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THE TRADE REVIEW

AND INTERCOLONIAL JOURNAL OF COMMERCE.

VOL. V.

MONTREAL, FRIDAY, OCTOBER 8, 1869.

No. 41

ANGUS, LOGAN & CO.,
PAPER MANUFACTURERS
 AND
WHOLESALE STATIONERS,
 378 St. Paul Street. 1-ly

H. W. IRELAND & CO.,
 409 St. Paul Street.
GENERAL METAL BROKER.
 1-ly Agent for Iron and Nail Manufacturers.

CHAPMAN, FRASER & TYLEE,
Successors to Mailland, Tylee & Co.,
WHOLESALE WINE, GENERAL
 and **COMMISSION MERCHANTS,**
 3-ly 10 Hospital st.

GEORGE CHILDS & CO.,
 (IMPORTERS,)
WHOLESALE GROCERS,
Nos. 20 & 22 St. Francois Xavier st.,
 16-ly MONTREAL.

TEAS AND GENERAL GROCERIES
 Fresh Goods regularly received. Stock and assortment large and attractive.
J. A. MATHEWSON,
 202 McGill St.; Stores in rear 41 to 47 Longueuil Lane.
 Montreal, May, 1869. 1-ly

DAVID ROBERTSON,
IMPORTER of TEAS, 36 St. Peter
 Street, Montreal. 1-ly

GREENE & SONS—HAT MANU-
FACTURERS. See next Page. 1-ly

CRATHERN & CAVERHILL,
 61 St. Peter Street.
IMPORTERS of HARDWARE,
IRON, STEEL, TIN PLATES, &c., WINDOW
GLASS, PAINTS and OILS.
 AGENTS:—Victoria Rope Walk.
 Vieille Montagne Zinc Company, 1-ly

S. H. MAY & CO.,
IMPORTERS of STAR & DIAMOND
STAR WINDOW GLASS, Paints, Oil, Varnish,
 Brushes, Spirits Turpentine, Benzole, Gold Leaf, &c.,
 1-ly 274 St. Paul st., Montreal.

THOS. D. HOOD,
FIRST PRIZE
PIANOFORTE MANUFACTURER,
 MONTREAL.
 Show Room:—73 Great St. James Street.
 Factory:—82 Champ-de-Mars Street.
 Constantly on hand, a superior assortment of Pianos, Squares and Cottage.
 Second-hand Pianos taken in exchange. Repairing and Tuning promptly attended to. 42

CARGO OF MOLASSES FOR SALE.
THE Subscribers are now receiving, and offer for sale, the cargo of the Brig "B L GEORGE."
 (Just arrived from Trinidad)

CONSISTING OF:
 Hhds } Choice Bright Trinidad Molasses.
 Tierces }
 Bbls }
ALSO IN STOCK.
 8,000 packages of new fresh Green and Black Teas. Ex "Pallas," "Annie," and "Chinaman," from Yokohama and Shanghai
 With our usual and general assortment of Groceries.
TIFFIN BROTHERS.
 Montreal, 20th May, 1869. 21

A. GIBERTON,
 No. 7 Custom House Square,
 MONTREAL,
IMPORTER of GILLING, WRAPPING & SHOP
TWINES, Patent Seamless Hemp Hose, Saddlers'
and Harness-makers' Tools, British and French
Plate Glass, &c., &c. 27

JOHN WATSON & CO.,
 Importers of
GLASS, CHINA and EARTHENWARE
 WHOLESALE,
 5 and 7 Lemoine Street,
 MONTREAL. 21-ly

ROBERT MITCHELL,
COMMISSION MERCHANT AND
BROKER, 24 St. Sacrament st., Montreal.
 Drafts authorised and advances made on shipments of Flour, Grain, Pork, Butter, and General Produce, on my address here.
 Advances made on shipments to Europe.
 The sale and purchase of Stocks and Exchange will receive prompt attention. 1-ly

JAMES ROY & CO.,
IMPORTERS of DRY GOODS, in-
 cluding TABLE LINEN, SHEETING, &c., have removed to the Corner of McGill and St. Joseph Streets, Montreal. 1-ly

KINGAN & KINLOCH,
IMPORTERS AND GENERAL
WHOLESALE GROCERS, and Commission Mer-
chants, corner St. Sacrament and St. Peter streets,
 Montreal.
 Wm. KINLOCH. W B. LINDSAY D L. LOCKERBY.
 8-ly

JOHN McARTHUR & SON,
OIL, LEAD & COLOR MERCHANTS,
 Importers of
WINDOW GLASS, &c.,
 No 18 Lemoine Street, facing St. Helen Street,
 MONTREAL. 1-ly

DAWES BROS. & CO.,
COMMISSION MERCHANTS
 MONTREAL.
 Consignments of Flour, Grain, Leather, Ashes Butter, &c., receive personal attention. 8

GREENE & SONS—WHOLESALE
FUR DEALERS. See next Page. 1-ly

HALL, KAY & CO.,
METAL MERCHANTS,
 MONTREAL.
 Sole Agents in the Dominion of Canada for the following Manufacturers:
 Wm. Allaway & Sons, Tin and Canada Plates; Works at Lydney, Parkend & L.B.
 Morewood & Co., Lyon Galvanizing Works, Birmingham.
 A. & J. Stewart, Boiler Tubes, Clyde Tube Works, Glasgow.
 W. N. Baines, Engineers' Brass Work, Luncfield Brass Foundry, Glasgow.
 S. H. Dobbie & Co., Tinned Holloware, Park Foundry, Glasgow.
 Geo. Fairbairn & Co., the F Horse Nails, Camelon Park, Falkirk.

