brl....	2 75 3 25	& 10's.....	0 38 0 40	Ports T. G. Sandeman.....	2 25 7 10
Mess Beef, per brl.....	0 00 0 00	Roman.....	2 50 2 75	Mahogany Chewing 6's & 8's	0 53 0 58	Graham's ditto.....	2 30 6 50
Potatoes per bag.....	0 40 0 50	Water Lime, brl.....	1 50 2 00	Bright Smoking, 3's & 8's	0 63 0 70	R. Van Zeller's.....	2 25 6 50
Turnips brl.....	0 30 0 00	Fire Bricks per M.....	25 00 35 00	Do Fancy.....	0 80 1 00	Pleasant Island Wines.....	1 40 1 60
		Calceined Plaster, p. brl..	1 60 1 75	American Fancy ch and sn		Claret, cases.....	3 60 & up
Oils.		Drain Pipes, 4 in. to 12 in.	0 40 1 15	Wines, Liquors etc.		Tarragon Ports, Imp. gal.	1 15 1 80
Cod Oil, Newfoundland.....	0 56 1 02 1/2	per yard.....	5 00 5 50	Ale English.....	2 35 2 40	Burgundy—L. Latour's,	10 00 23 00
Strait's Oil, American.....	0 55 0 57 1/2	Achmolite Roofing.....	0 45 0 50	Domestic.....	1 60 1 05	Still, Case.....	10 00 17 50
Straw Seed.....	0 53 0 55	Salt.....	3 00 3 75	.....	0 80 1 15	Sparkling	10 00 17 50
S. R. Pale Seal.....	0 59 0 62 1/2	Liverpool Coarse per bag	0 45 0 50	.....	0 60 0 75	Can. Spirits, Imp. gallon.	1 00 1 50
Pale Seal.....	0 55 0 57 1/2	Canadian, n small bag..	1 20 1 40	.....	2 40 2 45	Alcohol— 65 O. P.	2 71 0 80
Lard Oil, Extra.....	0 30 1 00	Factory filled, per bag..	2 40 0 00	Stout: Guinness.....	0 00 1 55	" Pure Spirits.....	2 72 1 05
No. 1.....	0 80 0 85	Eureka factory filled do.	2 40 0 00	".....	1 48 1 65	" 50	2 47 0 90
Linseed Raw.....	0 57 0 58	Timber, Lumber, &c.		.....	1 15 1 50	" 25 U. P.	1 29 0 45
" Boiled.....	0 60 0 61	Ash, 1 to 4 in., M.....	18 00 25 00	Brandy: Hennessy's, gal	4 50 5 00	Whiskeys:—Family Proof.	1 30 0 53
Whale Refined.....	0 00 0 00	Birch, 1 to 4 in., M.....	20 00 25 00	.....	11 00 11 50	Old Bourbon.....	1 30 0 58
Pure Olive.....	1 00 1 10	Basswood.....	16 00 22 00	Martel.....	4 00 4 50	Rye, Toddy, Malt.....	1 60 0 77
" Machinery.....	0 95 1 10	Black Walnut, culls.....	50 00 00 00	Jules Durst & Co.....	9 00 15 10	Rye, 4 years old.....	1 70 0 88
qt., per case.....	2 75 3 00	Do do 1st & 2nd.....	90 00 0 00	.....	3 50 3 80	" 6 ".....	1 50 0 98
pts., ".....	3 50 3 75	Do do 1st quality.....	100 00 0 00	Pinet, Castillon & Co.....	8 25 8 30	" 7 ".....	1 00 1 05
" Lucca, Flasks.....	4 00 4 20	Cedar, round, lineal foot.	90 00 00 10	.....	3 50 3 80	Wool.	
Antoniini's pts., case 1 doz.	7 25 0 00	Cedar, flat, lineal foot... 00 04 00 06		.....	8 25 15 00	Fleece.....	0 17 0 19
pts., " 2 ".....	5 25 0 00	Cedar, square, lineal foot.	90 07 00 09	Cheapershippers.....	6 00 6 75	Pulled, unsorted.....	0 20 0 22
Spirits Turpentine, brls..	0 47 1/2 0 50	Elm, soft, 1st.....	15 00 17 00	" case qts.....	7 75 8 75	" Extra Super.....	0 26 0 28
Coal Oil.		Elm, Rock.....	25 00 30 00	Irish Whiskey—Roe's case	6 50 7 00	" B Super.....	0 22 0 24
Imp. Gals. f.o.b. (Petrolia)	0 00 0 14	Hemlock, 1 to 3 in., M... 8 00 10 00		Dunville.....	6 50 7 50	" C.....	0 00 0 00
Car Lots in Store.....	0 16 0 00	Hemlock, timber, M..... 14 00 15 00		Mitchell's.....	6 00 7 50	Australian.....	0 21 0 30
Broken Lots.....	0 16 0 17	Maple, hard, M.....	20 00 30 00	Scott's Hay, Fairman & Co.	6 00 7 50	Cape.....	0 16 1/2 0 17 1/2
Single Brls.....	0 17 0 18	Soft, do.....	16 00 25 00	Glenshiel, qts and lbs.....	8 00 8 50		
Glass.....	50 1/2 100 ft.	Oak, M.....	40 00 50 00				
United Inches, 4 to 25....	1 90 1 95	Pine, clear, M.....	35 00 40 00				
" 26 " 40.....	2 00 2 20						

