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# THE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Vol. 16.

MONTREAL, FRIDAY, MARCH 16, 1883.

No. 4.

**Leading Wholesale Houses of Montreal**

First Prize Dominion Exhibition, 1880.

## GAULT BROS. & CO.,

Importers and Manufacturers.

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

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

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

**GAULT BROS. & CO.**

### MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of

#### FELT HATS.

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

FOR THE

#### Fall and Winter Trade

We offer a full assortment of

#### FUR GOODS

Of our own Manufacture.

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

Of English and Domestic Manufacture.

**Moccasins, Snow Shoes, Fancy Sleigh Robes, Buffalo, &c.**

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

## JAMES CORISTINE & CO.

Warehouse: 471 to 477

ST. PAUL STREET, MONTREAL.

**Leading Wholesale Houses of Toronto**

## JOHN MACDONALD & CO.

TORONTO, AND MANCHESTER, ENGLAND

### —CARPETS AND HOUSE FURNISHINGS.—

Carpet Dealers and the general trade are reminded of the unusually extensive Stock of New Pattern Carpets now showing, many of which are private and reserved, and unobtainable elsewhere.

#### JOHN MACDONALD & CO.

- Brussels, Aixminster, } Designs for 1883.
- Tapestry, Super Wools, } Special value.
- Dutch, Hemp Carpets—New Patterns.
- Nottingham, Glasgow, } Lace Curtains,
- Madras and Swiss, } Engaged Patterns.

**Mats, Rugs, Crumb Cloths, Linoenums, Upholstery Trimmings.**

Every desirable inducement in prices will be extended to the trade.

Mail or Wire orders solicited.

#### WAREHOUSES,

- 21, 23, 25 and 27 Wellington St. East, Toronto.
- 28, 30, 32 and 34 Front Street " "

30 Faulkner St., Manchester, England.

Toronto, March, 1883.

## M. FISHER SONS & CO.

MONTREAL.

FISHER & CO., Huddersfield, Eng.,

### WOOLLEN MANUFACTURERS

And MERCHANTS.

Spring and Summer TWEEDS,

SCOTCH, ENGLISH, &c.,

Worsted and Fancy Suitings in Latest Styles and Newest

Colourings.

Ladies' Cashmere Dress Goods.

Black and Coloured.

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

**184 MCGILL STREET.**

**Leading Wholesale Houses of Montreal**

## H. A. NELSON & SONS

Wholesale Dealers in

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

The largest and best assorted stock of Smallwares Fancy Goods &c., in the Dominion.

57, 59, 61 & 63 ST. PETER ST.,

Montreal.

56 & 58 FRONT STREET WEST

Toronto.

## S. GREENSHIELDS, SON & CO.

WHOLESALE

### DRY GOODS

MERCHANTS,

### MONTREAL,

Have removed to their former Warehouse, Corner of

**VICTORIA SQUARE**

AND

**CRAIG STREET,**

Which has been

**ENLARGED AND IMPROVED.**

The Chartered Banks.

Bank of Montreal.

ESTABLISHED IN 1818.  
CAPITAL ALL PAID-UP, - - - \$12,000,000  
RESERVED FUND, - - - - - 5,500,000

Head Office, - - - - - Montreal.

Board of Directors.

C. F. SMITHENS, Esq., - - - - - President.  
HON. D. A. SMITH, - - - - - Vice-President.  
Edward Mackay, Esq., - - - Alfred Brown, Esq.  
Gilbert Scott, Esq., - - - A. T. Paterson, Esq.  
Alex. Murray, Esq., - - - Geo. A. Drummond.  
Hugh McLennan.

W. J. Buchanan, General Manager.

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

A. B. Buchanan, Secretary.

Branches and Agencies in Canada.

**Montreal.** E. S. Clouston, Manager.  
Almonte, Ont. Kingston, " Port Hope, Ont.  
Helleville, " Lindsay, " Quebec, Que.  
Branford, " London, " Regina, "   
Brookville, " Moncton, N.B. Sarnia, Ont.  
Chatham, N.B. Newwastle, " Stratford "   
Cornwall, Ont. Ottawa, Ont. St. John, N.B.  
Godrich, " Perth, " St. Mary's, Ont  
Guelp, " Peterborough, On Toronto.  
Halifax, N.S. Pictou, Ont. Winnipeg, Man.  
Hamilton, Ont. Portage la Prairie, Man.

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

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

Agents in the United States.—New York, Walter Watson and Alex. Lang, 59 Wall Street. Chicago, Bank of Montreal, 164 Madison Street, W. Muir, Manager; R. Y. Hebdon, Asst. Manager.

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

Colonial and Foreign Correspondents.—St. John's, Nfld., The Union Bank of Newfoundland. British Columbia, The Bank of British Columbia. New Zealand, The Bank of New Zealand. India, China, Japan, Australia—Oriental Bank Corporation.

(Issue Circular Notes and Letters of Credit for Travellers available in all parts of the world.)

EXCHANGE BANK OF CANADA.

CAPITAL PAID UP - \$500,000

SURPLUS, - - - - - 360,000

HEAD OFFICE, - MONTREAL.

DIRECTORS.

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

Alex. Buntin. E. K. Greene.

THOMAS CRAIG, - Managing Director.

BRANCHES.

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

FOREIGN AGENTS.

LONDON:—The Alliance Bank (Limited).  
NEW YORK:—The Hanover National Bank.  
BOSTON:—Maverick National Bank.  
Sterling and American Exchange bought and sold.  
Interest allowed on Deposits.  
Collections made promptly, and remitted for at current rates.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS.

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

Secretary—A. G. WALLIS.

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

R. R. GRINDLEY, General Manager.

W. H. NOWERS, Inspector.

Branches and Agencies in Canada.

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

Agents in the United States:

NEW-YORK.—D. A. McTavish and H. Stikeman, Agents.

CHICAGO.—H. M. Breddon, Agent.

SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents.

PORTLAND, Oregon.—J. Goodfellow, Agent.

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

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

THE SHAREHOLDERS OF

The Molsons Bank.

are hereby notified that a Dividend of

FOUR PER CENT.

upon the Capital Stock has been declared for the current half-year, and that the same will be payable at the office of the Bank, in Montreal, and its Branches, on and after

MONDAY, the 2nd day of April next.

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

By order of the Board.

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 26th February, 1883.

The Chartered Banks.

MERCHANTS BANK OF CANADA.

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

HEAD OFFICE - - MONTREAL

BOARD OF DIRECTORS.

SIR HUGH ALLAN - - - - - President  
ROBT. ANDERSON, Esq., - - - Vice-President  
Andrew Allan, Esq., Hector Mackenzie, Esq.  
Wm. Darling, Esq., Jonathan Hodgson, Esq.  
Adolphe Masson, Esq., John Cassils, Esq.  
Hon J. J. C. Abbott, M.P.

GEORGE HAGUE, - - - - - General Manager

J. H. PLUMMER, Assistant General Manager.

BRANCHES IN ONTARIO AND QUEBEC.

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

BRANCHES IN MANITOBA.

Winnipeg, Emerson, Brandon, Regina N.W.T.

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

Agency in New York.—48 Exchange Place. Messrs. Henry Hague and John B. Harris, Jr., Agents.  
Bankers in New York.—The Bank of New York, N.B.A.

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

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

Letters of credit issued, available in China, Japan and other foreign countries.  
Collections made on favorable terms.

La Banque du Peuple.

Capital \$1,600,000.

HEAD OFFICE, - - - MONTREAL

C. S. CHERRIER, Esq., President.

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

A. A. TROTTIER, Esq., Cashier.

FOREIGN AGENTS.

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

The Ontario Bank.

CAPITAL - \$1,500,000.

HEAD OFFICE, - - - - - TORONTO.

DIRECTORS:

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

C. HOLLAND, General Manager.

BRANCHES.

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

AGENTS.

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

The Chartered Banks.

THE CANADIAN  
**Bank of Commerce.**

Head Office, - - - Toronto.

Paid-up Capital - - - \$6,000,000  
Rest - - - 1,650,000

**DIRECTORS.**

Hon. WILLIAM McMASTER, *President.*  
WM. ELLIOT, Esq., *Vice-President.*

Noah Barnhart, Esq. James Michie, Esq.  
George Taylor, Esq. T. Sutherland Strayper, Esq.  
Jno. J. Arton, Esq. John Waldie, Esq.  
W. N. ANDERSON, General Manager.  
C KEMP, Ass't Gen'l Manager.  
ROBT. GILL, Inspector.

New York—J. H. Goadby and B. E. Walker, Agents,  
Chicago—A. L. Dewar, Agent.

BRANCHES.

Ayr	Guelpu	St. Catharines
Barrle	Hamilton	Sarnia
Belleville	London	Seaforth
Berlin	Lucon	Simcoe
Brantford	Montreal	Stratford
Gutham	Norwich	Strathroy
Collingwood	Orangeville	Thorold
Dundas	Ottawa	Toronto
Dunville	Paris	Walkerton
Durham	Peterboro'	Windsor
Galt	Port Hope	Woodstock.
Goderich		

Commerotal credits issued for use in Europe, the East and West Indies, China, Japan, and South America.

Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.

BANKERS.

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

**IMPERIAL BANK**  
OF CANADA.

Capital Paid up - - - - - \$1,330,000  
Reserve Fund - - - - - 460,000

**DIRECTORS:**

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

HEAD OFFICE—TORONTO.

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

**EASTERN TOWNSHIPS BANK.**

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

**Board of Directors.**

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

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

The Chartered Banks.

**THE BANK OF TORONTO,**  
CANADA.

Incorporated 1855.

Paid up Capital, \$2,000,000. Rest \$1,000,000.

**DIRECTORS:**

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

**HEAD OFFICE, TORONTO.**

DUNCAN COULSON, *CASHIER.*  
HUGH LEACH, *ASSISTANT CASHIER.*  
J. T. M. BURNSIDE, *INSPECTOR.*

**BRANCHES.**

MONTREAL, J. Murray Smith, *Manager;* PETERBORO, J. H. Roper, *Manager;* COBOURG, Joseph Henderson, *Manager;* PORT HOPE, W. R. Wadsworth, *Manager;* BARNIE, J. A. Strathy, *Manager;* ST. CATHARINES, G. W. Hodgetts, *Manager;* COLLINGWOOD, W. A. Copeland, *Manager.*

**BANKERS.**

LONDON, ENG., The City Bank Limited, New York, National Bank of Commerce, New York, W. Watson & A. Lang, Oswego, N. Y., Second National Bank, Quebec, La Banque Nationale, Ottawa, La Banque Nationale, Winnipeg, Bank of Nova Scotia.  
Collections made on the Best Terms.

**LA BANQUE NATIONALE.**

HEAD OFFICE, QUEBEC.

CAPITAL PAID-UP 2,000,000

**DIRECTORS.**

HON. ISIDORE THIBAUDEAU, *President.*  
JOSEPH HAMEL, Esq., *Vice-President.*  
Hon. P. Garneau, E. Baudet, Esq. M.P.P.  
T. LeDroit, Esq. M. W. Bayle, Esq.  
U. Tessier Jr. Esq. P. LAFRANCO, *Cashier.*  
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau,  
Montreal.

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

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

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

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

LA

**BANQUE JACQUES-CARTIER,**

HEAD OFFICE, - MONTREAL.

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

**DIRECTORS:**

ALPH. DESJARDINS, Esq., M.P., *President.*  
S. St. Onge, Esq., *Vice-President.*  
J. L. Cassidy, Esq. P. S. Hamelin, Esq.  
Ls. S. Monat, Esq. L. O. Gravel, Esq.  
Lucien Hunt, Esq.

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

**THE MARITIME BANK**

-OF THE-

**DOMINION OF CANADA.**

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

**Board of Directors.**

THOS. MACLELLAN, *President.*  
L.B. BOTSFORD, M.D., *Vice-President.*  
ROBT. CRUIKSHANK (of Jardine & Co., Grocers).  
JER. HARRISON (of J. & W. F. Harrison, Flour Merchants).  
JOHN H. PARKS (of Wm. Parks & Son, Cotton Manufacturers).  
JOHN TAPLEY (of Tapley Bros., Indiantown).  
HOW. D. TROOP (of Troop & Son, Shipowners).  
**CASHIER, - ALFRED RAY.**  
AGENCY—FREDERICTON: A. S. Murray, *Agent.*  
" - WOODSTOCK: G. W. Yauwart, "

The Chartered Banks.

**The Western Bank of Canada.**

HEAD OFFICE, OSHAWA, ONT.

CAPITAL AUTHORIZED..... \$1,000,000  
CAPITAL SUBSCRIBED..... 500,000  
CAPITAL PAID-UP..... 150,000

**BOARD OF DIRECTORS.**

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

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

**Loan Societies.**

**Montreal Loan & Mortgage Co.**

**47th DIVIDEND.**

A dividend for the half year ending 28th February, 1882, at the rate of

**SEVEN PER CENT**

per annum, will be paid at the Company's Office, 181 St. JAMES STREET, on the

*15th day of March.*

The transfer books will be closed from the 1st to the 15th of March.

**ANNUAL MEETING.**

The annual meeting of the shareholders of the Company will be held at the Company's Office, on

Wednesday, the Seventh day of March,

at 3 o'clock p.m., for the reception of the annual report and statements, and the election of Directors. By order of the Board.

GEO. W. CRAIG, *Manager.*

Montreal, March 1, 1882.

**THE HAMILTON PROVIDENT & LOAN SOCIETY.**

GEORGE H. GILLESPIE, Esq., *President.*  
JOHN HARVEY, Esq.—*Vice-President.*

Subscribed Capital..... \$1,500,000.00  
Paid-up Capital..... 1,100,000.00  
Reserve and Surplus Profits..... 97,000.00  
Total Assets..... 2,697,000.00  
MONEY ADVANCED on Real Estate on favorable terms of Repayments.

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

**OFFICE,**

Corner of King and Hughson Streets,  
**HAMILTON, CANADA.**

H. D. CAMERON, *Treasurer.*

Nov., 1882.

**Dominion Savings & Investment Soc.,**

LONDON, ONT.,

INCORPORATED, - 1872.

Capital, - - - - - \$1,000,000.00  
Subscribed, - - - - - 1,000,000.00  
Paid-up, - - - - - 864,932.86  
Reserve Fund, - - - - - 140,000.00  
Contingent Fund, - - - - - 2,696.54  
Loans made on farm and city property, on the most favorable terms.

Municipal and School Section Debentures purchased.

Money received on deposit and interest allowed hereon,  
F. B. LEYS, *Manager*

Oceanic Steamships.

Allan Line.



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

1883. Winter Arrangements. 1883

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

Vessels.	Tonnage.	Commanders.
Nunidian.....	6,100	Building.
Hanoverian.....	4,000	Capt. J. G. Stephen.
Parisian.....	5,400	James Wylie.
Bardnian.....	4,650	J. E. Dutton.
Polynesian.....	4,100	R. Brown.
Sarmatian.....	8,000	John Graham.
Circassian.....	4,000	Lt. W. H. Smith, R.N.R.
Moravian.....	8,610	Lieut. F. Archer, R.N.R.
Peruvian.....	8,400	Capt. Jos. Ritchie.
Nova Scotian.....	8,900	W. Richardson.
Hibernian.....	8,434	Hugh Wylie.
Caspian.....	8,201	Lt. B. Thomson, R.N.R.
Austrian.....	2,700	Lieut. R. Barrett, R.N.R.
Nestorian.....	7,000	Capt. D. J. James.
Prussian.....	8,000	Alex. McDougall.
Scandinavian.....	3,000	John Parks.
Buenos Ayrean.....	8,800	John Scott.
Corean.....	4,000	Barelay.
Groclan.....	8,000	G. E. LeGallais.
Manitoban.....	8,150	McNicol.
Canadian.....	2,600	C. J. Menzies.
Phoenician.....	2,800	J. Brown.
Waldensian.....	2,200	R. P. Moore.
Luconian.....	2,200	John Kerr.
Newfoundland.....	1,500	Myllina.
Aonian.....	1,350	R. McGrath.

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

The Steamers of the

LIVERPOOL MAIL LINE

Sailing from Liverpool every THURSDAY, and from Boston and Baltimore alternately, and from Halifax every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, and from Liverpool for Portland every alternate SATURDAY, calling at Queenstown on passages from Britain, are intended to be despatched

FROM HALIFAX:

Nova Scotian.....	Saturday, March 3
Parthian.....	Saturday, " 10
Caspian.....	Saturday, " 17
Sarmatian.....	Saturday, " 24
Circassian.....	Saturday, " 31
Parisian.....	Saturday, April 7

At TWO o'clock P.M., or on the arrival of the Intercolonial Railway Train from the west.

FROM PORTLAND TO LIVERPOOL.

Nova Scotian.....	Thursday, March 1
Caspian.....	Thursday, " 15
Circassian.....	Thursday, " 29

At ONE o'clock P.M., or on the arrival of the Grand Trunk Railway Train from the West.

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

An experienced surgeon carried on each vessel. Berths not secured until paid for. Through Bills of Lading granted at Liverpool and Glasgow, and at Continental Ports, to all points in Canada and the Western States, via Halifax, Boston, Baltimore, Quebec and Montreal; and from all Railway Stations in Canada and the United States to Liverpool and Glasgow, via Baltimore, Boston, Quebec and Montreal.

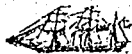
For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or H. J. Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorb, No. 8, Bremen; Charley & Malcolm,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

H. & A. ALLAN,

State St., Boston, and 26 Common St., Montreal.

Oceanic Steamships.

DOMINION LINE OF STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

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

DATE OF SAILING.

FROM PORTLAND FOR LIVERPOOL:  
\*SARNIA...22nd Mch. | TORONTO... 19th Apl.  
OREGON.....5th Apl. | SARNIA..... 3rd May.

RATES OF PASSAGE.

Cabin—Montreal to Liverpool, \$57.50; Return, \$101.25. Rates per steamer Sarnia, Cabin, Montreal to Liverpool, \$67.50, return, \$111.25; Intermediate, \$45.50; Steerage, \$30.50. \*Sarnia carries neither cattle or sheep.

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

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

DAVID TORRANCE & CO.,  
Exchange Court, Montreal.

Accountants, Agents, &c.

(For Legal Cards see other page.)

Barrie, Ont.

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

Brantford, Ont.

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

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JOHN SMITH,  
REAL ESTATE AND LOAN AGENT,  
ACCOUNTANT, &c.,  
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GUELPH, ONT.  
Assignments taken and Estates managed

Montreal.

JOHN FAIR,  
ACCOUNTANT, COMMISSIONER,  
For taking affidavits to be used in the Province of Ontario,  
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JOHN FULTON,  
ACCOUNTANT,  
242 St. James Street, Montreal.

EDWARD EVANS,  
ACCOUNTANT,  
169 St. James St., (opposite St. John St.)  
Montreal.

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H. E. NELLES. (Official Assignee under late solvent Act.) accepts assignments for the benefit of creditors: as formerly, and trusts of all kinds.  
OFFICE:  
Over Federal Bank.

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

Uxbridge, Ont.

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

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ARCH. CAMPBELL,  
STOCK and SHARE BROKER,  
(Member of the Stock Exchange)  
MERCHANTS EXCHANGE BUILDINGS,  
Hospital and St. Sacramento Streets  
MONTREAL.

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W. MOWAT & SON,  
BANKERS,

STRAITFORD, ONT. [Established 1868.]

Transact a general banking business. Make a specialty of COLLECTING DRAFTS on business men in this town and vicinity at low rates, and prompt returns. Drafts issued on any banking town in Canada, and on New York, payable anywhere in the United States.

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

Legal.

For Accountants, &c., see other page.

Amherst, N. S.

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

Almonte, Ont.

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

Brampton, Ont.

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

Belleville, Ont.

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

DENMARK & NORTHROP, Barristers, &c., Belleville, Ont.

Brantford, Ont.

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BARRISTERS & ATTORNEYS-AT-LAW,  
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ARTHUR S. HARDY, Q. C. ALFRED J. WILKES, LL.B.  
C. S. JONES.

Bradford, Ont.

W. H. WILSON,  
BARRISTER, ATTORNEY, SOLICITOR, &c.

Carleton Place, Ont.

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

Charlottetown, P. E. I.

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

Chatham, N. E.

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

Clifton, Ont.

A. G. HILL,  
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Clinton, Ont.

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

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AGENT FOR  
THE THREE RIVERS PAPER COMPANY,  
Manufacturers of all kinds of  
**WRAPPING PAPER, ROOFING, &c.,**  
ALSO  
The Canada Extract of Dye Wood Works,  
Manufacturers of Sedimentless Extract of Hemlock  
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(MILLS AT KINGSEY FALLS, P.Q.)  
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The following grades of high class papers:—  
Nos. 1 & 2 Book and Printing, (Toned & White,  
" 3 News and Printing, " "  
White Tea and Bag,  
bleached Manilla Envelope, Bag and Wrapping.  
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First Prize Dominion Exhibition 1880.  
**JOHN CRILLY & CO.,**

MANUFACTURERS OF  
Blotting Paper, Flour Sack Paper,  
Music Paper, Fine Manilla Paper,  
Colored and Brown & Grey Wrapping  
White Printing Paper,  
Paper, Roofing Felt and Match  
Flour Sack Paper Brgs, &c., &c. Paper.  
Special Sizes and Weights made to order  
389 ST. PAUL ST., MONTREAL.

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BARRISTER & ATTORNEY-AT-LAW  
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OSLER & GWYN, Barristers, &c., Dundas, Ont.  
B. B. OSLER, Q. C., (County Attorney.)  
H. C. GWYN, J. V. TEETZEL.

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Offer to the Wholesale Trade  
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**SHEEPSKINS**  
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**GOATSKINS.**

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WHOLESALE  
**BOOT & SHOE**  
MANUFACTURER  
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**HODGSON & CO.,**  
**BOOTS and SHOES, WHOLESALE,**  
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Spring samples are now ready, and will be found  
very complete—having made several important  
changes in lasts and patterns to keep up with the  
times. One of our travellers will call on you  
shortly, wait for him, and examine our samples be-  
fore ordering.