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

JOHN TAYLOR & CO.,
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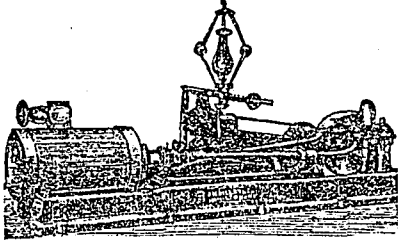
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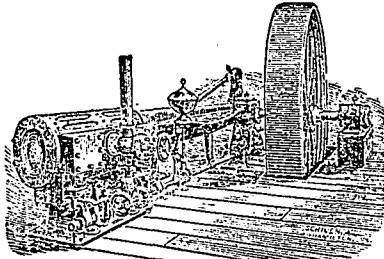
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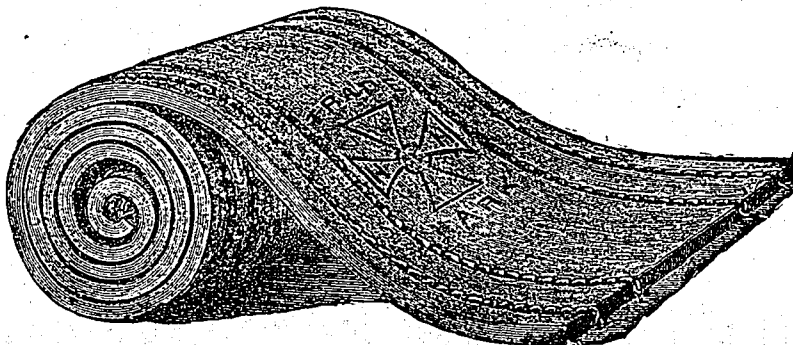
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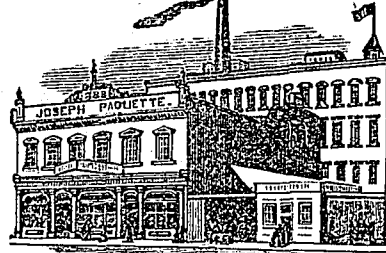
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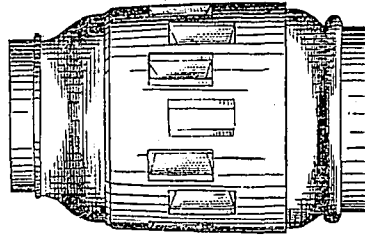
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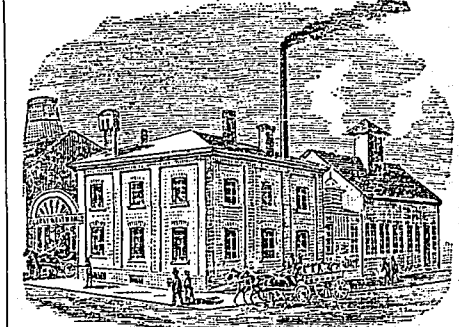
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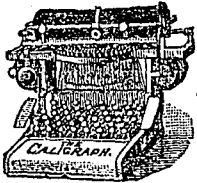
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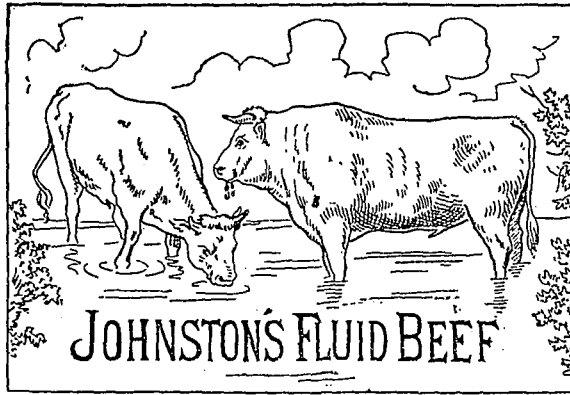
THE SPRING HILL & PARRSBORO COAL & RAILWAY CO.