**E. E. GILBERT & SONS,**  
MANUFACTURERS OF  
**PORTABLE AND STATIONARY**  
**ENGINES,**  
Steam Pumps, Shafting, Pulleys, &c.  
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A large Stock always on hand.

**Roman Cement, Portland Cement**  
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Drain Pipes, Vent Linings,  
Flue Covers, Fire Bricks Fire Clay.  
Whiting, Plaster of Paris,  
Borax,  
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**TEAS SUGARS, COFFEES,**  
**SPICES, FRUITS**  
AND A FULL ASSORTMENT OF  
**GENERAL GROCERIES,**  
Maintained from best Markets  
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Fine made goods, latest styles, equal in finish  
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Leather Commission Merchants,  
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Brown Cottons, & Sheetings, Yarns and Bags.

**STORMONT COTTON CO.**

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

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

**ST. CROIX COTTON MILL.**

Fancy Checks, Gingham, Bleached Shirtings, &c.

**WINDSOR COTTON MILL.**

Brown Cottons.

**STE. ANNE SPINNING CO., (Hochelaga).**

Heavy Brown Sheetings.

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

The Wholesale Trade only supplied.

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**Bolt and Iron Co.**

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Manufacture every kind of

Carriage and Fancy Head Bolts,  
Tire and Sleigh Shoe Bolts,  
Stove and Sink Bolts,  
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Boiler Rivets and other Rivets,  
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Lag and Gimlet-Pointed Screws  
Plough & Special Shaped Bolts.

Specify early. Specify now and avoid disappointment in deliveries.

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**MARBLE & POLISHED GRANITE WORK.**

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GENERAL MERCHANTS  
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Merchants Manufacturing Co., BLEACHED SHIRTING.

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

Almonte Knitting Co., SHIRTS AND DRAWERS.

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

38 St. Joseph Street, Montreal.

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UNMATCHABLE

**MATCHES**

IN BOTH

BRIMSTONE AND PARLORS.

Brimstone Matches put up, viz:

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

Parlor Matches without Sulphur.

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

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THE LARGEST VARIETY IN CANADA.

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SMALL WARES and FANCY GOODS,

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COTTON SPINNERS,  
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COTTON YARNS, White and Colored, Single and Double Twist Yarns, Bleached and Colored CARPET WARPS, White and Colored.

BEAM WARPS, for Woollen Mills in all the varieties required.  
HOSIERY YARNS of every description.  
BALL KNITTING COTTON, superior in quality to that imported.

FANCY WOVE SHIRTINGS and APRON CHECKS.  
These Goods have been awarded FIRST PRIZES for each of the above articles: Montreal, Toronto, Halifax and Kingston Exhibitions, 1880, 1881 and 1882.

A GOLD MEDAL at the Dominion Exhibition at Montreal, 1880.

A SILVER MEDAL at Kingston for best assortment of Cotton Manuf. 1882.

A SILVER MEDAL at Montreal, 1882, for best display of Cotton Goods. For Sale by the Wholesale and Retail Dry Goods Trade throughout the Dominion.

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FOLLOWING DEPARTMENTS:

MILLINERY and MANTLES,  
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Small Wares and Notions  
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HOUSEFURNISHING,  
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**BOWN & WOODS,**  
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NEWFOUNDLAND,  
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COMMISSION MERCHANTS.

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

**Robt. Miller, Son & Co.,**  
166 and 168 MCGILL STREET.

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

Papers, Stationery,  
Blank Books,  
Miscellaneous Books,  
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and Window Shades.

Silk and Cotton Manufactories, &c.

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

OFFICES.  
New York, Philadelphia, Cincinnati, Boston,  
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1882. SPRING, 1882.

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AGENTS FOR  
ULSTER SPINNING CO., Belfast.  
D. & R. DUKE, Brechin.  
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CANADA SILK CO., Montreal.  
DON & DUNCAN, Dundee.  
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SPECIALTIES:

LINEN GOODS of every description. Sewing Silks and Ribbons (home made).  
BLACK CASHMERE, COBURGS and ITALIANS. RAWORTH'S SEWING COTTONS, on account of Manufacturers.  
Prices cannot be equalled. Examine values and be convinced.

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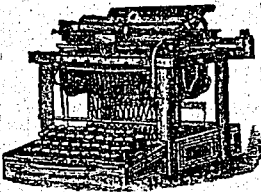
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MONTREAL.

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

Parlor Suits, 7 pieces, from \$ 45 to \$500  
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Full Dining Room Suits, 9 pcs., from 50 to 675  
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All other portions of stock equally varied in prices and styles of design of finish. Our recent Exhibits were taken from hand.

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

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WYCKOFF,  
SEAMANS &  
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SOLE EXPORTING  
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The only Machine which will successfully supersede Pen Writing. Used by Merchants and Professional men and in Railway, Insurance and other offices, &c., &c. Send for Catalogue and Testimonials.

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Leading Wholesale Trade of Montreal.

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

Received  
Gold Medal  
THE  
Grand Prix  
Paris Exhibition,  
1878.



Received  
Gold Medal  
THE  
Grand Prix  
Paris Exhibition,  
1878.

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

**WALTER WILSON & CO.,**

Sole Agents for the Dominion.

1 & 3 ST. HELEN STREET, MONTREAL.

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

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

ESTABLISHED 1820. **SPOOL COTTON.** ESTABLISHED 1820.

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

**M. E. Q.**

ESTABLISHED 1820. THIS THREAD is the only MAKE in the CANADIAN MARKET that RECEIVED an AWARD —AT THE— CENTENNIAL EXHIBITION —FOR— Excellence in Color, Quality & Finish.

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

**Thomas Walls & Sons,**

TRADE AUCTIONEERS,

**Montreal and Toronto.**

We take this opportunity of thanking our customers, buyers and consignors for their patronage since we opened here in April of last year. We will hold the Trade Sales regularly throughout the year, both here and in Toronto. We will be glad to receive Commissions from Trustees for Sales en bloc. Having a thorough knowledge of the trade, we will be able to do justice to anything put in our hands. We are prepared to receive consignments and make advances in cash, when required, on goods to be sold either here or in Toronto. We render account sales, and make settlements in cash within ten days from date of sale.

**Thos. Walls & Sons,**

Trade Auctioneers & Commission Merchants

MONTREAL AND TORONTO.

Leading Wholesale Trade of Montreal.



Bris. No. 1 Labrador Herrings  
" " Anticosti  
Hf.-brls No. 1 Bay  
Bxs Medium Scaled  
" Tuck Tails  
" Digby Chickens.  
Qtls Choice Table Codfish.  
Boxes Boneless Fish.  
" Pollock.  
Cases Finnan Haddies.

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

Commercial Summary.

The Imperial Bank of Canada has opened an agency in London, England.

The consumption of gas in Quebec city has increased to such an extent during the past year that a number of new mains are required in order to supply all the factories.

The New Glasgow Glass Company have paid a dividend of five per cent., and are calling in ten per cent. more capital to meet additional outlay.

At a meeting last Monday of the St. John (N.B.) Cotton Company it was decided to raise a maximum sum of \$75,000 on the bonds of the company, the present capital being almost exhausted.

A COMPANY with the Provincial Secretary as President, and having a capital of \$100,000, has been formed with a view to manufacturing asbestos at Quebec, and are now seeking letters patent.

In Canada there were 34 failures reported last week, a decrease of 5, compared with the preceding week, while in the United States there were 208, a decrease of 52 compared with the week previous.

A GENTLEMAN in this city, meeting one of his friends who was insolvent, expressed great concern for his embarrassment. "You are mistaken, my dear sir," was the friend's reply; "it is not I, but my creditors who are embarrassed."

J. F. BIRMINGHAM, of Valleyfield, Que., general dealer, referred to last week, owes \$2,419, in this city, besides a claim for \$150 presented by his mother for board and services rendered by her in the store. The assets amount to \$2,964. The estate has been sold by tender.

AT THE annual meeting of the Montreal Warehousing Company, last week, the following gentlemen were elected directors for the ensuing year:—Messrs. Andrew Allan, Hon. A. W. Ogilvie, W. M. Ramsay, Thos. Davidson and John S. Hall. Mr. Andrew Allan was elected President, and Mr. John S. Hall Vice-President and managing director.



## WULFF &amp; CO.

32 St. Sulpice Street,

MONTREAL.

SELL IN CANADA,

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

OF

WM PICKHARDT &amp; KUTTROFF,

98 Liberty St., New York,

SOLE AGENTS OF

Badische Anilin and Soda Fabrik,  
GERMANY.

BUY

**PRINCESS**

BAKING POWDER,  
ABSOLUTELY PURE.

The most perfect BAKING POWDER of the age. Warranted vastly superior to any Canadian Powder, is unrivalled by best brands of American, and costs 30 per cent. less.

MANUFACTURED BY

**WM. LUNAN & SON,**  
SOREL, QUE.

Sold by leading Grocers in Canada, Newfoundland, and the West Indies, Bermuda and South America.

It is announced that a company is being formed to commence the canning and preserving business on an extensive scale in Truro, N.S., and will start early in the Spring, making a specialty of condensed milk, in which branch they will have no competitors in the Dominion. Fruit and vegetable canning will be added, and a cheese factory is also intended to be run in connection with the establishment.

RECENT minor failures include the assignment of Miss E. Johnson, milliner, Hamilton, Ont., with liabilities of \$2,650 and assets \$2,105, in stock, furniture, and book-debts. She is offering to compromise at 40c on the dollar, in three, six, nine and twelve months, the last two payments secured. Like many others in the same line, Miss Johnson has been unable to withstand the keen competition of these days, which sooner or later tells upon the dealer of limited capital.

THE action for libel instituted by the Confederation Life Association against Messrs. Wm. McCabe and Leopold Goldman of the North America Life Assurance Co., and Geo. C. McLaughlin of the Aetna Life Insurance Co.,—referred to in the JOURNAL OF COMMERCE of Dec. 15th, 1882,—has been withdrawn, the plaintiffs paying all costs in the matter. It will be remembered that the ground of the action was an attack upon the Confederation Life by the *Insurance Times* of New York.

Leading Wholesale Trade of Montreal.

**GREENE & SONS**

**COMPANY,**

MONTREAL,

STRAW

GOODS.



**HATS, CAPS, FURS,**  
Gentlemen's Furnishings,

Assortment large

GREAT VARIETY!

NEWEST STYLES

— SELECTED FOR —

SPRING TRADE, 1883.

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

J. W. HUMPHRE, proprietor of the London House, London, Ont., has assigned in trust to Mr. John Puddicomb. He shows liabilities of about \$21,000, with assets, consisting of the hotel and effects, etc., nominally the same. A leading well-known Toronto firm are said to be the principal creditors. A meeting has been called for the 19th inst., when further particulars may be made known.

THE PEOPLE of St. Thomas, Ont., are about to see brisk times next Summer, if all the projected improvements to the town be carried out. The new addition about to be made to the Canada Southern Railway shops will probably afford accommodation to 200 additional hands. Work will shortly be commenced on the New Post Office and Custom House, which is to cost about \$50,000, and which it is thought will occupy a year in course of erection. A large new flouring mill is also to be erected.

IN referring to the liquidation of the Canada Manufacturing Co. last week, by some means unknown to us the word "Cotton" was inserted after the word "Canada," and not discovered till after a few copies had been printed. As the Canada Manufacturing Co. and its troubles have been frequently referred to in our columns of late, we fancy nobody was misled into believing it to be the Canada Cotton Co. of Cornwall, which has within the last few years become one of the most prosperous of our Canadian Cotton Mills. Perhaps a little more originality in the names of new corporations would be advisable.

THE Canada Southern Railway Co. began work last month upon their new railway bridge across the Niagara River. The structure will be located between the present railway Suspension bridge and the Falls, about three hundred

feet south of the bridge. The building of the bridge, its approaches, and the construction of the yard room required by the road, together with the working of the "new departure" will doubtless attract to the locality a large addition to the present population, and consequently add to the business facilities of the neighborhood. It is estimated that the population, now about 3000, will be nearly doubled within the next two or three years.

HENRY GIRARD, a retail dry goods dealer on Main street, this city, is in trouble, and has called a meeting of creditors. He owes about \$16,000, and has stock, book-debts, and real estate to the value of about \$18,000. Girard claims to have been robbed in some way, but he never possessed much means, and his expenses for the past year are said to have been too large for the amount of business done. A seizure before judgment has been made on the stock by Messrs. Paterson, Kissock & Co. for some \$100. He assigned in trust on Wednesday last, and the stock is being taken with a view to verifying his statement of affairs.

AT THE adjourned meeting of creditors last Tuesday of R. Heyneman & Co., cigar manufacturers, this city, whose assignment we noted last week, an offer of 25c on the dollar, unsecured, in 3, 6, 9, and 12 months, without interest, was not accepted, and Mr. Edward Evans was appointed to examine the books and report at a future meeting. The liabilities are, direct about \$65,000, and indirect \$70,000, with assets estimated at about \$38,000, of which amount some \$16,000 represent bad book-debts. The deficit is roughly estimated at some \$30,000 or \$40,000, and the available dividend has become somewhat problematical. Some seizures before judgment were made against the estate, including one for \$1,728 on behalf of a New York firm.

Leading Wholesale Trade of Montreal

**JOHN TAYLOR & CO.**  
 WHOLESALE  
**HAT AND FUR HOUSE,**  
**PULLOVER & SILK HAT**  
 MANUFACTURERS,  
**537 ST. PAUL STREET,**  
**MONTREAL.**

**McARTHUR, CORNEILLE & CO.,**  
 Importers of and Dealers in  
**White Lead & Colors,**  
 DRY AND GROUND IN OIL,  
 Varnishes, Oils, Window Glass, Star,  
 Diamond Star, and Double Diamond Star  
 Brands.  
 English 16, 21 and 26 oz. Sheet.  
 Rolled, Rough and Polished Plate Glass.  
 Colored, Plain and stained Enamelled Sheet  
 Glass.  
 Painters and Artists Materials.  
 Chemicals, Dye Stuffs.  
 Naval Storos, &c., &c., &c.,  
**OFFICES AND WAREHOUSES:**  
**310, 312, 314 and 316 St. Paul Street**  
 AND  
**253, 255 and 257 Commissioners Street**  
**MONTREAL.**

**KENNETH CAMPBELL & CO.**  
 WHOLESALE  
**DRUCCISTS,**  
 HAVE REMOVED TO THEIR NEW  
 AND COMMODIOUS PREMISES,  
**603 CRAIG STREET.**  
**MONTREAL.**

Mr. JOHN MAY, formerly referred to in this journal as having failed in the furniture trade in Mitchell,—after being harassed a great deal by attentive creditors, has at last gone the way of a great many debtors; and now the chief question is "Where is he?" A few mourning creditors are still left.

At an adjourned meeting last Wednesday of the creditors of H. & H. Merrill, dry goods merchants, this city, an offer to compromise at 50c on the dollar, in five, ten and fifteen months, without interest, the last payment secured, was accepted,—subject, however, to the agreement of the English creditors, who have not yet been heard from, as to the offer.

MANAGER Brooks of the Simcoe Worsted Factory has returned from England with five car loads of machinery to be placed in the building. Operations will commence immediately. The building is of brick, is three storeys high, and one of the largest factories in western Canada. At the outset employment will be given to some one hundred and fifty operatives.

THE "Bodega Cigar Co.," Simcoe, Ont., of which Mr. Charles A. Austin was manager, has ceased operations, and Mr. Austin has secured a position in a company about to commence business there in the manufacture of

Leading Wholesale Trade of Montreal.

**S. H. & J. MOSS,**  
**5 & 7 RECOLLET STREET**  
 MONTREAL, and LONDON, ENGLAND,  
 IMPORTERS OF EVERY DESCRIPTION OF  
**WOOLLENS, ETC.**

**The Dominion Tweed & Wool Co.**  
 9 and 11 RECOLLET STREET, MONTREAL,  
**MANUFACTURERS' AGENTS.**  
*Cash Advances made on Consignments of every description of Canadian Woollens.*  
 IMPORTERS AND DEALERS IN **FOREIGN & DOMESTIC**  
**Wools and Wool Extract**

**DOMINION GLUE DEPOT.**  
 Established 1872.

**EMIL POLIWKA & CO.,**  
 Awarded First Prizes at Dominion Exhibitions, Ottawa, 1879; Montreal, 1880. Diploma Provincial Exhibition, Montreal, 1881.  
 Largest Stock and best assortment of GLUES in the Dominion.  
**32, 34 & 36 St. Sacrament St.,**  
**MONTREAL.**  
 Correspondence solicited.

**S. H. MAY & CO.,**  
**474 AND 476 ST. PAUL STREET,**  
 Importers and Dealers in  
 Paints, Balled and Raw Linseed Oil, Pale Seal and Refined and Cod Oil, Rangoon Oil, the very best Oil in the market for Machinery, with a full supply of Carriage Paints and Materials. Glass—16 oz., 21 oz., 26 oz.; Smethwick, German Star, Diamond Star and Double, Enamelled and Colored, Rough, Rolled and Fluted Glass, Varnish, Japans, Spirits Turpentine, Shellac Varnish, Mirror Glass, and ½ White.

drugs.—Messrs. Hellrich and Anderson, cigar manufacturers, who commenced operations in Simcoe, Ont., a few months ago, have enlarged their staff to fifty hands.

A HEAVY FAILURE in the American leather trade this week is that of Humphrey & Co., New York, whose liabilities are estimated at \$826,000, with assets nominally \$667,000; the actual assets are \$119,000. Messrs. Friend, Humphrey & Sons, leather dealers, of Albany, are also reported to have assigned to 39 preferred creditors, whose claims amount to \$133,000.

Messrs. C. & W. Wurtele, hardware dealers, Quebec, have been compelled to suspend, owing to the refusal of a firm in this city to renew a note. The liabilities are estimated at \$20,000; they offer 25c in the dollar.—Finlay & Doherty, carrying on a small grocery business in St. John, N.B., who failed on the 19th ult., show liabilities of about \$3,300, and assets of about \$1,700 chiefly in stock and book-debts. Troubles attributable to bad debts.

The estate of Alex. Graham, formerly of Kingston, who opened an "8 cent store" in Peterboro' some three or four years since, and who assigned to R. H. Holland & Co. of this city about a month ago, shows liabilities of about \$1,500, with assets of about \$1,200, the latter consisting of stock of small wares, etc.

Batty's Nabob Pickles.

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

*Forbes, Roberts & Co*  
 MANUFACTURERS.

AND  
 WHOLESALE IMPORTERS  
 OF  
**MEN'S FURNISHING GOODS.**  
**53 Yonge St., TORONTO.**

The estate should pay about 60c in the dollar. One creditor who had got judgment for \$100 before assignment was paid in full. Mr. Graham ranks among the unfortunate traders.

ONE Joseph Reuter, who took possession of St. George's Grist Mill in Mitchell, Ont., some time during last summer, has left for parts unknown. He was very liberal in the beginning of winter, and freely offered 6c more per bushel for wheat than the current market prices. Although this was credit, the bait was sufficiently dazzling to catch some unsuspecting ones. Mr. Reuter failed to pay for wheat, wood, and in fact everything that he purchased, —and no person knows where he has gone.

The liabilities of St. Marie, Thibault & Co., the Montreal dry goods firm referred to last week, foot up about \$12,000, with assets estimated at \$13,000. The estate is advertised for sale by auction, and is expected to pay nearly 100c on the dollar. There seems likely to be considerable litigation over the claim and seizure before judgment of A. Racine & Co. (one of the three creditors), which will be contested by Mr. Tetu, the owner of the assets or stock, who in the deed of retrocession inserted a clause to the effect that all the creditors would be paid equitably in proportion to the amount of their claims. The firm above named demand payment in full.

**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 size and capacity of a year ago, the addition being rendered necessary by the growing demands of the trade. 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.

**JOHNSON'S GENUINE WHITE LEAD**

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



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

MANUFACTURED BY

**WILLIAM JOHNSON,**

572 WILLIAM STREET, MONTREAL.

P. O. Box 926.

LETTER ORDERS from the trade will receive careful attention.

**CANADA TOBACCO WORKS.**

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

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

**CHEWING**

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

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

**Manitoba and the North West Territory**

**FARMING AND STOCK-RAISING LANDS**  
**FOR SALE BY THE**

**HUDSON'S BAY COMPANY.**

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

**C. J. BRYDGES,**

*Land Commissioner.*

**BEUTHNER BROTHERS,**

MANUFACTURERS' AGENTS, AND LEADING IMPORTERS IN THE DOMINION OF

**EMBROIDERIES**  
AND  
**HOSIERY,**

750 to 754 CRAIG ST., MONTREAL.

The stock of Mr. J. W. French, Hamilton, Ont., jeweller, is offered for sale by the assignee. Mr. French fell into ill health over a year ago, and compromised with his creditors, but has evidently not been able to make headway.—Robinson Bros. of the same city, who succeeded their employer, the late R. M. Ballantyne, about three years ago, made an assignment the 3rd inst. They show a nominal surplus of \$200 on liabilities of \$2,200; the assets are in stock and book debts. Their property is mortgaged for \$1,000. The difficulty is attributable to over-competition, to failure in securing the stand of their predecessor, and paying a high rental for less favorable premises. Both are popular and of steady habits.

The estate of J. M. Longan & Co. of London, Ont., having been relieved on the 5th inst. from claim under warehouse receipt, the assignee, Mr. H. E. Nelles, has been enabled to pay a first dividend of 40 cents in the dollar. Among the Montreal creditors are John Hope & Co., \$6,426; R. Heynoman, \$2,795; Henry Chapman & Co., \$1,313. Walker's distillery, was a creditor for \$4,467; Edward Adams & Co., London, for \$3,477; W. T. Rutherford for \$938; John

**THOS. LAWRY,**  
**PORK PACKER**

Curer of the

**CELEBRATED CROWN BRAND**  
**HAMS AND BACON.**

Kettle-Rendered Lard, Spiced Rolls, Long Clears and Cumberlands, Shoulders, Spiced Beef-Hams, Dried Beef, Smoked Tongues, Mess & Navy Pork, &c.

**Hamilton, Ont.**

Labatt \$903; Carling & Co., \$346; N. C. Ford, Simcoe, Ont., \$684; Bank \$8,000, etc.; total \$30,560. This is proving as exceptionally good an estate as might have been expected from the high character of the young gentlemen who embarked in the enterprise.

Reports from London, Ont., announce that the Globe Lightning Rod Co., of that city, has become involved in temporary difficulty by the Mahon Bank failure. Accommodation paper given the Mahons by Mr. Hewett, manager of the Globe Lightning Rod Co., to the amount of some \$50,000 or \$60,000, is held by the Bank of Montreal as collateral security. The Bank are pressing for as favorable a settlement as possible, and Mr. Hewett has made what he considers a good offer. Apart from this, writes to the amount of \$7,000 or \$8,000 have been issued against the company, but it is stated that manufacturing will not be interfered with in any way as a satisfactory settlement of the claims will be made speedily.

McVERN & Dawson, who opened a tailoring and gentleman's furnishing store in Strathroy, Ont., last spring, with a cash capital of about \$500, made an assignment the 5th inst. The assignment was signed by Mr. Dawson only.

*Security against Errors.*

**The Rate-Inlaid Interest Tables**

AND  
**Account Averager.**

4 to 10 PER CENT.

\$100 to \$10,000.

One DAY to One YEAR.

Free by Mail. \$5 Each.

**WILLING & WILLIAMSON,**

**TORONTO,**

AND ALL BOOKSELLERS.

Mr. McVenn formerly failed in business, but says he transferred his interest in the present stock to Dawson some time ago, owing to an execution hanging over him through his former business. It is not generally known that the dissolution was ever advertised. The liabilities are nearly \$5,000; the assets about \$4,500, consisting of men's furnishings and about \$200 in book debts. Mr. Dawson attended to the tailoring and Mr. McVenn to the furnishing and ornamental departments, proving by the credit received that he was not alone in his favorable opinion of himself.

The estate of William Wilkie, of Guelph, dealer in sewing machines, etc., who assigned in trust over a year ago, has just paid a dividend of 2c on the dollar to the creditors. One of the leading Canadian banks held a mortgage on all the real estate, and a chattel mortgage covered all the stock and machinery not previously assigned, leaving the assignee, Mr. John Smith, nothing upon which to realize but the book-accounts and household furniture. Mr. Smith now writes to the 50 creditors that

Leading Wholesale Trade of Montreal.

**PILLOW, HERSEY & CO.,**  
Montreal,  
MANUFACTURERS OF

**RHODE ISLAND HORSE SHOES,**  
AND EVERY DESCRIPTION OF  
**CUT NAILS,**

**Railway and Ship Spikes,**  
**Iron, Steel, Zinc & Copper Shoe Nails,**  
And **SHOE TACKS,**

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.B. Iron Tacks, Largo 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 Clinch 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.

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

AND MANUFACTURERS OF  
**LEATHER BELTING,**  
FIRE ENGINE ROSE, HARNESS, MOCCASINS  
LACE, RUSSET and  
**OAK SOLE LEATHERS,**  
OFFICE AND MANUFACTORY:

436 VISITATION STREET, MONTREAL.

**COMMERCIAL SAMPLE CASES**  
TRAYS AND SAMPLE CARDS

Of all descriptions made to order.

**THEO. SCHWARZ,**  
712½ **CRAIG STREET 712½**  
**MONTREAL.**  
Telephone Communication.

he has endeavored to collect so closely as to make only one dividend, but anticipates some small amounts may yet be had, though not immediately. There are in addition to the ordinary creditors some 21 claims for wages due at the date of assignment, making the total liabilities \$54,354.75, to pay which there is left only \$1,087.

DEATH has been busy among our business men of late. Mr. T. M. Bryson, a wealthy retired merchant of this city, but still identified as a director with the Sun Life Assurance Co. and other prominent institutions, died on the 6th inst. in the 64th year of his age. Mr. James Court, of the firm of Court & MacIntosh, the well-known accountants and assignees, died at Glasgow, Scotland, the 14th ult. His remains were brought to Montreal for interment. Mr. James Gordon, sen., the well-known merchandise broker, died suddenly in this city, the 7th inst., in his 59th year. Mr. Gordon's gentlemanly figure will be missed on our business thoroughfares, no less than his courteous manner among his many friends and acquaintances. Mr. Jabez M. Brown, a retired New York leather merchant, died last Saturday, at the residence

Leading Wholesale Trade of Montreal.

Lyman's Standard

Blue

Black

Writing

Fluid



—AND—  
**COPYING INK.**

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

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

Prepared only by

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

**CROSBY**  
**STEAM GAUGE & VALVE CO.,**  
**SAFETY VALVES,**  
**STEAM & HYDRAULIC GAUGES. &c.**

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

Catalogues supplied on application.

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

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

**CANADIAN AND EUROPEAN**  
**MANUFACTURES.**  
**THE WHOLESALE TRADE ONLY SUPPLIED.**  
Agents in Canada for

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

of his son-in-law, E. F. Ames, Esq., in this city, where he had taken up his residence some years ago. The deceased gentleman was in his 86th year. The remains were taken to Woodbridge, N. J., his native place, for interment. The sudden death of Mr. D. P. Beattie, commission merchant, which took place last Saturday morning, a few minutes after his arrival at his office, caused a profound sensation throughout the city. The deceased gentleman was in his 49th year. He had been in business about twenty years in this city. The remains were taken to St. Andrews, Que., for interment, attended by a large concourse of friends and acquaintances. Mr. R. B. Angus, Vice-President of the Canadian Pacific Railway, furnished a special train for the occasion.

D. D. McDONALD & Co., general storekeepers, Campbellford, Ont., have assigned in trust, with liabilities of about \$4,100. The total of assets is not yet known; the stock is valued at \$2,800, but no list of book-debts has been made out. There is some dissatisfaction among the creditors over what is considered a piece of over clever practice on the part of a Montreal manufacturer. It appears that some of the Montreal

Leading Wholesale Trade of Montreal

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

—AND—  
**GENERAL AGENT,**  
**No. 21 ST. JOHN ST., MONTREAL**

AGENT FOR

Jules Duret & Co., Cognac. [Vine Growers Co.]  
Jules Bellerie. [Cognac.]  
W. & J. Graham & Co., Oporto Ports.  
R. C. Ivison, Jerez de la Frontera Sherries.  
Beylot & Cie., Libourne, Bordeaux, Clarets and Sauternes.  
Jules Regnier, Dijon, Burgundies and Chablis.  
L. M. Cauneaux et Fils, Château de Dizy, près Epernay, Champagnes.  
Renaudin, Bollinger & Co., Ay, Champagnes.  
Seigert & Sons, Trinidad, Genuine Angostura Bitters.  
Wheeler & Co., Belfast Ginger Ales, &c. (Export Bottlers.)  
Guinness' Stout, Bass' and Allsopp's Ale, &c.  
Rolg Ponsset & Co., Barcelona and Tarragona Spanish Ports.  
J. H. Henkes Delftshaven, Holland, Superior Geneva  
George Roe & Co., Dublin, Celebrated Old Irish Whiskies.  
Bausgher Whisky Distillery Co., (Limited), Old Irish Whiskies.  
C. & D. Gray's Far-famed Looh Katrina, Scotch Whiskies.  
James Watson & Co., Dundee, Fine Old Scotch Whiskies.

**PICKLES.**

George Whybrow, { LONDON.  
John Burgess & Son, {  
Carter, Hales & Co., { LIVERPOOL.

We are now entering orders for Spring shipment of the above Manufacturers' goods, and will value all enquiries from the Wholesale trade.

**JOHNSON, RUSSEL & CO.,**  
**MANUFACTURERS' AGENTS,**  
**77 ST. JAMES STREET,**  
**MONTREAL,**

creditors had entered actions for their claims, but before getting judgment Mr. McDonald called a meeting and requested an extension, claiming that with remittances expected from California he would be able to pay in full if not put to too much expense. The extension was granted, but the manufacturer above referred to, who also signed the deed, on afterwards learning that one or two small creditors had not signed the agreement, continued proceedings and got judgment for \$536. A Toronto firm also secured judgment for \$175, and a chattel mortgage is held by one Skinner for over \$600. After these judgments were obtained McDonald assigned; it is believed that outside creditors will fare poorly. A meeting was called for Tuesday last, but few creditors were present, and no further action has been taken, but it is stated by one of the trustees that the judgment of the local manufacturer will be protested.

# H. R. BEVERIDGE & CO

160 McGill Street, Montreal,

IMPORTERS OF

West of England, Scotch and French

## WOOLLENS

AND

### FINE TAILORS' TRIMMINGS.

## CANADIAN PACIFIC RAILWAY CO.'Y

Amended Land Regulations.

The Company now offer lands within the Railway Belt along the main line at prices ranging from  
**\$2.50 PER ACRE UPWARDS,**

with conditions requiring cultivation.

A rebate for cultivation of from \$1.25 to \$3.50 per acre, according to price paid for the land allowed on certain conditions.

The Company also offer lands without Conditions of Settlement or Cultivation.

#### THE RESERVED SECTIONS

Along the Main Line as far as Moose Jaw, i.e., the Sections within one mile of the Railway, are now offered for sale on advantageous terms, but only to parties prepared to undertake their cultivation within a specified time.

The Highly Valuable Lands in Southern Manitoba, allotted to the Company South of the Railway Belt, have been transferred to the CANADA NORTH-WEST LAND COMPANY, to whom intending purchasers must apply. These include lands along the South-Western Branch of the Canadian Pacific Railway, which will be completed and in operation this season to Gretna on the International Boundary, and Westward to Pembina Mountain, also lands in the Districts of the Souris, Pelican Whitewater Lakes, and Moose Mountain.

#### TERMS OF PAYMENT—CANADIAN PACIFIC RAILWAY LANDS.

Purchasers may pay 1-5 in cash, and the balance in five annual instalments, with interest at SIX PER CENT. per annum in advance.

Parties purchasing without conditions of cultivation, will receive a deed of conveyance at time of purchase, if payment is made in full.

Payments may be made in LAND GRANT BONDS which will be accepted at ten per cent. premium on their par value and accrued interest. These Bonds can be obtained on application at the Bank of Montreal, Montreal; or at any of its agencies.

For prices and conditions of Sale and all information with respect to the purchase of the Railway Company's lands, apply to JOHN H. McTAVISH, Land Commissioner, Winnipeg.

By order of the Board,

CHARLES DRINKWATER, Secretary.

Tees, Costigan & Wilson,

(Successors to James Jack & Co.,)

AND IMPORTERS OF TEAS

AND GENERAL GROCERIES

66 ST. PETER STREET, MONTREAL

Brown, Balfour & Co.,

IMPORTERS OF

## TEAS

AND

WHOLESALE GROCERS,  
HAMILTON.

ADAM BROWN.

ST. CLAIR BALFOUR.

## CANADA LIFE ASSURANCE CO'Y.

ASSURERS JOINING THIS COMPANY.

ON OR

BEFORE THE 30th, APRIL

WILL SHARE IN

### THREE YEARS PROFITS

AT NEXT DIVISION IN 1885.

J. W. MARLING, Manager, Province of Quebec.

JAMES AKIN, Montreal District Agent.

P. LAFERRIERE, Inspector.

Office: 180 St. James Street, Montreal.

McLachlan Bros. & Co.,

WHOLESALE

DRY GOODS MERCHANTS,

Have Removed to their

NEW PREMISES,

Nos. 232, 234, 236 & 238 MCGILL STREET,

MONTREAL.

Academy Knitting Works,

PLAIN, RIBBED AND FANCY

SEAMLESS HOSIERY,

In Wool, Cotton, Cashmere and Merino,

Genuine Rib-top Half-Hose,

Style equal to Imported Goods,

A. McMILLAN,

ROCKWOOD, ONT.

A. & T. J. DARLING & CO.

BAR IRON, TIN, &c.,

AND SHELF HARDWARE.

CUTLERY A SPECIALTY.

FRONT ST., East.]

TORONTO.

J. J. Duffy & Co.

CANADA

COFFEE & SPICE

STEAM MILLS,

73 ST. JAMES ST., MONTREAL.

Diploma awarded for Duffy's Mustard  
at Exhibition, 1881.

The Journal of Commerce

FINANCE AND INSURANCE REVIEW.

MONTREAL, MARCH 16, 1883.

INSOLVENT ESTATES.

The necessity for efficient means to secure a fair distribution of the estates of insolvent debtors is so universally admitted, that to insist upon the justice of the principle would simply be waste of time. The one thing necessary is that the means shall be efficient, and that is just the qualification which Mr. Beaty's Bill has not. How a lawyer, having any experience in commercial matters, could seriously submit such a Bill as a remedy for the sufferings of creditors, it is difficult to imagine. The provisions of the Bill are directly opposed to prompt possession, inexpensive liquidation, and freedom from litigation.

The attempt to put the law in force requires a petition which at once becomes the ground work of a law-suit, the duration of which no one can even guess at. In the meantime the bankrupt

remains with full control of his assets, the result of which needs no pointing out. Then if after months or years, it may be, of litigation the bankrupt sees defeat overtaking him, and any assets remain, in the disposition of which he would like to have some influence, he can effectually defeat the whole proceeding by a private assignment to a trustee of his own choosing, such an assignment being by this Bill declared valid, while it does not appear that the creditors would in such a case have any effective control over either the assets or the trustee.

The expense of working the law and the litigation involved are sufficiently alarming as disclosed by the Bill, but beyond what is apparent there is a hidden danger covered by the word "prescribed" whose power for mischief no one can measure. The word is used to indicate the rules and regulations which are to be prepared by the judges of the various Provinces for the working of the law, so that, in addition to a law which were bad in itself, creditors would be threatened with a repetition of the interminable and costly proceedings which have been the bane of the English Bankrupt Act, as "prescribed" by the judges; and, to further confound creditors, each Province would have a set of "prescriptions" peculiar to itself. One would have supposed that the well-known failure of the English law would have induced Mr. Beaty to have avoided it, as synonymous with disaster; so far from that, his Bill is in the main borrowed from that Act; the clauses taken from that source are almost without exception bad, while the provisions of the Bill which would be serviceable are those taken from our own late insolvent laws. But even here Mr. Beaty has not shown the skill of an accomplished legislator, because errors and omissions in these laws which are familiar to many who have occasion to study the operation of the law of 1875, are here repeated, the inference being that this Distribution Act has been compiled without that mature deliberation which ought to characterize legislation of this sort, if worse than failure would be avoided.

To enter upon any detailed criticism of the Bill would serve no good purpose. No merchant will read it without seeing law and costs bristling out of its provisions so alarmingly as to make him pray for its defeat; nothing short of that will be safe. To attempt to amend it would be as hopeless a task as the mending of the proverbial gun. Nothing less than the renewal of lock stock and barrel will answer in this case any more than in the gun. Let the Bill therefore be consigned

to the oblivion of failures, and so shall the mercantile community still be at least free to hope for a relief from the losses of which this Bill would be a serious aggravation. The injury it would cause, were it to become law, would lie largely in the disgust with which the community would view any further attempt at legislation on the subject; any effective remedy would in that way be indefinitely postponed, and the wheels of trade remain clogged, by a measure which ought never to have been brought forward.

Of the Discharge Bill, introduced by the same member, it need only be said that, in the absence of any proper law for getting possession of a debtor's assets, such a Bill is an absurdity. That any debtor who may have made a private assignment of his estate should thereby be entitled to a discharge without regard to the result to creditors, is not likely to be seriously entertained by any legislative body, unless the art of whitewashing be their particular vanity. That the provisions of the Bill should extend to all persons, whether traders or not, is perhaps a step in the right direction, considering the risks to which every investor is exposed in these days of companies, stocks and defaulters, when all manner of capitalists are exposed to disaster and robbery; but the debtor's relief must be preceded by a substantial surrender and other safeguards, the want of which render this Discharge Bill unworthy of serious consideration.

Not the least of the injuries produced by this crude attempt at legislation is the mystery with which it serves unfairly to envelop a subject not particularly involved or obscured, and the tendency to dissuade competent men from setting themselves to provide a way for distributing estates. The various provisions must of course be clear and comprehensive, but the principle lies in a nutshell. The creditors are the proper owners of all an insolvent possesses; there ought to be no difficulty in providing means for handing the property over to the owners, and guarding them from being wronged in its distribution. Here is an opportunity for a practical business man to distinguish himself which does not offer every day; surely some one will come to the front and deal with the question in a sensible manner. The requisites to success are prompt possession where an act of bankruptcy has occurred, avoidance of useless costs, as little interference of courts and judges as possible, and relief to deserving debtors. These are just the requisites which Mr. Beaty's Bills do not provide.

### THE STREAMS BILL.

We do not recollect an instance in which there has been so much misrepresentation as to the merits of an important public question as in regard to the Ontario Streams Bill. It is only charitable to suppose that in many cases there has been a complete misconception of facts, but we fear that party zeal has been an important element in the controversy. We saw a recent statement that the Government of Ontario had carried the case to the Judicial Committee of the Privy Council, in appeal from the Supreme Court. It is hardly necessary to point out that all the proceedings in the Courts of Justice have up to the present time been taken by Messrs. McLaren and Caldwell, the original parties to the dispute. It would probably have been better for the Ontario Government to have delayed all legislation until the suit had been finally disposed of by the Courts. Had that course been taken it would have been unnecessary to declare that the right to use the improvements of a riparian proprietor was already the law.

With regard to the exercise of the power of disallowance there can be no dispute. The question is whether, under the circumstances of the case, it was proper to disallow a Bill, which is clearly within the constitutional powers entrusted to the Local Legislatures, and which does not affect the other Provinces. The Queen has the same power to disallow Acts passed by the Dominion Parliament, but the very parties who are loudest in their advocacy of the disallowance of the Streams Bill would be the first to utter treasonable language if the Tariff Act had been disallowed. It has been stated over and over again during the controversy that the Streams Bill took private property without compensation, although it is notorious that what the Ontario Legislature deemed fair compensation is provided by the Bill. It is admitted that the property of Mr. McLaren might be expropriated, and it has been contended that the proper mode of proceeding would be by expropriation. Such a mode of solving the difficulty would render the Government liable to assume an indefinite number of public works, which it could not manage economically.

If the *Globe* is correct in its statement, that the effect of the judgment of the Ontario Court of Appeals was that the owner of the improvements was left without the power of collecting tolls, and if the Judicial Committee of the Privy Council should arrive at a similar conclusion, it is obvious that legislation would



be sought by Mr. McLaren, and in that case it might be said that any protection given to him in the collection of tolls was an interference with the private rights of those who have contended that river improvements are public property. Whatever may be the final decision, legislation will be indispensably necessary, and we cannot help thinking that it would be wise in the Ontario Government, under all the circumstances of this case, to await the judgment of the Privy Council before reintroducing their old Bill. That judgment is not likely to be very long delayed, and when it has been rendered, all parties will be in a better frame of mind for solving the difficulty. As the *Globe* remarks, without legislation the whole lumber industry will be liable to be thrown into confusion.

#### QUEBEC FINANCES.

There is a rumor at Ottawa, which seems to be credited by the *Free Press* of that city, that the French Canadian supporters of the Government have recently held a secret caucus meeting from which French Canadian Liberals and British Conservatives were carefully excluded. It is, of course, impossible to place much reliance on the reports of the proceedings at such a meeting. The *Citizen* protests that the object of the meeting was to consider the mode of encouraging the manufacture of Canadian grown tobacco, to which the *Free Press* plausibly replies that it is absurd to suppose that such an object would have brought Mr. Mousseau from Quebec to attend the meeting. The view taken by the *Free Press* seems at least far from improbable, as Mr. Wurtele publicly stated that the Quebec Ministry and Legislature were determined to put all the pressure in their power on the Dominion Government to obtain an increased subsidy, and this and increased patronage is what the *Free Press* believes to have been the object of the caucus meeting. French Canadian solidarity is to be maintained with a view to obtaining a recognition of their demands from whatever party may be in power in the Dominion.

It seems hardly credible that the Quebec Administration would have taken the line that it has done regarding the increased subsidy without previous negotiation with the Dominion Cabinet. No attempt is being made to extricate the Province from its financial difficulties, and yet there is an ominous silence on the subject at Ottawa. The budget speech may possibly contain some announcement in regard to the subsidy but we hardly think that the Government will

venture to propose an alteration of the conditions on which Confederation was established in violation of the provisions of the Imperial Act. Of course much would depend on the view taken by the Ontario Legislature on the subject of an increased subsidy, but looking to the financial position of that Province, and to the general belief that Quebec contributes to the revenue proportionately much less per head of the population than Ontario, it seems highly improbable that Ontario will consent to a large additional appropriation from the Customs and Excise revenue to relieve Quebec from embarrassments brought about by its undertaking works quite beyond its means. Should then the pressure of the Quebec members on the Dominion Government be successful, it seems not improbable that Ontario will appeal to the Imperial Government for protection against the formidable combination which is arrayed against it, and, judging from the past, we should be inclined to think it far from improbable that such a demand as we have indicated would be likely to cause a reaction in the Ontario Conservative party, such as took place in regard to representation by population prior to Confederation. The actual position of affairs is clearly critical. Quebec is seriously embarrassed, and is evidently unprepared for the true remedy, direct taxation. It can suggest no mode of relief but an alteration of the provisions of the Confederation Act adopted deliberately by delegates from all the Provinces. We assume in the meantime that Ontario will resist such a change, and that its apparent indifference is with the view of encouraging the Dominion Ministry to take a step that may be fatal. Something must necessarily be settled on before the Quebec House adjourns.