Their Collieries at Spring Hill and the Railway from Spring Hill to Parrsboro on the Bay of Fundy. The Company is now prepared to make contracts to deliver at any season of the year their fresh mined Spring Hill Coal, superior for locomotive and steam purposes, at any Station of I.C.R., G.T.R., and connections.

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We control "THE LATOUR PAT." for Camp Furniture, the best on earth. The only gold medal ever given for this class of goods was awarded to the Latour Camp Furniture at Toronto, in 1882. Sole agency for the **WILDERMUTH BED SPRING**, the best in the market.

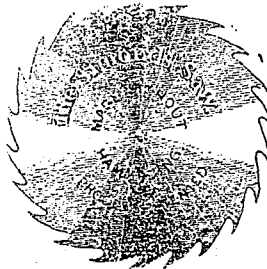
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R. H. SMITH & CO.,

ST. CATHARINES, ONTARIO.

Sole Manufacturers in Canada of

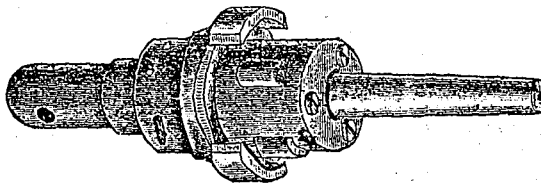
THE "SIMONDS" SAWS



All our Goods are manufactured by the "Simonds" process. Our CIRCULAR SAWS are unequalled. We manufacture the Genuine HANLAN, HANCE TOOTH, DIAMOND, NEW IMPROVED CHAMPION, and all other kinds of CROSS-CUT SAWS. Our Hand Saws are the best in the Market, and as cheap as the cheapest. Ask your Hardware Dealer for the St. Catharines make of saws.

The Largest Saw Works in the Dominion.

TUBE EXPANDERS.



We are now making and prepared to supply the "DUDGEON" TUBE EXPANDER in all sizes. We guarantee them equal in every respect to the original "DUDGEON" EXPANDER.

A. B. JARDINE & Co.,
Hespeler, Ont. Write for prices

TOWNSHEND'S BEDDING CHEAPEST & BEST.

The only Bedding really safe to use.
The only Bedding Patented for its Purity.
The only Bedding recommended by the Faculty.
The only Bedding Noncontagious and Antiseptic.
The only Bedding approved by the Health Officer.
The only Bedding subjected to 200 degrees heat.
The only Bedding absolutely not dangerous.
The only Bedding not sold elsewhere.

334 and 443 ST. JAMES STREET MONTREAL!

Leading Wholesale Trade.

THE CANADA WIRE CO.,
H. R. IVES,
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 QUEEN ST., MONTREAL,
 MANUFACTURERS OF
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SILVER MEDAL

For Machine used in the manufacture of

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FIRST PRIZE.

WIRE FENCING PUT UP.

Price list sent on application.

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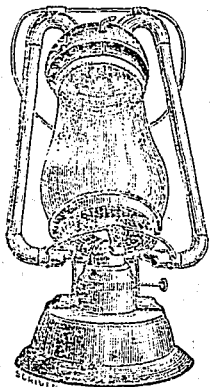
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Fig, Puddled and Finished Irons, Cast Steel,
 Steel Rails, Cast Iron Gas and Water Pipes,
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 Heavy Chemicals, Dye Stuffs, Aniline Dyes, &c., &c.

J. M. WILLIAMS & CO.

HAMILTON, ONT.

Coal Oil Stoves
 A SPECIALTY.



MONITOR CAN TRIMMINGS,
 BIRD CAGES AND
 FLY TRAPS.

— Sole Manufacturers of the —
PATENT HINGE LANTERN.

F. H. Reynolds.

R. A. Kellond.

Reynolds & Kellond,

Successors to CHAS. LEGGIE & CO.
 (estab. 1859) and KELLOND & CO.

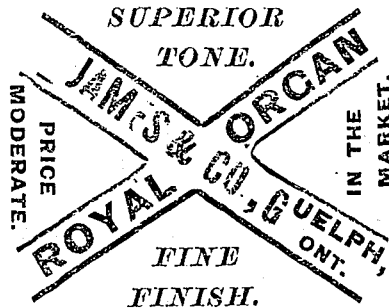
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And Experts in Patent Causes,

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Pianos and Organs,

of all styles and descriptions always in stock at our

WHOLESALE & RETAIL WAREHOUSES,

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L. E. N. PRATTE,
 General Agent.

The Largest assortment in Canada.

I. J. MANSELL,

Manufacturer of the

"MANSELL" ORGAN.

This instrument needs only to be seen to be appreciated. For sale by

L. E. N. PRATTE, Montreal.

Send for circulars to the factory at
BROCKVILLE, ONT.

Montreal Advertisements.

— ESTABLISHED IN 1861. —

J. H. LEBLANG,

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OSTRICH AND VULTURE Feathers.

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P.S.—The Trade is respectfully requested to remember the following:

According to a new process which I possess, I can dye Plumes and Feathers to any color whatever, and this in less than ten minutes.

D. SCHWERSENSKI,

Furan d Badger Pointer

TRIMMINGS, &c.

511 ST. PAUL STREET,
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Leading Hotels in Canada.

St. Lawrence Hall.

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

H. HOGAN, Proprietor.

S. MONTGOMERY, Manager

THE RUSSELL,
 OTTAWA.

THE PALACE HOTEL OF CANADA

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

GOUIN & CO., Proprietors.

WINDSOR—BRITISH AMERICAN HOTEL,

On Bank of Detroit River.

First-class appointments, and nearest Hotel to Detroit Ferry Dock. **R. G. PHILLIPS,** Proprietor.

LIFE ASSOCIATION OF CANADA.

HEAD OFFICE, - HAMILTON, ONT.

GOVERNMENT DEPOSIT, . . . \$104,000

President - - - JAMES TURNER,

Vice-President - - ALEX. HARVEY.

Gentlemen of influence desirous of acting as General Agents of Districts are invited to make applications for appointment.

JOHN CAMERON, Manager.

THE CITY OF LONDON

FIRE INSURANCE COMPANY,
 OF LONDON, ENGLAND.

CAPITAL, - - - \$10,000,000.

Insurances effected at lowest current rates.

HEAD OFFICE FOR PROVINCE OF QUEBEC:

53 & 55 St. Francois Xavier St., Montreal.

W. R. OSWALD, General Agent.

Active and Reliable Agents wanted in unrepresented districts.

SECURITIES.	Montreal Oct. 17.
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Shrs.	Railway and other Stocks.	Pa.	Oct. 17.
100	Atlantic & St. Lawrence Shs 6 p. c.	all	132
1	Buffalo and Lake Huron.....	all	11½
100	Do. 5½ p. c. 1st Mort.....	all	122
3.0	Do. do 2nd Mort.....	all	122
100	Can. Central 5 p. c. 1st M. Bds	all	106
100	Int. guar. By Gov.....	all	101
100	Canada Southern 1st Mort. 3 p. c.	all	46½
100	Canadian Pacific \$10.....	all	108
100	Chic. & G.T.R. 6 p. c. 1st M. Coup	all	108
100	1900.....	all	101
100	Grand Trunk June Ry. 5 p. c.	all	101
100	bonds.....	all	9½
100	Grand Trunk of Canada ord.	all	122
100	stock.....	all	82
100	2nd equip. mtg. bds.....	all	52
100	1st pref. stock.....	all	22½
100	2nd pref. stock.....	all	113
100	3rd pref. stock.....	all	90
100	5 p. c. perp. deb. stock.....	all	6½
100	4 p. c. perp. deb. stock.....	all	132
100	Gt. Western shares.....	all	114
100	5 p. c. pref.....	all	109
100	5 p. c. deb. stock.....	all	105
100	6 p. c. bds., 1890.....	all	98
100	Hamilton and N. W.....	all	93
100	M. of Canada Stg. 1st Mort.....	all	93
100	5 p. c. con. mtg. st.....	all	84½
100	Montreal & Champlain 5 p. c. 1st	all	81
100	mtg. bds.....	all	103
100	Mont. & Sorel 6 p. c. 1st mtg. at	all	103
100	497 ser.....	all	40
100	N of Canada 6 p. c. 1st Pref Bonds.	all	93½
100	Do do 2nd dr.....	all	72½
100	6rd pref. bonds A.....	all	77½
100	3rd pref. bonds B.....	all	107
100	Northern Extension, 6 p. c. guar.	all	103
100	Do do 6 p. c. Imp.....	all	109
100	Quebec Central 5 p. c. 1st mtg. bds	all	109
100	Well. Grey & Bruce, 7 p. c. Bds.,	all	103
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100	T. G. & B. 6 p. c. bonds 1st Mort.	all	103
100	St. Law & Oul. 6 p. c. Bds.....	all	109
100	New Brunswick 6 p. c. 1886-91.....	all	103
100	Nova Scotia 6 p. c. 1880.....	all	109
100	Quebec Prov. 1894 5 p. c.....	all	107
100	Do do 1905 5 p. c.....	all	107
100	(Iss. Paris), 1919.....	all	107
100	ster. bds. sc. all pd. 1912	all	107