#### THE MAKE-SHIFT TARIFF.

Such is the designation applied by a correspondent of the *New York Daily Commercial Bulletin* to the new tariff adopted by Congress on Sunday the 4th instant, and in view of all the circumstances attending its passage it can scarcely be denied that it is singularly appropriate. The writer, Mr. Donnell, is evidently a free trader, as that term is understood in America, and which is not inconsistent with the advocacy of incidental protection. Mr. Donnell appeals to all real lovers of liberty to stand ready with the framework of a new party, in case the present Democratic party should fail in the approaching trial, and he predicts that within five years, probably within

three, all laws levying taxes for any other purpose but the support of the Government will be superseded by a strictly constitutional system of taxation, and the system called "protection" will forever disappear from this country. Mr. Donnell has very little faith in the Democratic party as at present organized. He doubts whether in the last Congress the Democrats had any programme at all, and he sees no sure evidence that there were a majority of free traders in the Democratic party. This statement will cause little surprise, as it has long been sufficiently obvious that the party lines in the United States have been drawn without special reference to the question of the tariff.

The most important change in the tariff is in the duties on sugar, and the introduction of the test of the polariscope instead of the Dutch standard for all sugars not above No. 13 Dutch standard in color. In the Canadian tariff the classification is: 1st, under 9; 2nd, equal to 9 and not above 14; and 3rd, above 14. The American classification is: 1st, not above 13; 2nd, above 13 and not above 16; 3rd, above 16 and not above 20; 4th, all above 20. The duties on the three higher classes are respectively, 2½ cents, 3 cents and 3½ cents per lb. On the lowest class, viz., not above 13, sugars testing by the polariscope not above 75 degrees are liable to a duty of 14-10 cents per lb., with 4-10 additional for every additional degree or fraction of a degree shown by the polariscope test. It will, we think, be found that the lowest grades in the United States tariff will be admitted at much the same rate as our combined rates of ½ and ¾ cents per lb., and 30 per cent *ad valorem*. The higher grades are subjected to rather higher duties than ours, estimating the value according to those given in the trade returns. We believe that in the old tariff there were combined specific and *ad valorem* duties. There was great complaint made some time ago that the West Indian sugars had been colored, so as to get them in under the color test, although really sugar of good quality. This has led to the adoption of the polariscope test.

The duties on cottons, woollens and silks are still very high. It is the opinion of Mr. Donnell that the practical effect of the duties on raw materials has been to prevent the United States manufacturers from competing in the markets of the world. There is not, he says, the slightest promise in the new tariff that under it our manufacturers will be able to export their surplus products. Plain cottons will still be exported, but colored

goods, owing to the duties on chemicals and dyes, will continue to be hemmed in to the home market. There is, he adds, no trouble anywhere except in the so-called protective industries, and those dependent on them. In these there are failures, low wages, short time, and worst of all, total absence of employment. Mr. Donnell concludes his remarks by observing that superficial people will probably deem them mere speculations, but that he knows that he shall not have to wait long for his justification. We are not aware how far Mr. Donnell may be considered a high authority on the important subject which he has treated, but we conclude from the insertion of his communication in a commercial journal of the standing of the *Bulletin* that it is worthy of attention.

#### WINNIPEG LOAN.

The loan recently negotiated in New York by the Mayor of Winnipeg with a syndicate of capitalists has been placed in London at a premium of about  $7\frac{1}{2}$  per cent over the original cost price. The loan bears six per cent interest, and was sold at  $99\frac{1}{2}$  or thereabouts, and placed in London at 107. This transaction affords satisfactory proof that our new North Western city is looked on with favour in the London market. We should infer from the result, that a five per cent loan, even if placed at a discount, would have been more advantageous to the city. Loans that bear a premium are never popular with English capitalists. A 6 per cent bond if costing more than par is constantly decreasing in value, while a five per cent bond if bought at a discount is likely to increase. This has led our Governments of late to borrow at a low rate of interest, even although they get less than par. It is, however, a matter of congratulation to our Winnipeg friends that they have been able to introduce their securities in the English market, as, according to appearances, it is highly probable that they will have to make a further appeal ere long.

#### A DISCREDITED AMERICAN CO.

The conclusion of our article last week headed "A Discredited Canadian Co." was pointed enough to indicate a foreknowledge of events not always given to even close observers of the commercial horizon. The article was written on Thursday, and on the following day Judge Noah Davis, of the Supreme Court, New York, issued an order appointing James McNamee a Referee to investigate the

affairs of the Fidelity and Casualty Company, an organization which does a general accident insurance business, including glass and steam boiler insurance, and insures the fidelity of persons holding places of trust, public or private. Judge Davis' order recites that the report filed by the Fidelity & Casualty Company for the year 1882, under the rule of the General Term, allowing it to Guarantee bonds and undertakings, is not satisfactory to the court, and the court, deeming it important in the interests of the business of the courts mentioned in the rule that a full investigation should be made into the financial condition, affairs, business, and management of the company, with a view to determine whether the rule ought not to be revoked, appoints Mr. McNamee to make such an investigation. Judge Davis says that there was no personal application for an investigation, but it had been ordered by the court itself, proving that the Guarantee Company of North America, with head quarters in Montreal, had nothing whatever to do in the matter, the implication of the Fidelity's President to the contrary notwithstanding. The investigation was not to injure the Fidelity, but to learn whether it was safe to let it go on becoming security in court cases. The last statement of the company did not seem to give the details of the liabilities, and the court was not satisfied with it. Judge Davis said there had been an intimation that the dividends were paid out of the capital instead of the earnings. The company was responsible for large amounts in the Surrogate and the Supreme Courts, and, as Judge Davis said before, enough was not seen in the annual report to warrant him and his associates in continuing to take bonds from it. Last Saturday's *New York Herald* says:—

In October, 1882, this company received an order from the same Court allowing them to guarantee bonds and undertakings required or permitted by law, conditioned for the faithful performance of any duty, such as that of an executor, guardian or receiver. According to this ruling the company were required to transmit a yearly statement to the justices of the General Term, showing the financial condition for the preceding year. In the order just filed the Court states that the statement for the year ending December 31, 1882, is unsatisfactory. It is also charged against the company that the original ruling was secured by a false affidavit of its president, and that the company has been guilty of numerous irregularities in its business and its reports ever since its inception. The Fidelity and Casualty Company was organized in 1879, after purchasing the franchise of the Knickerbocker Casualty Company, originally the Knickerbocker Plate Glass and Accidental

Insurance Company, famous for the peculiar legislation enacted in its behalf. It transacted four different classes of business, namely, "accident," "plate glass," "live stock" and "fidelity." The last named branch of insurance is a modern idea. In itself it is divided into two classes—that of insuring private corporations and business houses against the speculations of employes, and the still more recent business of guaranteeing the bonds of Court appointees. The officers of the company are William M. Richards, president; John M. Crane, secretary. The Board of Directors is composed of the following well-known business men:—George T. Hope, President of the Continental Fire Insurance Company; G. G. Williams, J. S. T. Stranahan, A. B. Hull, David Dows, A. S. Barnes, H. A. Harbut, J. D. Vermilye, W. G. Low, Charles Dennis, Alexander Mitchell, S. B. Chittenden and George S. Ooe.

We respectfully commend the whole affair to the notice of our worthy contemporary, the *Commercial Bulletin* of New York.

#### THE NEW BANK ACT.

We have had an opportunity since our last issue of examining the Bill introduced by Sir Leonard Tilley to amend the Act relating to Banks and Banking, and we regret to find that the clause which deals with the circulation is open to most serious objection. Before we proceed to point out the dangerous character of that clause, we must remark that the banks as a rule have endeavored to conform to the law which requires them not to issue notes in excess of their paid up capital. There are in all 37 banks which make returns to Government. The circulation reached its highest point in the month of October. In the September return one bank with a capital of \$1,000,000 was in excess, though to less than 5 per cent of its authorized issue. In October, when there was a considerable expansion of circulation, that bank with some three other small banks were slightly in excess. In November all were again within the limit. An examination of the bank returns will satisfy any intelligent inquirer that the great aim of the Act should be to prevent banks with small capitals from habitual violation of the law, and at the same time to deal fairly with them, and not to impose penalties for unintentional excesses. The new bill puts all banks on the same footing, imposing a penalty in every case of excess, whether accidental or otherwise, but it may be assumed a moderate penalty if the excess be not over \$20,000. The clause then imposes a larger penalty for excesses over \$20,000 and not exceeding \$100,000, still larger if over \$100,000 and not over \$200,000, and the highest penalty on all over \$200,000. Now the banks most

likely to exceed their legal limits are those with capitals ranging from \$200,000 to \$500,000, and it would be a most dangerous experiment to permit such banks to increase their circulation *ad libitum* on the mere payment of a penalty. It would be a frightful temptation to a bank which was in difficulties, if it were able to throw into the hands of the public an indefinite amount of notes which would be easily negotiable as they would be a preferential charge on the assets of the bank. It is in our judgment perfectly clear that the penalty should be exacted in the case of banks with capitals not exceeding \$500,000 whenever the circulation was 10 per cent in excess of the limit, and in banks with larger capitals 5 per cent. We feel assured that such a provision would meet all cases that have occurred. If any further penalty should be deemed expedient, it should not be in the form of a fine, but a much more severe punishment. The law should distinguish between accidental and wilful violations of it. The practical effect of the new bill is to permit unlimited issues to the small banks, provided they pay the penalties which may be imposed, and however large these may be, there will always be a temptation in cases of emergency to set them at defiance. It is most objectionable in our opinion to impose a penalty for a trilling excess over the legal limit, and the few complaints that have been made are of this character. Only let it be imagined that a bank with an authorized issue of \$500,000, which it is able habitually to maintain, and with two or three branches, should be \$1,000 in excess when the returns are made up, and that it should be fined and publicly stigmatized for having violated the law and incurred a penalty. It will, we are persuaded, be deemed more equitable to provide that the penalty shall only be incurred in case the excess is \$50,000 or upwards. In the case of banks with \$1,000,000 and \$2,000,000, respectively, the penalties should only be exacted in case an excess was \$50,000 or \$100,000.

With regard to the proposed amendment in section 6 to the form of monthly returns, we may observe that it will not effect an object that seems desirable, which is to make the assets and liabilities balance, as is done in the United States returns. In the return of assets there is a heading, "Other assets not included above," which is the last of the series. In the liabilities the capital is not added in with the other items, and on the same principal neither would be the Rest, as it is not a liability. The form adopted in the United States is to give under the

liability head, in addition to the various items specified in their returns, "Capital stock paid in," "Surplus fund," "Other undivided profits." By this means there is an exact balance between the liabilities and the assets. Now "Surplus fund" means the same as what Sir Leonard Tilley styles "Rest or Reserve fund." By omitting "Other undivided profits," he will fail to accomplish a desirable object, viz., to furnish an exact balance between the aggregate liabilities and assets. Of course everyone would understand that one portion of the liabilities was to the public and another to the shareholders of the bank. As to the penalty for not furnishing the monthly returns in time, we are inclined to think that, whatever may be the number of days allowed, there ought to be a margin of some three days for accidents which must often occur in getting returns from so many agencies.

#### A SPECIMEN OF U. S. RECIPROCIDTY.

A year or two since obstacles were placed by France in the way of shipments of pork from the United States to that country, owing, it was stated, to the diseased condition of the product. The motives for the embargo were not altogether appreciated by the United States, but they bided their time to repay their old friend in their own coin. A few months ago the American Consuls at the Havre and La Rochelle, France, in making the usual statistical reports to their government, referred at much length to the adulteration of French brandies, and recommended that importation of French wines and brandies into the United States be prohibited, the avowed object being to preserve the public health against the deleterious compounds sold under the name of brandy. It was pointed out that the production of these liquors had considerably decreased in consequence of the ravages of the phylloxera, and that the brandies sold in the market were mixed with substances almost impossible to detect by chemical analysis, but the effect of which was to change into poison the brandies with which they are mixed.

The Angouleme Chamber of Commerce has just issued a protest against these consular reports. They admit that the production of brandies has sensibly decreased in the Charentes, in consequence of the invasion of the phylloxera but deny that the supply of pure brandies is exhausted. In fact, a great number of vineyards perfectly healthy still exist in the Deux Charentes, and still a greater

number in Armagnac, where brandies are also produced. They also admit that "to supply a class of consumers not able or not willing to pay the high price reached by pure brandies, in consequence of the diseases which have stricken the vines, commerce has been obliged in some circumstances to lower the price of them by a mixture of spirits (trois-six); but this mixture, universally practiced in the production of cheap and inferior goods, has the slight recommendation in this instance of not being detrimental to public health. The quality and price are diminished by it, but it facilitates their use by a great number of consumers whose circumstances do not allow them to pay the price of pure brandies. As to the sirups and caramels, which at all times have been mixed with the brandies for exportation, it is puerile to direct any attack against these inoffensive products, used only to please the taste of American or English buyers, and which, in reality, being but sugar, have no object but to render brandies more agreeable to the taste or sight."

The protest has been communicated to the United States authorities, and copies have been sent to American newspapers. The *Chicago Tribune* remarks:

"The reflection suggested by it is that, if all the allegations it contains are true, the French are merely being treated to a dose of the medicine which they administered to the United States in the matter of the exclusion of American pork. It may be true, or it may not, that the statements of the American Consuls complained of are unfounded and unjust; but, whether they are so or not, it is surely the fact that the pretended grounds on which the importation of American pork into France was prohibited were frivolous, false, and disingenuous. The pretense that American pork was shut out because it was diseased was a malicious pretext to hide the real motives for its exclusion—namely: the desire of French hog-farmers to secure a monopoly of their home market. American pork is eaten by 50,000,000 of people in the United States, 35,000,000 in the British Islands, 10,000,000 in Belgium and Holland, 30,000,000 in Italy, and the same number in Austro-Hungary. We have yet to hear that it has been the cause of widespread disease or of any disease at all, in those countries. It has been excluded from France and Germany on slanderous allegations concerning its soundness, made solely for the purpose of promoting the "protection" of certain alleged home industries. French wines and brandies are vastly more adulterated and more "poisonous" in their original nature than American pork products are. The American people have some idea of reciprocity, and they know how, when the occasion arises, to apply the *lex talionis*. We do not seriously regret that the French producers are now getting, or are likely to get, a severe object lesson in the Golden Rule."

## SALVAGE. (4)

There are, unfortunately, some few places in which the owner of property has presented to him the alternative of seeing his property burnt if he leaves it where it is, or stolen if he attempts to remove it, and, consequently, he adopts that which may bring him compensation from the insurance company wrongfully, rather than that which would make it necessary to make a claim against the municipality in which he does business. There are many reasons why the Insurance Companies should not insure against theft at fires, but we believe that when the insured can shew conclusively that he used his best endeavors to remove his property from a place of danger to a place of safety, and that during the process of removal certain goods were stolen by the mob in consequence of defective police regulations, then the Insurance Companies should at once pay for such goods, and, in the name of the assured, being duly empowered by him, prosecute the claim against the municipality for the value of the stolen property. A mob is a congregation of five or more persons engaged for unlawful purposes or in unlawful acts, it is the duty of the municipality to disperse, repress, and punish them. The consequences of municipal apathy or connivance should not devolve upon innocent sufferers, whether insurers or insured.

Where a force of sufficient extent cannot be maintained permanently on account of its cost, then the Mayor or Reeve or Local Magistrate should be empowered to swear in special constables, whose duty should be to protect property from violence or theft by mobs, but even then there should be in every place some one person designated as chief of the salvage or protective organization, as otherwise the want of skill or information would be as fatal to the safety of the property as though it were abandoned to the mob or the elements. The permanent head of an emergency force would naturally acquaint himself with the best method of making his force effective; he would have in his mind's eye the men, the vehicles and the places he intended to use when required.

In most places express waggons, drays, trucks and other vehicles are licensed by the corporation; the revenue received from them is inconsiderable, but it is found good to be able to recognize them, their owners and drivers owing to their numbers. It would not be a very onerous tax on these persons, if in case of a special alarm they were to be ready and at the disposal of the chief of the protective corps; each vehicle being

under the charge of a special constable as well as its owner or driver.

We have known of the removal of the whole of the stock of a wholesale house with a five per cent damage simply by utilizing the resources at command, and of the total loss of property which could have been saved quite as readily, and we believe these articles calculated to benefit the country by reason of their adoption with such improvements as may suggest themselves to those who make the necessary enactments. The thorough utilization of our resources cannot, however, be obtained until our volunteer force is adapted to the needs and requirements of the country; the path of duty should be the way to glory and to profit; it is improbable that there will arise need for our volunteers for offensive or defensive military purposes, but there could be such modifications in their control as would make them effective in revenue, excise, statistical, police and protective purposes without dimming their military lustre or diminishing their military effectiveness.

## THE FEDERAL LIFE ASSURANCE CO.

Canadian Companies are rapidly obtaining a large share of a business which it is most desirable should be extended throughout the Dominion. It is quite unnecessary, we should imagine, to impress upon our readers the importance of securing some means of support for those depending on them, and this, it is generally admitted, can be best effected by Life Assurance policies. The Federal Life Assurance Company, an account of whose annual meeting will be found elsewhere in our columns, has been but recently established in the City of Hamilton, and it is of course impossible to form any opinion of its future from the results of the few months' business which it has had in the last year. Public confidence is likely to be gained by an examination of the names of the members of the Board of Direction, who are scattered not only over the part of Ontario in which the headquarters of the Company are situated, but in the Province of New Brunswick. As a matter of course the Federal, like other new companies, will have to encounter a powerful competition from the old established companies, but there is plenty of room, and if the example of the Mother Country be followed, policies not in one but in half a dozen companies should not be deemed too many.

THE FAILURE OF MESSRS. FOGARTY & BRO.—Had a bomb-shell exploded in the street where Montreal leather merchants most do congregate it would not have produced more surprise than

that occasioned on Wednesday last by the announcement of the suspension of the prominent wholesale boot and shoe firm of Fogarty & Bro., this city. The firm now composed of Timothy F. and Jeremiah Fogarty, is one of the oldest in that line in this city, having been in business considerably over twenty years, with a clear record throughout. Well-known as enterprising, upright men, it is not surprising that the list of creditors includes nearly all the leather houses in the city, besides some in Quebec, and a few shoe manufacturers, for amounts varying from \$2,000 up to \$18,000, there being some four or five claims ranging from \$10,000 to \$18,000. They also conducted a retail store, adjoining their factory, where they did a large city trade. But it is in the manufacturing department that their troubles have arisen; the firm were, previous to the late depression, in easy circumstances but were among the unfortunates who invested some years ago in the St. Pierre Land Co. bubble, by which they sustained considerable loss, being one of the few shareholders who remained solvent. Their profits, also, for the last few years have undoubtedly been small, the keen competition having kept prices below a paying basis. Their business was perhaps too much spread, many of their customers being in remote sections of the Dominion, rendering them more than usually liable to losses by bad debts. One of the banks closed their account some months ago, chiefly for this reason. It was known to a very few that the firm had been pressed for some time past, and it probably was owing to the \$18,000 worth of goods bought from the Canadian Rubber Co. that the firm was able to defer the evil day, hoping to tide through the threatened disaster. The stoppage of some factories in Quebec during the recent lock-out here, cutting off one source of their supply to fill orders, doubtless contributed to the trouble also. The direct liabilities are roughly estimated at \$125,000 to \$150,000; the indirect will probably reach as much more. Their bankers are pretty well secured. Messrs. Fogarty have the sympathy of the entire trade, and will doubtless receive fair treatment and consideration from their creditors.

THE troubles of the dry goods firm of A. M. Foster & Co., this city, are not yet ended, Mr. Foster having been arrested Friday week at the instance of the junior partner, Mr. Reinhardt, who, as stated in a recent issue of the JOURNAL, formed a partnership with Mr. Foster and Mr. Reuben Taylor last December, paying in \$4,000 cash; he left the city on 9th January to fulfil his duties as traveller and salesman. During his absence, the complainant states, Mr. Foster drew out his own capital of \$4,000 and in addition \$2,100 belonging to the firm, which he used for his own purposes. In consequence, their bank refused to give more credit unless new arrangements were made, and asked Mr. Foster to call, but he declined. Subsequently the complainant says Mr. Foster notified the English creditors that he would not be able to meet certain liabilities which he and Mr. Taylor had contracted before complainant joined the firm. Mr. Foster then dissolved the firm, and, having obtained possession of the assets, will,

the complainant declares, sell them at a loss of about 25 per cent. on their cost. A true bill has been returned by the Grand Jury, and the matter will now be tried before the courts.

The commercial community are considerably interested in the case now proceeding in the courts in this city against Mr. Alexander Seath, the Montreal leather merchant referred to in recent issues in connection with the Perry-Cassils imbroglio, who was arrested Monday week at the instance of Mr. Robt. McCready, wholesale boot and shoe manufacturer, this city, charged with uttering forged notes, one on the Molsons Bank for \$1632.20, and the other on the Union Bank for \$1832.50. The signature appended to these notes is the same, and exhibits some calligraphic contrasts to the signature of Mr. McCready as affixed to the depositions. These documents are to the effect that early in January last the deponent was served with a summons, notifying him of an action on a protested note discounted by the Union Bank for \$1,832.50. On the day of the return of the said action the promissory note was produced in Court, and upon carefully examining it he discovered that it had not been signed by himself, and that it was evidently a forgery by some person unknown to him. He was afterwards informed by the clerks of the Bank that the said note had been discounted by Mr. Alexander Seath, and he was consequently led to believe that the accused had forged his name to the paper, and on these grounds caused his arrest. A similar deposition was made in the case of the Molsons Bank note. Another note is said to be in possession of the Merchants' Bank, who have not yet done anything in the matter. It is alleged that Mr. McCready notified the banks in September last of the forgeries. The notes have been photographed on an enlarged scale, and upwards of nineteen witnesses, including experts, have been summoned. Mr. Seath was released on bail being given by two bondsmen for \$2,000 each, and himself for a similar amount. The circumstances had been discussed in boot and shoe and leather circles for some time; but were not published, pending some possible explanation or arrangement to prevent such an expose as that now made. Mr. Seath strenuously denies the charges against him, and calmly asserts that the signatures are genuine. The trial, lasting a fortnight, has resulted in the disagreement of the jury, 11 for acquittal; and Mr. Seath has been released on bail, pending probable discharge.