ROB ROY FIRE HOSE.
 USED BY THE
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FIRE DEPARTMENTS.
 Has stood an actual test of eleven hundred pounds to the sq. inch.
JAMES A. OGILVIE,
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 Manufacturers of
THRESHING MACHINES, 304½ Craig Street
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 nes. Threshing and Mowing Machines repaired
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R. HINCHLIFFE,
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ENGINEER,
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 MANUFACTURERS,
DYNAMO-ELECTRIC MACHINES
 FOR
Electric Lighting, Electro-
plating, and Electrotyping.
PLATERS' SUPPLIES.
 Full Particulars on Application.

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JAMES ROBERTSON, General Metal Mer-
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 Lead Pipes, Shot, Putty, White Lead, also Gang,
 Circular and Cross Cut Saws of all kinds. (Prices
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JOHN HAMILTON & CO.,
METAL MERCHANTS.
 Tinners' Tools, Machines and Furn-
 ishings, Plumbers', Gas and
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 Tinned Sheet Iron all sizes.
 Warehouse and Office, 25 & 27 William St., Montreal

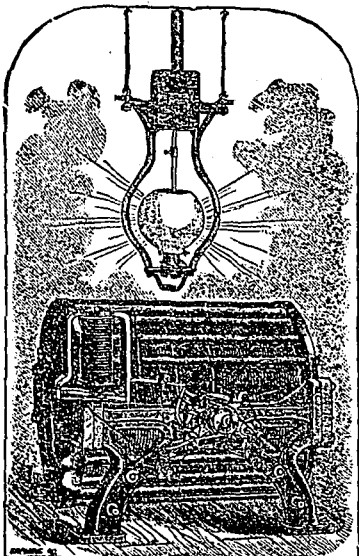
Colonial Produce South Devon Wharf,
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ROOMS,
 STOKES BROTHERS, Managers, Office 43
 Bishopsgate Street Within, E. C. London, England.
 The Sales are attended by Wholesale Dealers and
 Shopkeepers. Our large conveyors goods from ships
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 Agents at Montreal.
HART BROTHERS & CO.,
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BRASS WORK,
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 Materials and Supplies for
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MOUNT, MARTIN & CO.,
Plumbers, Gas and Steam Fitters,
Tinsmithing, &c.
 Lead Burning a specialty. Practical Sanitarians,
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 All orders personally attended to.
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PORTABLE AND STATIONARY
ENGINES,
Steam Pumps, Shafting, Pulleys, &c
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The ROYAL
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ELECTRIC DYNAMO
MACHINES AND
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 Estimates furnished
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MILLS, FACTORIES,
Hotels, R.R. Depots,
&c.
 Full line of
ELECTRIC LIGHT
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 and supplied at lowest
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 and Office Railing, Wire Win-
 dow Guards, Fine Wire Blinds for
 Inside Office Windows.
 Manufactured by **B. GREENING & CO.**
 Send for Circular. **Hamilton, Ont.**

NORTHERN ASSURANCE CO'Y.
OF LONDON.
ESTABLISHED 1836.

CALEDONIAN INSURANCE CO.,
OF EDINGURGH.
FOUNDED 1805.

Over \$30,000,000 Capital and invested funds represented. The best Fire Insurance securities, facilities and powers in Canada. Extension of Agencies contemplated. Applications invited.

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GENERAL AGENTS.
ESTABLISHED 1845.

THE ONTARIO MUTUAL LIFE ASSURANCE CO'Y.
Head Office, Waterloo, Ontario.

DOMINION DEPOSIT, . . . \$100,000.00
The only Purely Mutual Life Company in Canada.
Total number of Policies in force, Dec. 31, 1883, 5,241
Covering Assurance to the amount of, \$6,572,719 71
Net Reserve to Credit of Policyholders, 482,177 47
Net Surplus, 43,761 95

The Company's Reserves are based on the Actuaries' "Table of Mortality," and four per cent. interest—the HIGHEST standard adopted by any Life company in Canada, and one-half per cent. higher than the standard used by the Dominion Insurance Department.

The rapid growth of the Company may be seen from the fact that in 1870, the first year of its business, the total assets amounted to only \$6,216, while last year they reached the handsome total of **\$533,706.55 !!**

J. E. BOWMAN, President. **W. HENDRY,** Manager. **W. H. RIDDELL,** Secretary.
General Agent for Montreal: **Geo. Forbes.**

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Guarantee Capital \$700,000
Government Deposit, 51,100

WRITES LIBERAL POLICIES
Without burdensome conditions.

NON-FORFEITABLE POLICIES.

Example:—Age 35—\$1,000 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 298 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force a longer term.

DAVID DEXTER,
Managing Director.

Scottish Union and National INSURANCE CO'Y
OF EDINBURGH, SCOTLAND.
ESTABLISHED 1824.

M. BENNETT, JR.,

General Manager, North American Branch, Hartford, Conn.

CAPITAL, \$30,000,000
TOTAL ASSETS, 34,472,705
INVESTED FUNDS, 13,500,000
Deposit with Dominion Government, market value, 125,000

WALTER KAVANACH, Resident Agent,
117 St. Francois Xavier Street, MONTREAL.

BRITISH AMERICA ASSURANCE CO.,
FIRE AND MARINE
INCORPORATED 1833.

HEAD OFFICE, - - - TORONTO.

BOARD OF DIRECTORS:

JOHN MORISON, Governor.
H. R. FORBES, Deputy Governor.
Henry Taylor, G. M. Kinghorn, (Montreal.)
Hon. W. Cayley, H. S. Northrop,
George Boyd, John Y. Reid,
John Leys.
SILAS P. WOOD, Secretary.
H. A. HOLMAN, Resident Agent, Montreal.

THE ROYAL CANADIAN FIRE AND MARINE INSURANCE CO.

President, ANDREW ROBERTSON, Esq.
Vice-President, Hon. J. R. THIBAudeau,
ARTHUR GAGNON, Secretary-Treas.

Head Office:—160 St. James Street, Montreal.

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

Capital and assets, Jan. 1, 1884. \$1,265,759.94
Income during year ending Dec. 31, 1883. 385,015.71

C. H. McHENRY, Manager.

NATIONAL ASSURANCE CO. OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

CAPITAL £1,000,000 Sterling.

79 St. Francois-Xavier Street, Montreal.

SCOTT & BOULT,
CHIEF AGENTS FOR DOMINION.

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

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



CAPITAL, . \$1,188,000.
CASH ASSETS, 1st January, 1883,
 per Government Blue-Book 407,987.89
 Deposit with Dominion Govt. - 122,000
 Losses Paid to 1st Jan, 1883. 1,954,131
 Income 1882. - 343,660

DIRECTORS:
 President.—HENRY LYMAN.
 Vice-President.—ANDREW ALLAN.
 N. B. Corso. Robert Anderson. J. B. Rolland
 Arthur Prévost. C. D. Proctor.
 ARCH. MCGOUN, SEC.-TREAS.
GERALD E. HART, GEN'L MAN'R.
 CAPT. JOHN LAWRENCE, Special Agent

Fire, Life, Accident
 RISKS TAKEN AT MODERATE RATES.

CHIEF OFFICES.
 TORONTO—ROUSTRAD & GIBBS, Agents.
 ST. JOHN. N. B.—OSBORNE BLOIS, and M. & T
 B. Robinson, Agents.
 HALIFAX. N. S.—W. B. McSweeney, Agent.
 CHARLOTTETOWN, P. E. I.—A. S. Urquhart,
 Agent.
 WINNIPEG, MAN.—Robert Strang, and Feron,
 Shaw & Co. Agents.
 HAMILTON—James Walker, Agent.
 LONDON—David Smith, Agent.
HEAD OFFICE, 179 St. James Street,
MONTREAL.

Every reliance may be placed in the contracts of this company, as the capital is fully subscribed by the wealthiest capitalists of the country, and its past record for prompt and liberal payment of claims is of the best.
 Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES, - CANADIAN.—Montreal Quotations, Oct. 18, 1884.