We omitted to mention recently the flight of A. G. Murray, of Ingersoll, Ont., grocer and wood dealer in that town. Since his departure, several cases of his using other people's names without their knowledge, for the purpose of raising money, have been unearthed. The name of one clergyman had been forged to a note of about \$500. Notes which were given Murray by his customers in settlement of account, and which had been paid long since, had the dates changed, and they may be obliged to pay them the second time. Before his departure he borrowed a sum in ready cash from a local dry goods merchant. His regular liabilities are reported considerable also.

Tresafes and other furniture in the premises occupied by the defunct "Mahon Banking Co." of London, Ont., have been seized by the Sheriff, and will be sold for the benefit of the creditors.—Mr. Fred. Plunkett, formerly of the firm of Oregon & Plunkett, grocers, Ottawa, has been missing since last Saturday, when he left home, stating that he was going to visit the mother of his former partner, recently deceased. It is said that his wife attributes his disappearance to financial embarrassment.

## MEETINGS, &c.

### THE FEDERAL LIFE ASSURANCE CO.

The first annual meeting of the shareholders of the Federal Life Assurance Company of Hamilton, held on March 6th, at the Company's offices in that city, was largely attended. The President, Mr. D. B. Chisholm, occupied the chair. Notices of meeting were accepted as read, and after the minutes of the first general meeting were read and confirmed, the President called upon the Manager to read the following report and statement:

#### DIRECTORS' REPORT.

GENTLEMEN,—Your Directors have pleasure in placing before you the first report and statement of the affairs of the Company, being for the broken year ending the 31st day of December last, covering a period of about six months' business operations.

Notwithstanding the limited number of agents at our command, and the active competition of older companies, through which the business of a young company must necessarily be somewhat prejudiced, we had written at the end of December, after a careful scrutiny of the applications, 254 Policies of Assurance, amounting in the aggregate to \$404,350.

A considerable number of applications were declined, as, in the judgment of your Directors, they did not represent risks sufficiently good to be entertained. Nearly all of the risks approved are for small amounts, ranging from \$1,000 to \$3,000 each, averaging on the whole about \$1,500 each; hence we have only been obliged to effect reinsurance in two instances. The greater portion of this assurance is written upon the Ordinary Life and Yearly Renewable plans, consequently the aggregate income from first premiums is not large, and the required reserve is small.

We have no reason to doubt a continuance of the progress already made in obtaining business, or that the very satisfactory amount of business done in the past few months may not be exceeded during the same term of the present year, with the hearty co-operation we feel assured every shareholder will accord to the Manager and Agents of the Company.

Owing to organization and the opening up of agencies in the Maritime Provinces and Manitoba, as well as the limited time we had in which to secure business before the close of the year, our expenses are proportionately heavy as compared with our income, more so than they would have been if distributed over a whole year's business, although in any event, the expenses in obtaining new business are heavy, and in the absence of renewal premiums must appear abnormally large. However, it must be borne in mind that the present necessary outlay in establishing agencies, and bringing our company before the public, is an investment that will be principally realizable in the business of coming years, and is not properly chargeable, except in part, as expenses of the few months' business we had in last year.

It affords us pleasure to be able to state that up to the present time we have not been advised of any claim against the Company through death.

Your Directors have applied to the Dominion Parliament for an Act to incorporate this Company under the name and title of "The Federal Life Assurance Company," and giving it some broader powers than it has at present; also to

remove any doubt that may exist as to the powers conferred by an Act of the Provincial Legislature, by which the Company was incorporated and under which it was organized, though licensed by the Dominion Government to do business throughout Canada.

A copy of this Bill is herewith submitted.

The whole issue of capital stock (\$700,000.00) has been subscribed.

In accordance with the terms of the Act of Incorporation the Directors all retire, but are eligible for re-election.

All of which is respectfully submitted.

(Signed) D. B. CHISHOLM,  
President.

(Signed) DAVID DEXTER,  
Managing Director.

Hamilton, March 6th, 1883.

CAPITAL, \$700,000.00.

#### RECEIPTS.

Capital stock.....	\$68,755 00	
Premium.....	11,120 83	
Interest.....	285 14	
Accrued interest.....	1,307 96	
		\$81,468 93

#### PAYMENTS.

Reinsurance.....	\$ 103 25	
Establishing agencies...	2,221 18	
Agents' salaries, travelling expenses, etc.....	2,663 01	
Head office salaries.....	1,217 88	
Medical fees.....	432 50	
Expense account.....	2,057 65	
Agent's commissions.....	1,946 11	
		\$ 11,641 58
		\$ 69,827 35

#### Accounted for as follows:

Government deposit.....	\$51,100 00	
Bills receivable.....	6,877 03	
Interest accrued but not due.....	1,307 96	
Loans on policies.....	929 28	
Premiums in course of transmission.....	2,157 29	
Office furniture.....	832 56	
Preliminary expense.....	2,587 25	
Cash on hand and in bank.....	1,960 88	
Suspense account.....	2,075 10	
		\$ 69,827 35

Examined and found correct,

H. STEPHENS, Auditor.

Hamilton, 5th March, 1883.

The President and Directors of the Federal Life Assurance Company:

GENTLEMEN,—I have completed the audit of the affairs of your Company for the broken year terminating 31st December last. The books, vouchers, etc., have been carefully examined and found correct. The securities have also been compared with the statements annexed and their accuracy verified.—Respectfully submitted.

(Signed) H. STEPHENS, Auditor.

Hamilton, 5th March, 1883.

The President, in moving the adoption of the report, referred to the many difficulties a young company has to contend with in coming before the public for a share of patronage, notwithstanding which the Directors were able to show a large amount of business done in the short time at their disposal, from commencement of active business to the end of the year, when the books were closed for the purposes of this report; and in complimentary terms spoke of the agents of the Company now in the field, saying that with the agencies now open and in course of organization he believed the Company would largely increase its business this year over the corresponding broken period of last year.

Mr. Thomas Holtby, of Brampton, seconded the motion, which was carried unanimously.



## Financial and Commercial.

## MONTREAL WHOLESALE MARKETS.

THURSDAY, 15th March, 1883.

Owing very largely, no doubt, to the prolonged wintry weather, the heavy snow blockades in rural districts, which seriously retard retail business and hinder collections, the Spring trade in nearly all departments is backward. There is not yet the usual rush of country buyers to this market for Spring goods, but with more favorable weather the prospects are considered fairly good. The trade situation of the country is not so discouraging as has been represented by some uninformed daily newspaper articles, and the weeding out of a class of reckless speculators will as heretofore only prove of incalculable benefit to legitimate trade. Accommodation paper appears to be a more than usually strong factor in the numerous failures occurring this season. No change in rates of interest or discount, and the demand from commercial borrowers continues fair. Sterling Exchange market quiet, at 108½ to 108½ for sixty-day bills, and 109½ for demand. Drafts on New York in good request at about 7-16 prom., with few offerings. Stocks have been rather more active this week, the principal dealings being in Montreal, Merchants, Commerce, Gas, and City Passenger. The market has been generally weak and declining, influenced by the failures and rumors of failures, of which the "bears" have not been slow to avail themselves. Compared with a week ago Bank of Montreal has dropped 5½ to 6 per cent, selling to-day down to 200½; Merchants has declined 3 per cent., Toronto 4 per cent., Commerce 2, Ontario ½ per cent., City Passenger 1½, Richelieu 1, and City Gas 10 per cent. lower. The speculation in Gas has been the largest for some weeks, and the stock has been depressed by the passage through committee at Quebec of the Opposition Gas Co.'s bill. See table of quotations on another page.

**Dry Goods.**—Considering the expectation indulged a week ago, business has been rather disappointing to wholesale merchants this week. But they entirely omitted from their calculations Wiggins' or Nature's great March snow-storm, which came last Saturday; the result being that the country roads have since been blockaded, and merchants in the remote parts of the interior have been doing scarcely any business at all. This has naturally a bad effect upon trade generally and retards remittances, which all the leading houses report have been slower this week. The travellers are nearly all at home, and comparatively few buyers have yet availed themselves of the cheap railway fares in force to visit this market. There have been a few merchants, chiefly from the Ottawa and Kingston districts, in the city, but the great majority are deferring their sorting up purchases until the weather becomes more spring-like, and prospects are more decided. No particular lines of spring goods are in special request yet; stocks are complete, and well assorted, and as the reduced fares remain in force until the 20th April, there will doubtless be a greater rush of Western buyers to this market next month.

**DRUGS AND CHEMICALS.**—The Spring business so far has been only moderate, and a feeling of caution against overstocking prevails very generally throughout the trade. This is satis-

factory, and will tend to produce a healthy condition of business. In prices there is no change to report, either here or abroad. There is some discussion as to the effect of the proposed changes in the American Tariff, which comes into effect on the 1st July next; goods which are to be on the free list, and which are purchased at present in England, will in all likelihood be then purchased in New York to some extent, as, prices being equal, they can be ordered from New York at short notice, and will come in at less expense for freight than from England. This, of course, will only apply to articles not produced in England, but which come directly to New York from foreign countries.

**DAIRY PRODUCE.**—There is nothing new or interesting to note concerning the local *Butter* market. A fair jobbing trade has been done during the week at from 17c to 22c for medium to fine grades. Stocks have been reduced somewhat during the past few days, and with light receipts it is thought that the quantity carried over into the new season will be comparatively small. Latest reported transactions include a carload Western, selected, at 18c, and a car of Townships, Fall and summer make, at 20c, the original cost of which was 22c. As usual at this period, complaints of the inferior quality of goods are heard, and the arrival of new butter will be hailed with pleasure by the majority of consumers. Cable advices report finest goods in England scarce and wanted, but ordinary grades show no improvement. The local *Cheese* market continues firm; stocks have been nearly all exported, and business here is confined to the jobbing trade. Liverpool cables quote a firmer market under light supplies and a fair demand for all qualities; price steady at 66s per cwt. Advices from New York quote sales of choice colored at 14½c.

**FURS.**—Receipts have been almost confined to *Red Fox*, of which the supply is liberal, but the demand is slack, and market consequently weak. Sales are reported at \$1.30 to \$1.40. For other kinds, prices rule steady and unchanged. At the March fur sales in London, referred to in our last report, marten declined, while lynx advanced, as compared with the sales last year. At the Hudson Bay sale, bear sold 20 per cent higher; wolverine, 15 per cent do; lynx, 15 per cent do; silver fox, 20 per cent do; cross fox, 10 per cent lower; otter, 12½ per cent lower; fisher, red fox, skunk, mink and wolf unchanged. In this market prices are as follows: Mink, \$1.00; red fox, \$1.00 to \$1.25; marten, 75c to \$1; otter, \$8 to \$10; beaver, \$2 to \$2.50 per lb; skunk, 60c; bear, \$8 to \$10 for large and \$4 to \$5 for small; lynx, \$2 to \$2.50; winter rats, 12½c.

**GROCERIES.**—*Sugars.*—Sales of Refined Yellows at full previous quotations, with demand. Granulated and other White Refined unchanged. Market for Raw Sugars firm abroad. *Teas.*—Moderate business at figures for some time current for almost all kinds Japans, including also China Green and Black Teas. *Molasses.*—Barbadoes held without change worth noting. Syrups quiet and rather easier. *Rice.* dull. *Coffees* keep up for Mocha, Java and also the lower qualities firm at late advance. *Spices.*—Pepper firm for White and Black, other Spices unchanged. *Fruits.*—Valencia Raisins for good quality fairly steady. Malaga Raisins dull. Prunes, Figs, Sultanias quiet. Currants not much doing at former prices. Nuts and Almonds dull.

**HIDES AND SKINS.**—Native *Hides* becoming scarce, the week's offerings being very small, but no quotable change in prices to note. Western States hides continue dull, with No. 1 Buff still quoted at 9½c and No. 2 at 8c to 8½c; second steers worth 10c to 10½c, and bulls 8c to 8½c. Dry-salted Western quoted at 17c for No. 1. *Sheepskins* quiet and unchanged.

Messrs. S. C. Smoke, H. T. Crawford and Rev. W. Kettlewell were appointed scrutineers, and the ballot proceeded with for the election of Directors, resulting in the election of the following Board: Rev. Wm. Williams, Woodstock; Messrs. D. B. Chisholm, Hamilton; Jas. H. Beatty, Thorold; Robert Barber, Streetsville; Wm. Kerns, M. P. P., Burlington; Hon. E. McLeod, St. John, N. B.; Rev. J. Wakefield, Goderich; David Dexter, Hamilton; Thomas Holtby, Brampton; Sheriff Patrick, Brockville; Thos. H. Wilson, M.D., Hamilton; W. B. Chisholm, Oakville; E. Chown, Kingston; M. H. Aikins, M. D., Burnhamthorpe; Thos. Blanshard, Nelson; E. S. Whipple, Hamilton; George E. Foster, M. P., King's County, N. B.; Col. John Land, Hamilton; Jas. Hough, Guelph; Jos. Wood, M. P., Sussex, N. B.; C. H. Gooderham, Toronto; Jas. Lord, Montreal; Rev. J. G. Scott, Guelph; J. A. VanWart, Fredericton, N. B.; George Scott, St. Thomas.

After announcement of the names of the Board-elect a very pleasant and harmonious meeting was closed by the usual votes of thanks to the Boards of Directors, Executive Committee and scrutineers.

At a subsequent meeting of the new Board Mr. D. B. Chisholm was elected President and Messrs. Jas. H. Beatty and Robert Barber Vice-Presidents.

The estate of Goldstein, Isaacs & Co., referred to last week, shows liabilities direct of \$19,000, indirect \$32,000, of which latter some \$14,000 will rank on the estate, making a total to rank of \$33,000. The assets consist of \$20,000 in stock and \$8,000 in book-debts. The difficulties are in a considerable degree owing to unwise purchases on the part of Mr. Isaacs from New York tobacco speculators. Isaacs was formerly a dry goods merchant in St. Paul, Minn., and had but a limited knowledge of the tobacco business. Mr. Goldstein, too confidently perhaps, put some \$20,000 into the business; Mr. Isaacs his experience, which later availed him but little in the New York market. Some \$90,000 worth of goods bought there are said to have proved to be worth less than half that money. A meeting is called for Tuesday next. Mr. Goldstein has the sympathy of the trade in his losses; his record both in this city and Quebec is highly spoken of by the two banks who have known him best.

The Belmont (Sewing Machine) Manufacturing Co., an outgrowth of the Lawlor establishment in this city, hold a meeting of creditors to-day. Difficulties partly due to unwillingness of some stockholders to pay up.—A large shipment of hardware, consigned from Great Britain to an agent in this city, was seized by the Customs' Officers a few days ago for alleged evasion of the duty. Particulars deferred.

At a meeting of creditors last Wednesday of A. Ansell, cigar dealer, this city, whose assignment was noted last week, an offer of 20c cash, 5c in three months and 5c in six months, secured, was accepted. The liabilities foot up \$11,000, including accommodation paper, and assets were between \$6,000 and \$6,000.—The estate of J. F. Birmingham, Valleyfield, referred to on another page in this issue, has been sold by tender to Mr. Jamieson, of Vankleek Hill, at 63½c cash, and the assets of Eremont & Montey, also of Valleyfield, amounting to \$17,423, have been sold to the new succeeding firm of Renaud & Montey at 55c on the \$, half cash and balance in three and six months.

The Union Bank has obtained judgment and executed a seizure against the Buckingham Manufacturing Co. for \$20,248.—The Belgian Consul in this city has received a despatch from the Belgian authorities announcing that the Belgian embezzler, Ernest Anceaux Du-chaine, who was extradited from Montreal some months ago, has been sentenced to ten years' imprisonment in the penitentiary. His wife, who was tried and convicted of the same offence, received the same sentence.



**LUMBER.**—Quiet, and no improvement expected until snow is gone. Building operations are rather slack this spring, and very little new work coming forward, so that the demand for lumber in this market will be very light until navigation opens. Reports from all quarters say that the output of pine will be very large. In Michigan the production is the largest known, and mill-men are trying to limit the cutting capacity through fear of glutting the market. If this state of things is general, there will be an overproduction and a fall in prices. Deals for the English market are not in active demand, especially 3rd and 4th qualities. There is a considerable quantity of these now for sale, and are principally held by exporters. American buyers are not as eager to buy as during the last two seasons. Stocks in the Eastern market are pretty full. The market to which most attention is at present directed is Manitoba. Large operations are in progress, but we fear after the communication is well opened up that the trade in that direction will be overdone.

**OILS.**—Cable advices announce an advance during the week of about 9d. in London, Eng., for *Cod Liver Oil*, which is now quoted at 7s 9d; and a correspondingly advance has followed in this market, the price now being quoted at \$1.75 per gal. All the surplus stock here has been bought up for shipment to England. The market for *Steam Refined Seal* remains firm at 95c to \$1. *Cod Oil* is higher in New York, but nothing of consequence doing here, and prices unchanged. In other kinds the market has been devoid of interest during the week; the only large transaction being that of 60 barrels raw *linseed* at 62c per imperial gallon. Fish oils are slow of sale, at last week's quotations.

**PROVISIONS.**—There was an advance in Liverpool yesterday of 6d for bacon, now worth 52s to 54s. 6d; other articles steady and unchanged. Chicago hog market advanced 5c per 100 lbs., with estimated receipts 9,000, against 11,000 on Tuesday, and shipments were 4,141 head. Pork was decidedly strong, closing at an advance of 2 1/2c for April; lard also advanced 2 1/2c per 100 lbs., and short ribs gained 10c to 12 1/2c during the day. In the local market business in hog products has been almost entirely confined to supplying a small city and country jobbing trade at about last week's values. To move round lots of *Mess Pork* concessions on our inside figures would admittedly have to be made. The only transaction in meats yesterday was the sale of a lot of green *Hams* at 11 1/2c. The *Egg* market is weak and lower; receipts have averaged about 180 cases per day,—considered very large for this time of year,—and the demand is slow, having been checked by the high prices. Stocks therefore are accumulating, and receivers generally accept fair bids. For instance 24c to 25c is asked for fresh, but some buyers have been supplied at 23c. Farmers are said to have larger stocks this spring than usual, and with soft weather, which now seems fairly probable, a much lower range of prices is expected. The local dealers who bought up a quantity of eggs in the American markets a short time ago at low prices now seem likely to be caught. No lined eggs in the market and prices nominal. *Tallow* is becoming rather more plentiful, and the market rules steady for refined, the last reported sale of a round lot being at 9 1/2c. *Dressed Hogs* inactive, and prices a shade firmer if anything, quoted at \$8.40 to \$8.60 for heavy weights.

**Wool.**—With the exception of a few small parcels of fine foreign wool sold to manufacturers at our quotations, there has been no business doing in the home market the past week. Dealers in Domestic descriptions report trade very slack, and values unchanged.

AMERICAN MARKETS.

Boston, March 15.—*Flour*, market dull, price easier. Sales of Superfine at from \$3.50 to \$4; Extras, from \$4.25 to \$5, including choice Bakers from \$5 to \$6. Winter Wheats dull at from \$5.75 to \$7. Spring Patents have been selling at from \$7.50 to \$8.25, and Winter Patents at from \$6.50 to \$7.25. *Cornmeal*, sales at \$3.20. *Oatmeal* sold at from \$6 to \$6.75 for common and good, and from \$7 to \$7.25 for choice and fancy. *Hay* firmer, demand better; sales of choice at from \$17 to \$18, and good to fair at from \$16 to \$17. *Butter* dull, prices lower; sales of choice fresh made at from 33c to 35c; fine full creameries at 30c. *Cheese* is firm, and has been in demand at from 13 1/2c to 14c for choice and 10c to 12 1/2c fair to good. *Canada Peas* selling at \$1.15. *Potatoes* firm, light receipts; sales of Early Rose and other choice grades at from 90c to 95c.

Chicago, 2.00 p.m.—Wheat, April, \$1.07 1/2; May, \$1.12 1/2; June, \$1.12. Corn, April, 57 1/2c; May, 61 1/2c; June, 61 1/2c. Oats, April, 41 1/2c; May, 44 1/2c; June, 43 1/2c. Pork, April, \$18.40; May, \$18.60; June, \$18.77 1/2. Lard, April, \$11.45; May, \$11.60; June, \$11.65.

New York, 2.00 p.m.—Wheat, No. 2 Red, March, \$1.20; April, \$1.21 1/2; May, \$1.23 1/2; June, \$1.24. Corn, March, 70 1/2c cash to 70 1/2c; April, 71c; May, 71 1/2c; June, 71 1/2c.

Milwaukee, 2.00 p.m.—Wheat, March, \$1.06 1/2; cash \$1.05 1/2; April, \$1.06 1/2; May, \$1.11.

ENGLISH MARKETS.

LIVERPOOL, March 15, 1883.

(Beerbohm's Advices.) Cargoes off Coast.—Wheat, quiet but steady. Corn, inactive. Cargoes on passage.—Wheat, quiet, but steady. Corn quiet. English country markets generally cheaper. French, firm. Quantity Maize on passage for U. K., 370,000 qrs. Wheat and Flour 2,500,900 qrs. Liverpool Wheat on spot quiet, but steady. Corn, ditto. Paris Wheat and Flour, firm.

The Price of the  
**EL PADRE**  
 is 10 Cents;  
 THE  
**SENECAL**  
 10 Cents;  
 THE  
**CABLE**  
 5 Cents.  
 MANUFACTURED BY  
**S. DAVIS & SON,**  
 54 & 56 McGill St., } MONTREAL.  
 73 & 75 Grey Nun St., }

TORONTO WHOLESALE MARKETS.

(By Special Telegraph.)

Toronto, March 15, 1883.

City retail business is dull. The direction of railway traffic is regarded now with as much concern as is the existence of freights to carry. Wholesale trade is not expected to be much different from what it was in 1882. The volume will probably be as large, but the profits may not be what they were last year. The retail trade has been carried on under difficulties, caused by bad roads and

scarcity of money. In the city there has been a period of total unproduction on the part of ordinary outdoor labour, and the retail merchants are feeling this keenly. Wholesale business is represented as very fair indeed. Hardware is gaining in general volume of trade. Provisions quiet. Payments are still unsatisfactory. Banks are not acting as if there was any danger in extending credits. Call loans are made at 7 1/2 to 8 per cent., time loans at 7 to 7 1/2; commercial paper, the best, is discounted at 7 per cent, and second class at 7 1/2 per cent. The stock market has been pretty active during the week, with aggregate sales rather in excess of the same week last year. Values have been sustained. The following table shows the closing bids to-day compared with those of last Thursday:

Banks.	Bid		Loan Cos.	Bid	
	Mar. 8.	Mar. 15.		Mar. 8.	Mar. 15.
Montreal..	207	202 1/2	Can. Permanent	.....	.....
Toronto ..	180 1/2	183	Freehold.....	.....	111 1/2
Ontario ..	112 1/2	112	Western Can..	.....	190 1/2
Merchants	126 1/2	123	Bldg. & Loan	.....	102 1/2
Commerce	134 1/2	133 1/2	Farmers' Loan.	.....	123 1/2
Dominion	199 1/2	199 1/2	Lond. & Can'dn	.....	135 1/2
Hamilton	112 1/2	113	Huron & Ergs.	.....	156 1/2
Standard..	114 1/2	114 1/2	Dom. Savings	.....	116 1/2
Federal ..	161 1/2	158 1/2	Ontario Loan...	.....	122 1/2
Imperial ..	141	138 1/2	Hamilton Pri...	.....	106 1/2
Molsons ..	130	124	Imperial Savin's	.....	106 1/2

**FLOUR AND MEAL.**—Breadstuffs are declining. Flour is not offering in large quantity, but the holding back is not aiding the market. Buyers are diffident about making large contracts. On last Friday buyers would have taken Superior Extra at \$4.60, and Extra was quoted at \$4.50, and Extra sold on Saturday at \$4.50 with bags, Extra at \$2.20, bags included. A decided downward tendency has been operating all week, and yesterday Superior Extra was sold at \$4.50 as its present value; with Extra quoted at \$4.40 for spot, and \$4.35 at outside points. Uninspected Superior is quoted at 5 cents below the inspected article. The stock here on Monday last was 7945 against 6670 on the Monday previous, and 7718 barrels March 13, 1882. *Oatmeal* in moderate demand, and quoted at \$4.80 to \$5. *Cornmeal* moving in small lots at \$3.75 to \$4. *Shorts* still quoted at \$18 to \$20. *Bran* is sold at \$14 on the track.

**WHEAT.**—Trade and prices are alike on a downward tendency. The decline in outside markets has been responded to in this market. The decline since last Thursday has been quite 4c. On Friday No. 2 Fall was worth \$1.03, and No. 2 Spring steady at \$1.07 and \$1.08. On Saturday these prices were maintained. On Monday there was a weakening in the market, and values were reduced. On Tuesday No. 2 Fall was quoted at \$1 and sold at that to-day; and No. 2 Spring sold to-day at \$1.04, and goose wheat 95c. These weakenings are being more distinct even in Chicago; are in consequence of correct estimates of the stocks of wheat in the world. It is now known that England has a reserve of 30,000,000 bushels of wheat, or 20,000,000 more than the average reserve for many years back, with large quantities of wheat yet to be imported. Quotations are: No. 2 Fall, \$1; No. 2 Spring, \$1.05; No. 3 Spring, \$1.03. Stocks of Wheat are increasing here; on Monday the stocks were 504,070 bushels, and on the Monday previous 464,327 bushels, against 353,045 bushels on March 13, 1882.

**COARSE GRAINS AND SEEDS.**—The market has been steady all round for general grain. *Barley* is firm, No. 1 at 76c; No. 2 at 72c; No. 3 extra at 66c; and No. 3 at 63c for Western and 56c for Northern. *Malt* is depressed, but there will

not be any actual loss. The stock of barley on Monday was 141,040 bushels, against 130,508 on the Monday previous, and 230,486 bushels on March 13, 1882. *Peas* are in fair demand with prices steady, good No. 2 quoted worth 77c. Stocks on Monday were 13,431 bushels, against 12,702 bushels on the Monday previous, and 27,441 bushels March 13, 1882. *Oats* are steady at latest quotations, 44c for Western and 43c for Eastern on the track. *Rye* has advanced, and is quoted now at 65c to 67c. *Red Clover* is steady at \$1.50 to \$1.75; alsike at \$9 to \$12; timothy at \$2.10 to \$2.35 per bushel of 48 lbs.

**PROVISIONS.**—Business is quiet. Meats are unchanged. *Bacon* is steady; long clear 11c; C. C. 10c for car lots, and ½ cent more for small lots. Rolls 12½c to 13c for short and long respectively; breakfast bacon 13½c. *Hams*, sweet pickled, a lot of 50 hams sold at 12c for May delivery; smoked sold at 13½c. *Lard* in round lots 13½c to 14½c for tubs and pails. *Butter* is scarce and unchanged; good dairy is worth 21c to 23c; large rolls 18c to 20c; store packed 13c to 16c. *Cheese*, 12½c for common, and 13c to 14c for medium to fine. *Eggs* sell at 20c for fresh in boxes, pickled might be quoted at 14c. *Dried Apples* buying at 9½c and selling at 10½c; evaporated at 17c and 18c. *Pork* quoted at \$21.50 to \$22. *Beef*, *Mess*, at \$14 to \$18.

**OTHER PRODUCE.**—*Potatoes* are rather scarce here but they are abundant in the country, quoted at 65c per bag on the track in car lots. *Apples* in light demand, \$2 to \$3 on the street; \$3 to \$4 in store. *Hogs* nearly done; \$8.30 would be paid for good hogs here. This week will about finish packing in this market. *Hops* nominal, offering at 95c and \$1. *Poultry* unchanged; turkeys, 14c, geese, 9c per lb.; ducks, 80c to 90c a pair; fowls, 60c to 70c per pair. *Onions*, \$1 a bag; *Carrots*, 40c a bag; *Parsnips*, 50c a bag. *Tallow* buying at 8½c selling at 8½c for rendered; rough buying at 4½c.

**THE LIVE STOCK TRADE.**—There are very few cattle offering. Friday's market was not large, with only about 80 head offering. On Saturday one car arrived which was forwarded to Montreal. At Tuesday's market there were only three car loads of cattle. These were good butchers' cattle, and sold at \$4.25 to \$5.25 per 100 lbs. live weight. There are no sheep or lambs offering, and the quotations cannot be given, as the market is irregular, but prices are high. Fat hogs are quoted at \$6.50. Calves are only seen in the street market where they sell at 9c to 10c for what they will dress. It is known that there are large numbers of cattle in the country, but interrupted railroad and other roads hinder them on the passage to market. It is looked for that the market will be steady this spring.

**HIDES AND SKINS.**—There is no change in the situation. Business is quiet. Cured hides quoted at 7½c to 8c, with not much inquiry. Green hides bought at 7c for cows and 8c for steers. *Calfskins*, cured, 13c to 15c. *Sheepskins* bought at \$1.25 to \$1.30, old lots at 75c to \$1.

**LEATHER.**—Business is very quiet, and quotations are wholly unchanged. Prices for country dealers are for Sole, Spanish, all weights, 28c to 30c; for No. 2 23c to 24c; Slaughter 28c to 30c, and light 27c to 29c. Kip Skins, French 75c to 95c; English 70c to 75c; Chicago 65c to 75c; Native 50c to 65c; Splits 28c to 33c; Buff 16c to 18c; Pebble 14c to 18c. Cod Oil 65c to 70c; Gambier 7c; Sumach 4c to 5c.

**Wool.**—The situation is so entirely without change that it is difficult to write about wool. There is no longer any enquiry from the United

States, and the prices are low. Demand from the local mills is very small, and the figures are low. Holders of large quantities are still above the market in their ideas of value, but there is an error in this. The new clip will be on the market in about two months, and there are no developments looked for before that time. Fleece is nominal at 18c to 20c; Supers at 26c to 28c; Extra Supers at 31c to 34c.

**PETROLEUM.**—The trade is not so brisk as it was two weeks ago. The price of Canadian refined has been reduced, selling now at 17½c for single barrels, and 17c for larger lots. American refined is quoted unchanged at 26c for prime, and 30c for water white, but these prices have been shaded, and a decline will be reported ere long.

**FUEL.**—There is no change in the market. Some descriptions of fuel are abundant. Stove and nut coal are scarce. A decline is expected in all prices towards the end of the month. Coal, delivered, all sorts, quoted at \$6.50 per ton; steam coal, \$4.50 to \$5.50; small sized nut \$5.50. Hardwood is sold generally at \$5.50 per cord.

**DRUGS AND CHEMICALS.**—Business has been better, and the prospect is improving. Dealers here are manifesting some interest in the revised American tariff. Quotations of leading articles are: Glycerine 38c to 40c; hops \$1 per lb; Cream Tartar 38c to 40c; turpentine 9c per gal.; linseed oil, raw, 67c, boiled 71c; madder 13c to 14c; tartaric acid firm, at 65c per lb; morphia steady at \$3 to \$3.20 an oz.; borax, 8c; fresh ergot, 55c to 60c; alcohol, \$2.75 per barrel. Quinine, Howard's, \$2.30 per oz., Geiman, \$1.90.

**GROCERIES.**—There is a slight improvement this week, and orders are promising better. *Fruits* are steady, Muscatel, loose, \$2.65 to \$2.80; Layer \$2.90 to \$3. Valencia 7½c to 8c; Prunes 7½c to 8c; Currants 7c to 7½c; *Sugars* firm, Porto Rico, common, 7½c to 7¾c. Canadian refined 7½c to 8½c; Scotch refined 7½c to 7¾c. *Teas* are steady. *Tobaccos* are unsettled, owing to tariff changes in the United States. Sales are small, with expected decline. *Coffees* are steady; *Fish* dear.

**HARDWARE.**—Business is still promising, but no extra increase has occurred. The market is very steady, and prices are well maintained. There is just a suspicion among buyers, however, that prices will not remain at their present figure, while the American market is declining. Quotations are: Nails 10d to 60d \$3.05 to \$3.10; 8d and 9d \$3.35 to \$3.40; 6d and 7d \$3.65 to \$3.75; 4d and 5d \$3.75 to \$3.85; 3d \$4.10 to \$4.20. Glass, 25 and under \$2.10; 26 x 40 \$2.25; 41 x 50 \$2.55. Tin, Bar, 26c to 28c; Ingot, 24c to 26c. White Lead, per keg, \$1.50 to \$2. *Manilla Rope*, 12½c to 13c per lb. Glue, 8c to 20c per lb. Barbed fencing wire 8½c for galvanized, and 7c for painted.

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best brands Crucible Cast Steel, Siemens-Martin, Bessemer Steel and Charcoal Iron. Malt Kiln Floors, Steel and Iron Wire Cloth, Moulders' Riddles and Steel Wire Brushes, Blind, Bed, and Galvanized Fence Staples, Patent Double Pointed Carpet Tacks, Wire Window Guards, and

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Every one interested in the progress and prosperity of Oshawa as a manufacturing centre will be pleased to learn that the malleable iron castings turned out of the new works erected by the Joseph Hall Manufacturing Co. prove to be of a very high order. They fulfil every requisite of first-class malleables: First, they are soft and tough. Secondly, they are stiff, and will not bend without extraordinary strain. Thirdly, they turn, bore, and drill readily. Fourthly, there is no shrinkage, so that where bolts are cast in the parts they will fit exactly the wood or other parts to which they are to be attached. Fifthly, the castings are strong and smooth. Sixthly, they are very straight and not warped. The Company has expended a large amount of money in getting the works in first class condition. Mr Bailey has done his part to the satisfaction of all parties. His selection of the various brands of iron has been good, and in every respect he has shown his thorough knowledge of the business.

The Company will not only make agricultural machinery castings, but will give special attention to saddlery and carriage hardware, builder's hardware, and castings of all kinds for various branches of manufacture in Canada. We are informed that the works will be enlarged as soon as the weather will permit, by the erection of additional moulding shops and annealing ovens so as to meet the demand for high grade goods. It is not the intention of the Company to make the lowest priced castings, but the best which have ever been made in Canada, and everything that labor, skill, money and care can do, will be done to maintain the quality of the goods turned out. It is a most important industry to Oshawa, as it will employ a large number of skilled workmen who are able to earn high wages, and must attract other business to the town. The high quality of the goods will be sure to create such a demand as will tax the capacity of the Works to supply.—*Ontario Reformer*, March 9th, 1882.

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our Stock will be found replete with the latest lines, and very best value, in all kinds of Dry Goods.

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August 12 1878

Gentlemen,

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

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

I am Gentlemen  
Yours truly

G. P. Goodwood M.D. M.R.C.S.  
Prof. of Practical Chemistry McGill College  
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Just received, an importation of the above Whiskey, Spring of 1878, and shall be  
glad to receive orders for it in either Cases or Wood.

W. F. LEWIS & CO.  
27 St. Sacramento Street, Montreal.

WHOLESALE PRICES CURRENT—THURSDAY, MARCH 16th, 1933

Name of Article:	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates
<b>Boots and Shoes.</b>							
Men's Thick Boots Wax.	2 25 8 25	Soda Ash.....	1 75 2 00	Japan, fine to choice lb.	0 36 0 52	Spices: Cassia..... per lb.	8 13 0 20
" Split ".....	1 50 2 25	Soda Bi Carb.....	2 85 2 95	Japan Nagasaki.....	0 17 0 27	Alace..... per lb.	0 80 0 85
" Kip Boots.....	2 50 3 25	Sul Soda.....	1 15 1 2	X. Hyson common to gd	0 17 0 84	Cloves.....	0 26 0 85
" Calf Boots, pegged.	3 00 3 75	Tartaric Acid.....	0 60 0 62	X. Hyson fine to finest, lb	0 36 0 60	Nutmegs.....	0 80 0 90
" Kip Brogans.....	1 85 1 40	Bleaching Powder.....	1 75 2 00	Gunpd., fair to med.	0 80 0 36	Jamaica Ginger, Bl.	0 22 0 38
" Split do.....	0 90 1 10	Citric Acid.....	0 45 0 80	" Good to fine "	0 45 0 57	Jamaica " Unbl.	0 17 0 20
" Buff Congress.....	1 50 2 00	Camphor Eng. Ref.....	0 38 0 40	Gunpd. Finest.....	0 60 0 65	African.....	0 12 0 14
" Buff & Pegged Bala.	1 75 2 00	" Am. Ref.....	0 38 0 40	Imper'l, med. to gd	0 60 0 84	Pimento.....	0 10 0 18
" Split do.....	1 35 1 75	Gum Arabic, per lb.....	0 20 0 35	" Fine to finest.....	0 40 0 60	Pepper.....	0 15 0 17
Wom's Pebbled & Buff Bala	1 00 1 50	" Traj.....	0 45 0 90	Trankay, com. to gd.	0 17 0 22	Mustard, 4 lb. Jars.	0 19 0 20
" Split Bala.....	0 90 1 00	Coppers per 100 lbs.....	0 95 1 00	Oolong.....	0 30 0 55	" 1 lb. "	0 24 0 25
" Prunella do.....	0 50 1 00	Blue Vitrol.....	0 54 0 7	Cougu common.....	0 18 0 22	Rice: Arracan, & p. 100 lb.	3 40 3 90
" Inferior do.....	0 45 0 50			" med. to good.....	0 23 0 35	Sago..... per lb	0 05 0 08
" Cong. do.....	0 50 1 25	<b>Dry Goods.</b>		" fine to finest.....	0 38 0 65	Tapioca, Pearl.	0 54 0 68
" Buskins.....	0 00 0 75	(See Many's of Cotton.)		Souchong common.....	0 18 0 25	Flake.....	0 05 0 07 1/2
Misses' Pebbled & Buff Bala	0 85 1 15	<b>Flour.</b>		" med. to good.....	0 27 0 36		
" Split Bala.....	0 75 0 90	Superior Extra.....	5 10 0 00	Fine to choice.....	0 28 0 68	<b>Glass.</b>	
" Prunell do.....	0 60 1 00	Extra Superline.....	4 90 5 05	Coffee, green Mocha per lb.	0 39 0 34	7 1/2 x 8 1/2, 7 x 9, 8 x 10.....	1 90 2 40
" Cong. do.....	0 60 0 70	Strong Bakers.....	5 15 5 25	Java.....	0 17 0 24	10 x 12 1/2 x 14.....	2 00 2 10
Childs' pebbled Buff B'ls	0 60 0 90	Do American.....	6 25 6 75	Maracaido.....	0 12 0 15	12 x 16 1/2 x 20.....	2 30 2 40
" Split Bala.....	0 50 0 60	Fancy.....	0 00 0 00	Cape.....	0 12 0 14	18 x 24.....	2 30 2 40
" Prunella do.....	0 50 0 75	Spring Extra.....	4 80 4 90	Jamaica.....	0 11 0 14		
Infants' Cacks, r doz.....	8 75 6 50	Superfine.....	4 40 4 65	Rio.....	0 04 0 13	<b>Hardware.</b>	
<b>Dairy Produce.</b>		Fine.....	4 15 4 25	Singapore & Ceylon	0 17 0 24	Tvn: Block, per lb.....	0 24 0 24 1/2
Creamery, choice select'ns.	0 00 0 00	Midlings.....	3 90 4 00	Chicory.....	0 11 0 12 1/2	Grain.....	0 25 0 28
Townships, fine.....	0 21 0 32	Follards.....	3 65 3 85	Sugars, (Caks. & Brls.)		Copper: Ingot.....	0 10 0 19 1/2
" fair to good.....	0 13 0 20	Ont. Bags.....	2 20 2 45	Porto Rico..... per lb	0 7 0 8	Sheet.....	0 24 0 60
Brookville, fine.....	0 19 0 20	City Bags.....	3 10 3 15	Cuba.....	0 7 0 7 1/2	Cut Nails: 3 in. to 6 in.	
" fair to good.....	0 21 0 22	Cornmeal.....	5 25 5 50	Barbadoes..... per lb.	0 7 0 7 1/2	Nett, 30 days, or 7 p.c. added	
Morrisburg, fine.....	0 18 0 20	Cornmeal.....	4 00 0 60	Yellow Refined.....	0 7 0 8 1/2	Hot Cut Am. or Can. Pat'n	
" fair to good.....	0 17 0 19	Bran, per ton.....	20 00 0 00	Cubes.....	0 04 0 10	2 1/2 & 2 1/2 ins. "	2 90 0 00
Western Dairy good to fine	0 15 0 16	<b>Grain.</b>		Granulated.....	0 8 0 9 1/2	2 1/2 & 2 1/2 ins. "	3 15 0 00
" low grades per lb	0 17 0 19	Canada White, No. 2.....	1 13 1 15	Syrups.—Extra. imp. gal.	0 64 0 80	1 1/2 & 1 1/2 ins. Am. "	3 40 0 00
Kamouraska.....	0 00 0 00	" Spring No. 2.....	1 14 1 15	Good.....	0 56 0 62	1 1/2 & 1 1/2 ins. "	4 40 0 00
Cheese, fair to choice.....	0 11 1/2 0 14	" Red Winter.....	1 18 1 20	Fair.....	0 52 0 56	1 1/2 ins. " "	3 40 0 00
		Extra White Michigan.....	0 00 0 00	Molasses (Barbados) "	3 52 0 54	1 1/2 Cold Cut, Can. "	3 80 0 00
<b>Drugs &amp; Chemicals.</b>		White Michigan, No. 1.....	0 00 0 00	Trinidad.....	9 44 0 48		
Aloes Cape.....	0 17 0 19	Red Winter, No 2 Toledo.	0 00 0 00	Fruit: Loose Muscatel,	2 00 2 40	<b>Casing, Box, Shoek:</b>	
Alum.....	1 90 2 00	Spring, Chicago No. 2.....	0 00 0 00	Layers in boxes.....	2 20 2 50	1 1/2 in. p100 lb. keg.	4 00 0 00
Borax xls.....	0 15 0 17	Spring, Milwaukee No. 2.....	0 00 0 00	Sultanas.....	0 10 0 12	1 1/2 in. to 1 1/2 "	4 15 0 00
Castor Oil.....	0 10 0 10 1/2	Oats.....	0 80 0 40	Seedless.....	0 19 0 11 1/2	2 1/2 in. to 2 1/2 "	3 40 0 00
Caustic Soda.....	2 30 2 58	Barley.....	0 61 0 70	Valencia..... per lb.	0 07 0 09 1/2	2 1/2 in. to 2 1/2 "	3 40 0 00
Cream Tartar.....	0 36 0 38	Peas.....	0 93 0 95	Currents.....	0 06 0 7 1/2	3 in. to 4 1/2 "	3 40 0 00
Epsom Salts.....	1 25 1 40	Rye..... per 66 lbs.	0 70 0 06	Prunes.....	0 06 0 17	Cut Spikes, all sizes.....	3 45 0 00
Extract Logwood.....	0 08 0 10	Corn in bond.....	0 80 0 00	Figs.....	0 06 0 17	<b>Finishing Nails:</b>	
Mandigoadras.....	0 85 1 00	Flax Seed, prime.....	0 00 0 00	H. S. Almonds.....	0 06 0 00	1 in. to 1 1/2 in. p. 100 lb. kg	55 4 90
Madder.....	0 12 0 13 1/2	<b>Groceries.</b>		S. S. Tarragona.....	0 13 0 16	1 1/2 in. to 1 1/2 in. "	55 4 30
Opium.....	0 09 0 07	TEA, (H.Ch. & Cad.)		Walnuts.....	0 09 0 12	2 in. and up " "	80 0 00
Salic Acid.....	0 15 0 17	Japan, com. to med. lb.	0 18 0 23	Filberts.....	0 07 0 10	<b>Tobacco Box Nails:</b>	
Sass Iodide.....	2 25 2 30	to good.....	0 24 0 32	Brazil, new.....	0 11 0 12	1 1/2 in. & 1 1/2 in. p. 100 lb kg	97 4 00
Sulphur.....	2 2 2 35			Batty's Nabob Pickles, doz	4 00 0 09	1 1/2 " " " "	85 3 60
				" Mixed do	2 90 0 00	2 1/2 " " " "	
				" Nabob Sauce, pts	8 60	Nett 30 days or 7 p. c. add mos	

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Caps in SEAL, PERSIAN LAMB, PLUCKED and UNPLUCKED BEAVER, in MOSCOW CLOTH lined with Fur, &c.