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	100
Canada Life	2,500	7-8mos.	400	50	420
Citizens, Fire, Life, Guarantee & Acc't	11,880	.....	85	74	.....
Confederation Life.....	5,000	5-6mos.	100	10	230
Queen City Fire	2,000	10	50	10 1/2	.....
Western Assurance.....	20,000	6 6 mos.	40	20 1/2	107 1/2
Royal Canadian Insurance.....	20,000	10	50	20	50 62
Accident Ins. Co. of North America...	2500	6	100	20	.....
Guarantee Co. of North America.....	13,000	6	50	10	95 100

BRITISH AND FOREIGN.—(Quotation on the London Market, Oct. 6, 1884.)

					Market value p. p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British Empire.....	50,000	50	20	4	\$22 1/2
British & Foreign Marine.....	50,000	30	50	5	£17 £17 1/2
Commercial Union Fire Life & Marine..	5,000	10	100	16	£41 1/2
Edinburgh Life.....	100,000	0	£10	£2	25s 35s
Fire Insurance Association	20,000	13	100	50	£61 £63
Guardian Fire and Life.....	12,000	£7 p. sh.	100	25	£150 £155
Imperial Fire.....	100,000	30	20	2	£52 £54
Lancashire Fire and Life.....	10,000	15	40	8 1/2	£27
Life Association of Scotland.....	500,000	..	10	2	17s 6d
Lion Fire	82,000	..	10	2	£27 £27 1/2
Lloyd Life.....	55,802	48	25	14 1/2	£49 £61
London Assurance Corporation.....	10,000	10	10	7 1/2-20	£39 £61
London & Lancashire Life.....	2391,752	70	20	3	£23 1/2
Liverpl & London & Globe Fire & Life	30,000	70	100	5	£42 1/2 £43 1/2
Northern Fire & Life.....	40,000	58	60	6 1/2	£26 11s 3d
North British & Mercantile Fire & Life	6,722	£21 p. s.	..	..	£25 £230
Phoenix Fire & Life.....	200,000	30	10	1	4s
Queen Fire & Life.....	100,000	60	20	3	£28 £28
Royal Insurance Fire & Life.....	125,000	22 1/2	10	1	£20 £28
Scottish Commercial Fire & Life.....	50,000	6	10	1	27s 6d
Scottish Imperial Fire and Life.....	20,000	15	50	3	£13 1/2 £14
Scottish Provincial Fire & Life.....	10,000	5 1/2	50	12	£11 £11
Scottish Union.....	4,000	5	25	1 1/2	19s
Standard Life.....	..	..	..	..	..
Star Life.....	..	..	..	..	..

MUTUAL RESERVE FUND.
LIFE ASSOCIATION OF NEW YORK.

Head Office for Canada, 65 King Street East, Toronto.

E. B. Harper, - - - - - President.

23,000.....Members
 \$7,000,000.....Business
 \$25,000,000.....Surplus
 \$600,000.00.....Losses Paid
 \$100,000.00. Deposited with Insurance Dep't of New York
 Death claims paid..... \$658,575.00

The list of death losses paid by the MUTUAL RESERVE FUND LIFE ASSOCIATION during the past three years tells its own story.

Persistent efforts were made by agents of rival systems to persuade the above members before insuring in this Association that "Assessment Assurance was not to be relied upon." Common-sense prevailed, resulting in thousands of dollars saved to the families of deceased members, not only in the cost of insurance, but in the extra amounts the Assessment plan enabled them to carry without inconvenience.

The admission fee and one year's annual dues on \$5,000 is \$30; on \$10,000 it is \$50; on \$15,000 it is \$80. The annual dues after the first year, for expenses, are \$2, on \$1,000.

ONTARIO BOARD OF DIRECTORS.

HON. S. C. WOOD, Ex-Treasurer of Ontario.
 G. W. YARKER, Manager Federal Bank.
 C. J. CAMPBELL, Ass't Receiver General for Ontario.
 J. W. LANGMUIR, M'gr Toronto Trusts Co.
 WM. WHYTE, Gen'l Supt Can. Pac. R.R., Ontario Division.
 JOHN BURNS, Director of Standard Bank.
 WARRING KENNEDY—Simpson, Kennedy & Gemmill, Wholesale Merchants.
 CHARLES O'REILLY, M.D., Supt of Toronto Hospital.
 HON. R. M. WELLS, M.P., Ex-Speaker of Ontario.

SUTTON & CROSS, J. D. WELLS C. F. BUNBURY,
 Gen'l. Agents Western Ontario, Gen'l Manager, Supt. of Agencies.