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**STOCKS AND BONDS.**

NAME.	Per Value	Capital subscribed.	Capital paid-up.	Rest.	Dividend last 6 Months.	Closing Prices. Mch. 15.
British North America . . . . .	£50	\$ 4,866,666	\$4,866,666	.....	3	108 112
Canadian Bank of Commerce . . . . .	\$ 50	6,000,000	6,000,000	1,400,000	4	132½ 132½
Dominion Bank . . . . .	50	1,000,000	1,000,000	451,000	4	199½ 199½
Du Peuple . . . . .	50	1,800,000	1,800,000	200,000	7½	79½ 82
Eastern Townships . . . . .	50	1,500,000	1,381,568	220,000	3½	119 123
Exchange Bank . . . . .	50	500,000	500,000	270,000	4	158
Federal Bank . . . . .	100	1,500,000	1,500,000	300,000	3½	158½ 160
Hamilton . . . . .	100	1,000,000	751,551	100,000	4	113 115
Hochelaga . . . . .	100	680,200	680,080	.....	2½	95½ 96
Imperial Bank of Canada . . . . .	100	1,500,000	1,492,060	64,000	4	139 139½
Jacques Cartier . . . . .	25	500,000	500,000	.....	3	111 115
Maritime . . . . .	100	693,000	697,800	.....	0	115 120
Merchants' Bank of Canada . . . . .	100	5,798,267	5,615,673	76,000	3½	122 122½
Molson's Bank . . . . .	50	2,000,000	2,000,000	250,000	3	118 121 d.
Montreal . . . . .	200	12,000,000	11,999,200	5,500,000	5	201 201½
Nationale . . . . .	50	2,000,000	2,000,000	150,000	3½	70
Ontario Bank . . . . .	100	1,500,000	.....	.....	3	112 111½
Quebec Bank . . . . .	100	2,500,000	2,500,000	825,000	3½	117
Standard . . . . .	50	764,600	731,355	80,000	8	114½
Toronto . . . . .	100	2,000,000	2,000,000	1,000,000	3½	156½ 182½
Union Bank . . . . .	100	2,000,000	2,000,000	13,000	2	80 90
Ville Marie . . . . .	100	500,000	461,998	.....	2½	102 110
Building and Loan Association . . . . .	25	760,000	743,255	.....	3½	102½
Canada Cotton Co. . . . .	100	.....	.....	.....	5	112 119
Canada Land Credit Co. . . . .	50	1,500,000	863,980	120,000	4½	121 122
Canada Perm. Loan and Savings Co. . . . .	50	2,000,000	2,000,000	900,000	6	290
Dominion Savings & Inv. Co. . . . .	50	800,000	717,250	80,000	4	116½ 120
Dominion Telegraph Co. . . . .	50	711,709	1,000,000	.....	2½	94 95½
Dundas Cotton Co. . . . .	100	.....	.....	.....	5	90 97½
English Loan Co. . . . .	100	2,044,100	295,847	8,500	4	170
Farmers' Loan and Savings Co. . . . .	50	1,067,250	611,430	53,000	4	128
Freshold Loan & Savings Co. . . . .	100	1,050,400	690,080	234,024	5	171
Hamilton Provident & Loan Society . . . . .	100	1,500,000	1,110,000	74,000	4	126
Hudson Cotton Co. . . . .	100	.....	.....	.....	.....	161½
Huron & Erie Sav. & Loan Soc. . . . .	50	1,000,000	998,150	245,000	4	156½ 158
London & Can. Loan & Agency Co. . . . .	50	4,000,000	560,000	215,000	5	136 136
London Loan Co. of Canada . . . . .	50	484,700	309,950	17,432	4	113½
Manitoba Loan . . . . .	100	518,900	.....	.....	5	123
Montreal Telegraph Co. . . . .	40	2,000,000	2,000,000	.....	4	122 123 d.
Montreal City Gas Co. . . . .	40	2,000,000	1,800,000	.....	5	182½ 183
Montreal City Passenger Ry Co. . . . .	50	800,000	800,000	.....	3	144 145
Montreal Cotton Co. . . . .	100	.....	.....	.....	10	160
Montreal Investment and Building Co. . . . .	50	500,000	401,027	.....	0	70
Montreal Loan & Mortgage S'y. . . . .	50	1,000,000	823,000	95,000	3½	105½
National Investment Co. . . . .	100	1,460,000	280,000	11,500	3½	105 106
Ontario Saving and Investment S'oy. . . . .	50	1,000,000	969,000	158,000	4	122½
Riohelieu & Ontario Nav. Co. . . . .	100	1,565,000	1,565,000	.....	2	67 68½
Toronto City Gas Co. . . . .	50	800,000	800,000	.....	2½	134 x.d
Union Loan and Savings Co. . . . .	50	630,000	575,000	150,000	4	133
Western Canada Loan & Savings Co . . . . .	50	1,000,000	1,000,000	390,000	5	190

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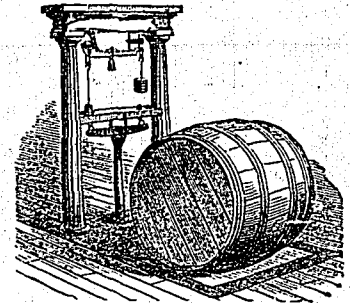
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WHOLESALE PRICES CURRENT THURSDAY, MARCH 15th, 1883.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
<i>Clinch and Heavy Clinch:</i>		<i>Tin Plate:</i> IC Coke	\$ 50 4 75	No. 1 Ordinary Sole	\$ 25 0 25	Antonini's qts., case 1 doz.	\$ 0 75 0 00
1 and 1 1/2 in. per lb.	0 08 1 08	IC Charcoal	5 50 6 75	No. 2 " "	0 22 0 28	" pts., " 2 "	7 25 0 00
1 1/2 " 1 1/2 "	0 07 1 07	IX "	7 50 7 75	Buffalo Sole, No. 1	0 22 0 28	" "pts., " 2 "	5 38 0 00
2 " 2 "	0 07 0 07	IX X "	9 25 9 50	" " No. 2	0 20 0 21	Spirits Turpentine, brls.	0 85 0 90
2 1/2, 3 in. and up.	0 06 1 00	DC "	5 25 5 50	China " No. 1	0 23 0 24	Whale Refined	0 70 0 75
<i>Flat &amp; Sheep pres'd Nibs:</i>		DX "	7 00 7 25	" " No. 2	0 22 0 23	<i>Coal Oil:</i>	
1 and 1 1/2 in. per lb.	0 10 1 00	DX X "	8 75 9 00	Zanzibar, No. 1	0 23 0 00	Imp. Gals. f.o.b. (London)	0 14 0 00
1 1/2 " 1 1/2 "	0 09 1 08	Russ. Sheet Iron	0 104 0 11	" " No. 2	0 21 0 00	Car Leads in Store	0 162 0 17
2 " 2 "	0 08 1 07	Anchors, per lb.	4 75 5 75	Slaughter, No. 1	0 26 0 28	Broken Lots	0 18 0 19
2 1/2 " 2 1/2 "	0 07 1 07	Lion & Crown, Tin'd Sheets	0 10 0 10	Harness	0 26 0 33	Small Lots (single brls.)	0 29 0 20
3 in. and up	0 06 1 00	Lead: Bar per 100 lbs.	4 75 5 00	Upper Heavy	0 32 0 36	<i>Ostrich Plumes (wild):</i>	
Disc. on application.		Pig "	4 00 4 25	" Light	0 36 0 38	Cape, Nos. 1 to 3	10 00 1 50
<i>Horse Nails:</i> 7 lb. size	0 22 0 00	Sheet "	5 00 5 25	Grained Upper	0 24 0 36	Mongador, Nos. 1 to 3	9 00 1 50
" " 8 lb. "	0 21 0 00	Shot "	5 50 6 00	Scotch Grain	0 35 0 37	Egypt, Nos. 1 to 3	7 00 0 75
" " 9 lb. "	0 20 0 00	Lead Pipe, per 100 lbs.	5 77 6 00	Kip Skins, French	0 75 0 95	<i>Domestic Plumes \$1 lower</i>	
" " P. & F. Bright.	0 22 0 24	Zinc: Sheet, lb	5 50 6 50	English	0 65 0 75	for higher Nos., and 25c. to	
50 to 55 p.c. dis.		Powder: Canada Blasting	3 50 0 00	Canada, Kip	0 45 0 55	50c. cheaper for lower Nos.	
<i>Horse Shoes:</i>		F. F. to F. F. F.	4 75 5 00	Hempock Calf	0 70 0 80	Bunches, 3 tips.	0 75 5 00
<i>Galvanized Iron:</i> No. 21	3 90 4 00	<i>Emil Politke's Specialties:</i>		" Light	0 95 1 30	Natural Guit Boos, doz.	2 00 5 00
" " No. 20	0 05 0 05	Glasses—No. 1 Cabinet, lb.	0 13 0 15	French Calf	0 23 0 28	Disc. 5 p.c. 30 days.	
" " No. 18	0 07 0 07	T. F. French Medal	0 13 0 15	Splits, Light & Medium	0 21 0 23	<i>Meats, Eggs, &amp;c.</i>	
<i>Pig Iron:</i> Siemens No. 1	22 00 22 50	Imperial White	0 18 0 35	" Heavy	0 17 0 19	Pork, Mess, Can short out	22 00 22 50
Coldness	25 50 27 00	" Borax, case	6 50 0 00	Leather Board, Canada	0 12 0 14	" " Western, new	21 50 22 00
Culder	26 00 27 00	<i>Axle Grease, (Beaver Br'd)</i>		Enamelled Coal, per ft.	0 15 0 17	Hams, City Cured	0 14 0 14
Langdon	25 50 26 50	No. 1 and 2	10 00 8 00	Patent	0 15 0 18	Lard, Pails and Tubs	0 14 0 14
Sumnerlee	26 00 26 00	Favorite Gelatine, box	3 00 0 00	Pebble Grain	0 12 1 00	Bacon, per lb.	0 13 0 00
Gartsherie	25 50 26 50	<i>Hides and Skins.</i>		Brush Kid	0 14 0 16	Eggs, Strictly Fresh	0 24 0 25
Giangarock	26 00 26 50	Green Hides, No. 1, p. 100 lbs.	7 00 8 00	B. Calf	0 14 0 16	" Lined and Packed	0 00 0 00
Caribroe	26 50 27 00	" No. 2	8 00 7 00	Buff	0 14 0 16	Tallow, Rendered	0 08 1 00
Egilton	23 50 24 00	" No. 3	5 00 6 00	Russetts, Light	0 45 0 50	" Rough	0 05 0 05
Hematite	26 00 26 00	Lambskins, each	1 05 1 15	" Heavy	0 35 0 40	Mess Beef, per bri	0 00 0 00
Bar Iron,—per 100 lbs.	2 15 2 25	Catkins, per lb.	0 14 0 15	<i>Oils.</i>		Dressed Hogs, per 100 lbs	8 40 8 60
Best Refined	2 25 2 30	<i>Wool.</i>		Cod Oil, Newfoundland	0 65 0 70	<i>Manuf. of Cotton.</i>	
Siemens	2 30 2 35	Fleece	0 00 0 00	Straits Oil, Americann	0 57 0 00	Valleyfield, (bleh'd) 2 28 in.	0 07 1 00
Sweetens	4 25 4 50	Pulled, unsorted	0 23 0 25	Straw Seal	0 65 0 67	" X 30 in.	0 07 1 00
Sheet Iron to No. 20	2 75 0 00	" Extra Super	0 29 2 33	S. R. Pale Seal	0 95 1 00	" XX 33 in.	0 09 1 00
Roller Plates	2 75 3 25	" B Super	0 26 0 27	Pale Seal, Ordinary	0 80 0 85	" XXX 36 in.	0 08 1 00
Hoops and Bands	2 65 2 75	" C	0 21 0 22	Lard Oil, Extra	0 95 1 00	" O 36 in.	0 09 1 00
Canada Plates: Hatton	3 15 0 00	Australian	0 21 0 31	" No. 1	0 85 0 95	" E 39 in. Soft Finish	0 09 0 00
Penn. and W. P. & Co.	3 25 0 00	Cape	0 17 1 19	Linseed Raw	0 62 0 68	" O 36 in.	0 10 0 00
<i>Iron Wire:</i> No. 6, p. bds.	1 75 1 85	<i>Leather (at 6 month)</i>		" Boiled	0 65 0 68	" EE 36 Soft Finish	0 10 0 00
" " No. 9	2 10 2 30	No. 1, B. A. Sole	0 26 0 27	Olive Machinery	1 05 1 10	" OO 36 in.	0 11 0 00
" " No. 12	2 50 2 60	No. 2, B. A. Sole	0 23 0 24	" Eating	1 80 2 10	" EE 36 Soft Finish	0 11 0 00
" " No. 16	3 25 3 51	<i>Securities.</i>		" qt., per case	2 80 2 75	" CC 36 ex. H'y.	0 12 0 00
Weight Iron pipe 55 p.c. die.	0 08 0 41	Can. Government Debentures, 6 p. ct.		" pts., "	3 25 3 30	" BB 36 in. (Heavy)	0 13 0 13
Steel, onst. per lb.	0 11 0 12	1882-84	1014	" Lucca, Flasks	4 00 4 20	" LLL 36 in. (Fine)	0 14 0 00
" Spring 100 "	3 25 3 60	Do. do. 1885 op. of Gov.	1024	<i>Montreal March 15</i>			
" Wire "	3 25 3 60	Do. do. Inscribed stock.	103				
" Sleigh Shoe, "	2 40 2 50	Dominion 5 per ct. Stock	1124				
" Blister, "	0 08 0 10	Montreal 5 per cent Stock	106				
		Montreal Harbor Bonds 6 p.c.	107				
		Do. Corporation 6 per ct. Bonds					
		Do. 7 per ct. Stock					
		Toronto City 6 per ct. 1894	117				
		Co. Debentures, (Ont.) 20 years 6 per ct.	110				
		Township Debentures, (Ont.) 6 per ct.	108				

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

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Shrs.	Railway and other Stocks.	Pd.	March 15
100	Atlantic & St. Lawrence Shs 6 p. c.	all	136
10	Do. 6 p. c. Ster. Mt. Bonds	100	
100	Do. do. 3rd Mort. 1891	100	
10	Buffalo and Lake Huron	all	114
100	Do. do. 5 1/2 p. c. 1st Mort.	100	121
10	Do. do. 2nd Mort.	100	121
	Can. Central 5 p.c. 1st M Bds int. guar. by Gov.		121
100	Canada Southern 1st Mort. 3 p.c.	all	97
100	Chic. & G.T.R. 6 p.c. 1st M Comp. 1900	all	114
100	Grand Trunk of Canada Consol.	100	34
100	Do Eq Mort Bds, 1st charge 6 p.c.	all	22
100	Do do 2nd do do	all	123
100	Do do 1st Pref Stock	all	107
100	Do do 2nd Pref Stock	all	107
100	Do do 3rd Pref Stock	all	58
100	Do 5 p.c. Perp Deb Stock	100	116
100	Great Western of Canada	all	15
100	Do do do 1890	all	112
100	Do 5 p.c. pref conv.	all	117
100	Do Perpetual 5 p.c. Debenture Stock	all	111
100	Hamilton and N. W.	all	111
100	N of Canada 5 1/2 p.c. Sig. 1st Mort.	all	98
100	N of Canada 6 p.c. 1st Pref Bonds	100	104
100	Do do 2nd do	100	101
100	Northern Extension, 6 p.c. guar.	all	106
100	Do do do 6 p.c. Imp. Mort.	all	106
100	Wall, Grey & Bruce, 7 p.c. Bds, 1st Mort.	all	98
100	T. G. & B. 6 p.c. bonds 1st mort.	all	97
100	St. Law. & Ott. 6 p.c. Bds.	all	94
100	British Columbia, July, 1907 6 p.c.	all	117
100	Can Gov 1877-80	all	120
100	Can Gov at 6 p.c. 1882-84	all	101
100	Do 1877-80	all	102
100	Do 5 p.c. 1885, Jan and July	all	103
100	Do 5 p.c. Ins Stock	all	103
100	Do Dom Stock of 1903, April and Oct.	all	112
100	Do Dominion Stock of 1904, 4 p.c.	all	104
100	Do Do 1904 Ins Stock 4 p.c.	all	104
100	New Brunswick 6 p.c. Jan and July	all	111
100	Nova Scotia 5 p.c. 1884	all	105
100	Quebec Prov. 5 p.c.	all	108

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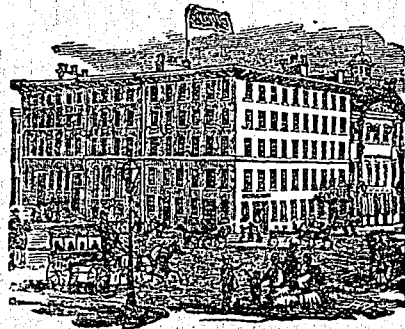
This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over FOUR HUNDRED GUESTS, with passenger and baggage elevators, and commands a splendid view of the city, Parliamentary grounds, river and canal. Visitors to the Capital having business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

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THE RUSSELL HOTEL CO., PROPRIETORS,



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Also GENTS' and LADIES' DRESS of all kinds Dyed and Cleaned.

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

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OF CANADA

Incorporated by Act of Parliament, 1880.

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Vice-President and Managing Director: C. F. SIM.

Secretary-Treasurer: - - - C. P. SOLATER.

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WHOLESALE PRICES CURRENT.—THURSDAY, MARCH 15th, 1883.

Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.	Name of Article.	Wholesale Rates.
Hochelaga (Brown), G30 in	\$ 0.07 0.00	AA 33 in.....	\$ 0.23 0.00	Basswood, 1.....	00 00 00 00	Brandy: Hennessy's.....gal	4 50 5 00
" A 27 in.....	0 06 0 00	35 in.....	0 24 0 00	Basswood.....	18 00 20 00	" case	11 00 15 50
" B 27 in.....	0 06 0 00	Check, 33 in.....	0 22 0 00	Black Walnut, culls.....	60 00 65 00	Bisquit, Dubouché & Co.gal	3 60 3 60
" 1133 in.....	0 08 0 00	Denims Blue or Brown AA	0 21 0 00	Do do 1st & 2nd.....	160 00 110 00	" case	8 00 0 00
" 11136 in.....	0 09 0 00	" A.....	0 19 0 00	Do do 1st quality.....	110 00 120 00	Jules Duret & Co.....gal	4 0 4 50
" DD.....	0 09 0 00	" B.....	0 17 0 00	Cedar, round, lineal foot.....	00 06 00 19	" case	9 00 9 50
" 1111336 in.....	0 09 0 00	" C.....	0 14 0 00	Cedar, flat, lineal foot.....	00 04 00 06	Pinet, Castillon & Co.....gal	3 50 8 60
" XX36 full.....	0 10 0 00	" D.....	0 12 0 00	Cedar, square, lineal foot.....	00 07 00 09	" case	8 00 8 50
" XX36 in. full(st'd)	0 11 0 00	Shirtings:		Elm, soft, 1st.....	16 00 18 00	Cheaper shippers.....gal	2 50 2 75
" M drilling, 8-4 plain	0 25 0 00	Oxford striped BX.....	0 11 0 00	Elm, stock.....	25 00 30 00	" case-qtz	6 00 6 50
" R. R. Sheeting, 8-4 plain	0 25 0 00	" C X.....	0 10 0 00	Hemlock, 1 to 3 in., M.....	9 00 10 00	Irish Whiskey—Roe's case	7 75 7 75
" X.....	0 25 0 00	" check B.....	0 13 0 00	Hemlock, timber, M.....	14 00 15 00	Dunville.....case	6 50 7 00
Stormont (Brown) A 30 in.	0 07 0 00	" C.....	0 10 0 00	Maple, hard, M.....	24 00 22 00	Mitchells.....imp.gal	2 40 2 50
" A 30 in.....	0 07 0 00	Galates Stripes.....	0 16 0 00	Soft, do.....	16 00 00 00	" case	6 00 6 50
" B 30 in.....	0 08 0 00	Regatta, Check A.....	0 16 0 00	Soft, do.....	40 00 45 00	Scotch Whiskey. case-qtz	6 50 7 50
" C 30 in.....	0 09 0 00	Check Solids A.....	0 15 0 00	Plus, clear, M.....	35 00 40 00	Encore.....case	5 50 6 00
Canada (Grey) A 27 in.....	0 08 10 00	Park's Yarn, White, B per lb	26 50 0 00	2nd quality, do.....	22 00 25 00	Ilay, Fairman & Co's case	6 00 0 00
" A W 30 in.....	0 07 0 00	" Colored.....	0 26 0 00	Shipping Culls.....	14 00 15 00	" gal.	2 60 2 75
" A D 32 in.....	0 07 0 00	Warp White.....	0 28 0 00	Mill do.....	7 00 10 00	Sheriff's Islay.....imp.gal.	2 90 3 00
" A H 35 in.....	0 08 0 00	" Colored.....	0 40 0 00	Lath, M.....	1 40 0 00	" cases	0 00 0 00
" A C 30 in.....	0 09 10 00	Do. Knitting Cotton Balls:		Spruce, 1 to 2 in., M.....	11 00 12 00	Jamaica Rum per imp.gal.	2 50 2 90
" A B 36 in.....	0 09 0 00	No. 8 Unbleached.....	0 49 0 00			Geneva Spirits.....imp.gal.	2 10 2 15
" A E 36 in.....	0 10 0 00	" Bleached.....	0 51 0 00			" Groun cases	4 10 4 45
" A A 36 in.....	0 11 0 00	" Colored.....	0 56 0 71			" Rod cases..	7 75 8 10
Tickings:—" B2 01 in.....	0 12 0 00	Paints, &c.		Tobacco.		Champagne	
" BBB 30 in.....	0 15 0 00	White Lead, gen, 100 lb kgs	6 50 7 00	Tobacco in Bond—Duty 20c p. lb.		G. H. Mumma, Dry Verzen'y	26 50 23 00
" BB 30 in.....	0 18 0 00	" No. 1.....	6 00 6 50	Black, Chewing in boxes ..	0 14 0 17	Pommery.....	28 00 32 00
" AA 32 in.....	0 20 0 00	White Lead No. 2.....	5 00 5 50	in caddies.....	0 15 0 17	J. Munm Extra Dry.....	21 50 22 00
Fancy Shirtings:—		in Oil, per 25 lbs.....	1 90 2 00	Mahoganies, Smoking bxs.....	0 21 0 27	Bollinger.....	26 25 27 50
" Clyde Checks.....	0 15 0 00	Do., No. 1.....	1 60 1 80	" caddies.....	0 30 0 35	Piper Heidsieck.....	25 00 26 00
" Canada.....	0 14 0 00	" 2.....	1 40 1 50	Brights.....		Sherries—Pemartin's.....	1 90 5 60
Lybster No. 3, 30 in.....	0 06 0 00	" 3.....	1 30 0 00	Tobacco Duty paid.....		Porta—Cookburn, Smithies	
" No. 2, 32 in.....	0 07 0 00	White Lead, dry.....	0 08 0 06 1/2	Nelson's Navy 3's 6's & 1's.	0 38 0 40	& Co's.....	1 90 5 00
" No. 2, 35 in.....	0 08 1/2 0 00	Red Lead.....	0 05 0 06	Black, Twist 12's.....	0 39 0 42	G. B. Sandeman, Sons & Co	1 80 5 00
Colored Goods:—		Venetian Red, Eng'h.....	1 60 1 81	Mahogany Chewing.....	0 4 0 50	Graham's.....	2 10 4 80
Denims, blue & brown.....	0 18 0 00	Yel. Ochre, French.....	1 60 2 51	Solace Common.....	0 5 0 40	G. B. Sandeman, Sons & Co	1 80 5 00
Checks, blue, brown, fcy.....	0 15 0 00	Whiting.....	0 55 0 60	Solace Fair.....	0 4 0 45	Graham's.....	2 10 4 80
Checks, Prince Victor.....	0 15 0 00	Salt.		" Good.....	0 5 0 61	G. B. Sandeman, Sons & Co	1 80 5 00
Ticking, 28 in. No. 1X.....	0 14 0 00	Liverpool Coarse, per bag	0 65 0 67 1/2	Rough and Ready, in 1/2 bxs	0 65 0 80	Graham's.....	2 10 4 80
" 30 in. No. C1.....	0 16 0 00	Canadian per bri do	0 00 0 40	Navy, 6's & 8's & 10's.....	0 47 0 55	G. B. Sandeman, Sons & Co	1 80 5 00
" 30 in. No. B1.....	0 17 0 00	Factory filled do	1 35 1 50	Gold Bars, 6 and 12 inch.....	0 65 0 65	Graham's.....	2 10 4 80
Dundas (Grey) D 30 in.....	0 07 0 00	Eureka factory filled do	2 40 0 00	Mahogany Navy, 3s.....	0 42 0 48	G. B. Sandeman, Sons & Co	1 80 5 00
" C 33 in.....	0 07 0 00	Timber, Lumber, &c.		Bright Navy, 3s.....	0 63 0 62	G. B. Sandeman, Sons & Co	1 80 5 00
" B 30 in.....	0 09 0 00	Ash, 1 to 4 in., M.....	18 00 19 00	Wines, Liquors etc.		G. B. Sandeman, Sons & Co	1 80 5 00
" A 36 in.....	0 10 0 00	Ash, timber, M.....	25 00 00 00	Ale English.....qtz	2 40 3 00	G. B. Sandeman, Sons & Co	1 80 5 00
" AX 30 in full.....	0 10 0 00	Birch, 1 to 4 in., M.....	29 00 00 00	Domestic.....qtz	1 60 1 65	G. B. Sandeman, Sons & Co	1 80 5 00
" E 36 in.....	0 08 1/2 0 00			Domestic.....qtz	0 80 1 15	G. B. Sandeman, Sons & Co	1 80 5 00
Tickings:—C 30 in.....	0 15 0 00			Domestic.....qtz	0 60 0 75	G. B. Sandeman, Sons & Co	1 80 5 00
D 30 in.....	0 13 0 00			Domestic.....qtz	2 35 2 45	G. B. Sandeman, Sons & Co	1 80 5 00
B 33 in.....	0 18 0 00			Domestic.....qtz	1 50 1 55	G. B. Sandeman, Sons & Co	1 80 5 00
A 39 in.....	0 20 0 00			Domestic.....qtz	1 48 1 50	G. B. Sandeman, Sons & Co	1 80 5 00

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

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**EACH BAR WEIGHS 1 lb.**

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HEAD OFFICE, Waterloo, Ont.  
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During the past 17 1/2 Years this Company has issued 57,096 Policies, covering property to the amount of \$40,372,028.00;  
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RESERVE FUND, . . . . .	141,000
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**\$36,000,000**

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LIFE ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

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**CITIZENS**  
INSURANCE COMPANY,  
OF CANADA.

**CAPITAL, . \$1,188,000.**

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

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Royal Canadian Insurance Co.,  
AGENT for the CITY OF MONTREAL.

**STOCKS AND BONDS,**

INSURANCE COMPANIES. — CANADIAN.—Montreal Quotations, March, 15, 1883.

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	5-6 mos.	\$50	\$50	116 117
Canada Life .....	2,500	7½-6 mos.	400	50	400
Citizens, Fire, Life, Guarantee & Acc't .....	11,880	.....	100	22½	.....
Confederation Life.....	5,000	5-6 mos.	100	10	300
Sun Life and Accident.....	5,000	4-6 mos.	100	12½	200
Queen City Fire .....	2,000	10	50	10	.....
Western Assurance.....	20,000	6 6 mos.	40	20	153 153½
Royal Canadian Insurance.....	20,000	5	100	15	.....
Accident Ins. Co. of North America.....	2500	3 per ct.	100	20	.....
Guarantee Co. of North America.....	13,000	3 per ct.	50	10	.....

BRITISH AND FOREIGN.—(Quotation on the London Market, Feb. 27 1883.)

					Market value p. p'd up share
Briton Life Association.....	50,000	10	1	1	.....
British & Foreign Marine.....	50,000	50	20	4	£21½ £22½
Commercial Union Fire Life & Marine.....	50,000	30	50	6	£21½ £22
Edinburgh Life.....	5,000	10	100	15	40½
Fire Insurance Association .....	100,000	5	£10	£2	52s 6s 55s
Guardian Fire and Life.....	20,000	18	100	50	£66 £68
Imperial Fire.....	12,000	.....	100	25	£130 £142
Lancashire Fire and Life.....	300,000	30	20	2	£6 1s 3d
Life Association of Scotland.....	10,000	15	40	8½	£25½ £25½
Lion Fire.....	500,000	.....	10	2	13s 9d
Lion Life.....	92,000	.....	10	2	10s 20s
London Assurance Corporation.....	35,802	48	25	12½	£58 £60
London & Lancashire Life.....	10,000	10	10	17-20	32s 6d 35s
Liverp'l & London & Globe Fire & Life.....	£381,752	70	20	4	£20½ £20½
Northern Fire & Life.....	30,000	70	100	5	£23½ £49½
North British & Mercantile Fire & Life.....	40,000	56	50	6½	£23½ £23½
Phoenix Fire.....	6,722	£21 p. a.	.....	.....	£270 £280
Queen Fire & Life.....	200,000	30	10	1	5s 6d
Royal Insurance Fire & Life.....	100,000	60	20	3	£28½ £29½
Scottish Commercial Fire & Life.....	125,000	22½	10	1	24s 2½ 6d
Scottish Imperial Fire and Life.....	50,000	6	10	1	£25 £26
Scottish Provincial Fire & Life.....	20,000	15	50	8	£14½ £15½
Standard Life.....	10,000	58½	50	12	£4
Star Life.....	4,000	5	25	1½	£15

**DOMINION**  
**SALVAGE AND WRECKING CO.'Y,**

HEAD OFFICE:

**No. 26 HOSPITAL ST., MONTREAL.**

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

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

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

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

**PHENIX FIRE ASSURANCE COMPANY**  
**LONDON.**

ESTABLISHED IN 1782. CANADIAN BRANCH ESTABLISHED IN 1804.

Losses paid, since the establishment of the Company, } \$65,000,000  
have exceeded  
Balance held in hand, for payment of Fire } 3,000,000  
Losses only, exceeds

**LIABILITY OF SHAREHOLDERS-UNLIMITED.**

Deposit with the Dominion Government for } \$100,000  
the security of Policy Holders in Canada, Upwards of

No. 12 St. Sacramento St., next to Montreal Telegraph Building.

**GILLESPIE, MOFFATT & CO.,**

AGENTS FOR THE DOMINION.

ROBERT W. TYRE, Manager.

**ROYAL INSURANCE CO'Y.**  
OF LIVERPOOL AND LONDON.

**FIRE AND LIFE.**

LIABILITY OF SHAREHOLDERS UNLIMITED.

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

HEAD OFFICE FOR CANADA—MONTREAL.

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

— CHIEF AGENTS: —

M. H. GAULT, | W. TATLEY.

Retail Merchants who wish to keep abreast of the times, and have a continual and reliable guide to the leading markets, should subscribe to the MONTREAL JOURNAL OF COMMERCE. The Market Reports in the JOURNAL are unequalled for comprehensiveness and correctness of detail. No Merchant or other business man can afford to do without it. Published every Friday. Subscription to all parts of Canada, except Montreal, \$2.00 a year. Address,

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Insurance.

**THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.**

Incorporated by Dominion Parliament, A.D., 1872

Authorized Capital, - - \$500,000.

**HEAD OFFICE:**

260 ST. JAMES STREET, MONTREAL.

President, Vice-President.  
Sir A. T. GALT. HON. JAMES FERRIER.  
MANAGING DIRECTOR.

**EDWARD RAWLINGS.**

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.

Legal.

Toronto.

**JONES, MACKENZIE & LEONARD,**  
BARRISTERS & SOLICITORS,  
Canada Permanent Chambers, Toronto.

CLARKSON JONES. BEVERLEY JONES.  
GEO. A. MACKENZIE. C. J. LEONARD.

English Agent,

JONAS AP JONES, 89 Cannon Street, London.

\*A Comm'r for N. Y., Illinois and other States.

Walkerton, Ont.

**A. B. KLEIN,**  
BARRISTER, SOLICITOR, NOTARY, &c.  
Walkerton, County Town of Bruce Co., Ont.

Waterloo, P.Q.

**JOHN P. NOYES, Q. C.**  
ADVOCATE, WATERLOO, P. Q.

Woodstock, N.B.

**APPLEBY & COURSER,** Barristers and Attorneys at Law, Notaries, &c. Woodstock, N.B.  
Special attention given to collections.

Windsor, N.S.

**W. H. & A. BLANCHARD,**  
Solicitors, Accountants and Notaries Public.

Wingham, Ont.

**J. A. MORTON,**  
Barrister, Attorney, Solicitor in Chancery, Notary Public, Conveyancer, &c.  
Special attention to mercantile collections.

Winnipeg, Man.

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

Woodstock, Ont.

**BEARD & NELLIS,** Barristers, &c., Offices in the Oxford Permanent Building Society's Building.

**A. V. MCLENEGHAN,**  
BARRISTER & ATTORNEY-AT-LAW,  
Solicitor in Chancery, Conveyancer, Etc., Etc.  
OFFICE:—Immediately West of American Express Office.

Yarmouth N.S.

**THOS. B. FLINT, LL.B.,**  
BARRISTER and ATTORNEY-AT-LAW.

Insurance.

**RATES REDUCED.**

**THE STANDARD LIFE**

Assurance Co.'y. Estab. 1825.

HEAD OFFICE;

EDINBURGH, Scot., and MONTREAL, Canada.

Total Risks .....over \$90,000,000

Invested Funds....." 26,000,000

Annual Income.....about 4,000,000

or over \$10,000 a day.

Claims paid in Canada.....over \$1,200,000

Investments in Canada.....over 1,000,000

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, Can.

Established 1803.

**IMPERIAL**

Fire Insurance Comp'y OF LONDON.

HEAD OFFICE FOR CANADA;

Montreal, No. 6 HOSPITAL Street.

RINTOUL BROS., Agents.

Subscribed Capital, . . . £1,600,000 Stg.  
Paid-up Capital, . . . £700,000 Stg.  
ASSETS, . . . . . £2,222,552 St

**QUEEN**

INSURANCE CO.

OF ENGLAND.

FIRE AND LIFE.

Capital, . . . . . £2,000,000 Stg.  
INVESTED FUNDS.....£660,818.

FORBES & MUDGE,

Montreal,  
Chief Agents in Canada.

**SOVEREIGN**

Fire Insurance Company

OF CANADA.

CAPITAL, . . . \$600,000.

Deposit with the Dominion Government, \$100,000

President—Hon. A. MACKENZIE, M.P.

Vice-President for P.Q.—Hon. J. H. BELLEROSE.

F. A. BALL, Manager.

Insurance effected at reasonable rates.

**NOTICE.**

**Anchor Insurance Company**

The annual meeting of the above Company will be held at the offices of the Company, Nos. 22, 24, 26, Church Street, Toronto, on Friday, the 30th day of March next, at the hour of one o'clock in the afternoon for the purpose of electing Directors for the ensuing year and for the transaction of other business.

By order of the Board,

HUGH SCOTT,

Secretary.

Toronto, Feb. 27th., 1883.

Insurance.

TIME-TRIED AND FIRE-TESTED.

**QUEBEC**

FIRE ASSURANCE CO.'Y,  
ESTABLISHED 1818.

Deposit with Dominion

Government, - - - \$100,000  
Fire Insurances accepted on the most favorable terms.

MONTREAL OFFICE,

185 ST. JAMES STREET,  
THOMAS SIMPSON, Agent.



*Intercolonial Railway*

1882. Winter Arrangement. 1882 3.

Commencing 4th Dec., 1882,

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

Leave Point Levi .....	8.10 a.m.
Arrive Riviere du Loup.....	12.55 p.m.
" Trois Pistoles.....	2.05 "
" Rimonski.....	3.49 "
" Campbellton.....	8.35 "
" Dalhousie.....	9.15 "
" Bathurst.....	11.17 "
" Newcastle.....	12.52 a.m.
" Moncton.....	4.00 "
" St. John.....	7.30 "
" Halifax.....	12.40 p.m.

This Train connects at Chaudiere Curve with the Grand Trunk Train leaving Montreal at 10 p.m.

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

The trains leaving Halifax at 2.45 p.m. and St. John at 7.25 p.m., and which reach Montreal at 6.05 a.m., by connecting at Chaudiere Curve with the Grand Trunk Train at 9.20 p.m., remain at Campbellton over 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.

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,

186 St. James Street,

(Opposite St. Lawrence Hall),

Montreal.

D. POTTINGER, Chief Superintendent.

Moncton, N.B., 28th November, 1882.

**THE JOURNAL OF COMMERCE**  
FINANCE AND INSURANCE REVIEW

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
Manufacturing, Mining and Joint  
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M. S. FOLEY, Managing Editor and Proprietor  
We do not undertake to return unused manuscripts.



Insurance

**WHAT THE PUBLIC WANT.**

**PRIVILEGES,**

**NOT**

**CONDITIONS**

*On their Life Policies.*

The unconditional policies of the  
**SUN LIFE ASSURANCE CO. of Montreal,**

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

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

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

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

**R. MACAULAY, Manager.**

Insurance.

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

LIFE AND FIRE.

Invested Funds - - - - - \$30,500,000  
Funds Invested in Canada - - - - - \$300,000

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

CANADA BOARD OF DIRECTORS:  
HON. HENRY STARNES, Chairman,  
THOMAS CLAMP, Esq., Dep.-Chairman.  
THEODORE HART, Esq. ANGUS C. HOOPER, Esq.  
EDWARD J. BARBEAU, Esq.

**G. F. C. SMITH, Resident Secretary**  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—THE HON. WM. BADGLEY.

Agencies Established Throughout Canada.  
HEAD OFFICE, CANADA BRANCH,  
**MONTREAL.**

**NORTH AMERICAN**  
**LIFE INSURANCE COMPANY**

Head Office, - - - - - Toronto.

HON. ALEX. MACKENZIE, M.P., President.  
HON. ALEX. MORRIS, M.P.P., } Vice-Pres.  
JOHN L. BLAIR, Esq., }  
WILLIAM McGAHE, Managing Director.

HAMILTON, MARCH 3, 1883.

GENTLEMEN—We hereby acknowledge the receipt of the sum of Fifteen Thousand Dollars, being in full payment of policy No. 1,115, on the life of the late Charles E. Freeman, Barrister of this city, accidentally drowned in Burlington Bay, on the 13th of February. This prompt payment, without rebate, speaks volumes for the integrity and business management of your Company, the more so that the deceased had only been recently insured, and had merely given his note on one of the Company's forms for the premium, which falls due today.

We specially desire to commend the Company for its promptness in this case, as the claim papers were only sent in to you two days ago.

ANDREW RUTHERFORD, } Executors of the last  
CLARENCE FREEMAN, } will of CHAS. E.  
F. FREEMAN, } FREEMAN, deceased.

Insurance.

**BRITISH EMPIRE**  
**MUTUAL LIFE**  
**Insurance Co. of London, Eng.**

**ESTABLISHED 1847.**

ASSETS NEARLY, - - - - - 4,500,000  
INCOME OVER, - - - - - 750,000  
CANADIAN GOV. DEPOSIT, 100,000

Sole benefit Canadian Policy holders.  
HEAD OFFICE FOR CANADA:  
**MONTREAL.**

This Company has nearly \$400,000 invested in Canadian securities. It has paid over \$6,000,000 in claims and over \$2,200,000 in bonuses, and has now 38 1/2% of all premiums received in hand. Its cash bonuses are very liberal, and are declared every three years.

**DIRECTORS:**

THE HON. JOHN HAMILTON,  
Director City & District Savings Bank.  
JOHN HOPE, Esq., of John Hope & Co.  
A. MURRAY, Esq., Dir. Bank of Montreal.  
HON. J. B. ROBINSON, Lt. Gov. Ontario.  
ROBT. SIMMS, Esq., of R. Simms & Co.

**F. STANCLIFFE,**  
**GENERAL MANAGER**  
**CANADA.**

**WESTERN**  
**ASSURANCE COMPANY.**

FIRE & MARINE. Incorporated 1851.

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

HEAD OFFICE: TORONTO, ONT.

Hon. J. McMURRICH, Presnt. J. J. KENNY, Man'g. Dir.  
JAS. BOOMEH, Secretary.

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

EXTRACT FROM GOVERNMENT SUPERINTENDENT'S REPORT,  
FOR YEAR ENDING 31st DECEMBER, 1881.  
Canadian Life Companies—Assets and Liabilities.

COMPANY.	ASSETS.		Liabilities including reserve but not Capital Stock.		Surplus of Assets over Liabilities and Capital Stock.		Percentage of S'pl's of As'ts over Liab's & Capital Stock.
	\$	cts.	\$	cts.	\$	cts.	
Canada Life .....	4,586,955.66		4,137,203.56		326,752.09		78
Citizens (Life) .....	160,684.03		136,070.00				
Confederation Mutual Life .....	\$79,054.47		643,138.81		185,915.66		28 1/2
North American .....	184,334.17		142,227.00				
Ontario Mutual .....	88,763.47		28,932.83		2,430.64		8 1/2
Sun .....	337,101.66		309,606.50		27,495.16		9
Toronto .....	698,623.76		411,199.68		64,821.07		15 1/2
	67,431.60		29,921.79		7,647.36		25 1/2

\* It may be stated that this Company's percentage for preceding year before the distribution of profits was about 24 per cent.  
† The capital in this Company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.  
‡ Including liability, Accident Department, \$3,387.35.

Manager for the Province of Quebec, **J. K. MACDONALD,**  
Managing Director.  
H. J. JOHNSTON, Montreal, Manager for New Brunswick,  
Major J. MACGREGOR GRANT, St. John, Manager for Nova Scotia,  
**AUGUSTUS ALLISON,** Halifax.

THE FIRE

**Insurance Association**  
(LIMITED)  
OF LONDON, ENGLAND.

Capital - - - - - \$5,000,000.  
Reserve Fund, \$450,000  
Government Deposit, \$100,000

Every Description of Property Insured  
at Lowest Rates.

Canada Branch, Head Office:

**No. 217 St. James Street,**  
**MONTREAL.**

WILLIAM ROBERTSON, General Manager.  
Active and Reliable Agents wanted throughout the Dominion.