RELIABLE AGENTS WANTED EVERYWHERE.

DRESS,
MUTUAL RESERVE FUND LIFE ASSOCIATION,
 King St. East, Toronto. | Montreal Office, 154 St. James St.

ROYAL INSURANCE CO'Y.
 OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL - - - - - \$20,000,000
 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 assurance granted in all the most approved forms.

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

PROVIDENT MUTUAL ASSOCIATION OF CANADA.

Incorporated by the Con. Stat. of Can., chap. 71 and amendments.
 \$10,000 deposited in trust with Provincial Government,
 June 20, 1884.

BOARD OF DIRECTORS.

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JOHN HOPPER, General Agent.

SECTION 11.—Assembly Bill 139, passed March 30th, 1883. "The Provident Mutual Association of Canada shall be deemed to be an Association duly formed under the said chapter 71 of the Consolidated Statutes of Canada."
 Reserve fund to be invested in Dominion Bonds and deposited in trust with the Provincial Treasurer.

GENERAL OFFICE:—162 ST. JAMES STREET, MONTREAL, P. Q.

Insurance.

THE ACCIDENT INSURANCE COMPANY

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

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Sir A. T. GALT. HON. JAMES FERRIER.
MANAGING DIRECTOR.

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THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both reliability and liberality, one proof of which is that it has paid over two thousand losses and has NEVER contested a claim at law. It has ample financial resources, and has made the Special Deposit with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are solely applicable to Accident Insurance.

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OF LONDON, ENGLAND.

CAPITAL, - - \$1,250,000.
Available Assets, \$807,506.50
Dominion Government Deposits, \$56,745.32
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Gentlemen of influence wanted in unrepresented districts.

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IMPERIAL Fire Insurance Comp'y OF LONDON.

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Paid-up Capital, . . . \$700,000 Stg.
ASSETS, \$2,222,552 St

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Capital, £2,000,000 Stg.
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This Company has been over eighteen years in successful Operation in Western Ontario.

During the past Ten Years this Company has issued 57,096 Policies, covering property to the amount of \$40,872,028.00;

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ASSETS, \$170,900.00.

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HEAD OFFICE GALT, ONT.

Established 1836

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

MERCANTILE FIRE INSURANCE CO., WATERLOO, ONT.

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Government Deposit, - 20,100.00

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JAMES LOCKIE, Esq., - - Inspector.

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Head Office - - TORONTO.

Guarantee Fund - - \$100,000
Deposited with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.
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185 ST. JAMES STREET.
CHARLES AULT, M. D.,
Manager Prov. Quebec.

Intercolonial Railway.

SUMMER ARRANGEMENT. Commencing 2nd June, 1884,

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

Leave Point Levi.....	8.00 A.M.
Arrive Riviere du Loup.....	12.05 P.M.
Trois Pistoles.....	1.10 "
Rimouski.....	2.44 "
Little Metis.....	3.42 "
Campbellton.....	7.03 "
Dalhousie.....	7.41 "
Bathurst.....	9.30 "
Newcastle.....	11.00 "
Moncton.....	1.40 A.M.
St. John.....	5.30 "
Halifax.....	9.20 "

The Grand Trunk trains leaving Montreal at 10.00 p.m. connect at Chaudiere Junction with these trains.

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.

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

For Tickets and all information in regard to Passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON,
Eastern Freight and Passenger Agent,
185 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

D. POTTINGER, Chief Superintendent.
Railway Office, Moncton, N.B., May 28th, 1884.

THE JOURNAL OF COMMERCE
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LIFE AND FIRE. Invested Funds \$30,500,000
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General Agent, Province Quebec.

Accumulated Funds, . . \$5,000,000
Annual Income, 920,000
Canadian Investments, . . 600,000
Claims and Bonuses paid, 10,000,000
Canadian Deposit, 100,000

F. STANCLIFFE,

GENERAL MANAGER.

CHIEF INSPECTOR,
DAVID DOWNS.

WESTERN ASSURANCE COMPANY.

FIRE & MARINE. Incorporated 1851.

Capital and Assets.....\$1,746,640 32
Income for Year ending 31st Dec., 1882..... \$1,602,422 45

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JAS. BOOMER, Secretary.

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CAPITAL - \$5,000,000. RESERVE FUND - \$450,000.
GOVERNMENT DEPOSIT, \$100,000.

Head Office for Canada,

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WILLIAM ROBERTSON, General Manager.