ALWAYS ON HAND
 A large and well-assorted stock of Stamped and Japaned Tinware and General Furnishings, for Smiths, Plumbers, and Brass Founders 1-ly

I. L. BANGS & CO.,
MANUFACTURERS OF FELT
COMPOSITION and GRAVEL ROOFING,
 and all kinds of Roofing Materials, Office: 788 Craig Street, (West) Montreal. 35-ly

JOHN H. B. HOLSOM & BROS.,
BREWERS and SUGAR REFINERS,
OFFER FOR SALE:
 REFINED SUGARS
 SYRUPS—Standard, Golden and Amber
 INDIA PALE ALE } in Wood & Bottle
 MILD ALE }
 PORTER }

OFFICE:
 117 St. Francois Xavier Street. (Opposite the Post Office), MONTREAL. 13-ly

B. HUTCHINE & CO.,
IMPORTERS of TEAS & GENERAL
GROCERIES, No 188 McGill Street, Montreal.
 B. HUTCHINS. 6-ly EWD. LUSHER.

GREENE & SONS—BUFFALO
ROBES. See next Page. 1-ly

DAVID TORRANCE & CO.
EAST AND WEST INDIA
MERCHANTS,
 EXCHANGE COURT,
 MONTREAL. 1-ly

THOMPSON, LIBRARY & CO.
GENERAL
COMMISSION MERCHANTS AND IMPORTERS
 42 St. Sacrament Street,
 MONTREAL.
 Sole Agents in Canada for
 J Denis, Henry Housle & Co., Brandies.
 F. Mestreu & Co. 1-ly

W. & F.J.P. CURRIE & CO.,
 100 GREY NUN STREET, MONTREAL,
 Importers of
PIG AND BAR IRON,
 BOILER TUBES, DRAIN PIPES,
 Boiler Plates, Roman Cement,
 Gas Tubes, Quebec Cement,
 Horse Nails, Portland Cement,
 Paints & Putty, Paving Tiles,
 Blue Covers, Garden Vases,
 Fire Clay, Chimney Tops,
 Fire Bricks. &c., &c., &c.

Manufacturers of CROWN Sofa, Chair, and Bed
 SPRINGS. 13-ly

THE STANDARD LIFE ASSURANCE COMPANY
 Established 1825.
 WITH WHICH IS NOW UNITED
THE COLONIAL LIFE ASSURANCE COMPANY.

Accumulated & Invested Fund - - \$18,009,350
 Annual Income - - - - - 3,376,953

This Company continues to do Business under the Insurance Act lately passed by the Dominion Parliament.

W. M. RAMSAY, Manager.
RICHARD BULL, Inspector of Agencies

ASSURANCES effected on the different systems suggested and approved by a lengthened experience, so as to suit the means of every person desirous of taking out a Policy. Every information on the subject of Life Assurance will be given at the Company's Office, No. 47 Great Street, Montreal; or at any of the Agencies throughout Canada. 12-ly

LONDON & LANCASHIRE LIFE ASSURANCE COMPANY.
 Chief Office: Company's Building, Leadenhall Street, LONDON.

Directors, Canada Branch, Montreal
WM WORKMEN, Esq. ALEX. M. DELISLE, Esq.
 President City Bank. Collector of Customs.
JOHN REDPATH, Esq. LOUIS BEAUDRY, Esq.
 Vice-President Bank of Montreal. Manager New City Gas Company.

Every description of Life Assurance business transacted at moderate rates. Claims promptly settled. Special attention is drawn to the 10 year non-forfeiting plan on the half loan system.

Office: 104 St. Francois Xavier Street.
 1-ly **THOMAS SIMPSON,** General Agent.

MARINE & FIRE INSURANCE.
WESTERN ASSURANCE COMPANY
 OF CANADA.
 MONTREAL BRANCH:
 102 Francois Xavier Street,
 (Up-stairs.)

Risks taken against loss and damage by Fire, and Marine risks on Hulls and Cargoes at customary rates of premium. Losses promptly adjusted and paid.

1-ly **A. R. BETHUNE,** Agent.

PHENIX
MUTUAL LIFE INSURANCE COMPANY,
 HARTFORD, CONN.

ACCUMULATED FUND - - - OVER \$2,000,000.
 ANNUAL INCOME - - - - - \$1,200,000.

ISSUES ORDINARY LIFE,
 TEN YEAR NON-FORFEITING LIFE,
 AND,
 ENDOWMENT POLICIES,

At the rates annually charged by responsible Companies, and returns all profits to the Insured, who are now receiving a return of 50 per cent, or half their premium.
 Parties at a distance can insure from blanks, which will be furnished on application.
 Usual restrictions as to residence and occupation abolished.

ANGUS R. BETHUNE,
 General Agent
 104 St. Francois Xavier Street
 Active and Influential Agents and Conveyancers throughout the Dominion. 40

F U R S .
 Fall Styles
 1869.
 Complete Stock now ready.

NOVELTIES IN
 LADIES' FURS, SCOTCH CAPS,
 GENTS' FURS FELT HATS,
 YOUTHS' FURS. CLOTH CAPS.

BUFFALO ROBES.
 BUCK GLOVES, KID MITTS, &c.
 WOLF AND COON ROBES.

GREENE & SONS
 MONTREAL.
 517, 519, 521 and 523 St. Paul Street 1-ly

S T . P E T E R S T R E E T
 WHOLESALE
H A T , C A P A N D F U R
 ESTABLISHMENT.

HAEUSGEN & GNAEDINGER,
WOULD call the attention of Country
 Merchants to their large stock of Hats, Caps and Ladies' and Gents' manufactured furs.

All of the latest Novelties, also, Buck and Kid Gloves, Mittens, Gauntlets, &c. &c.

Having made arrangements to meet the still increasing demands for our Ladies' and Gents' Furs, all of which are manufactured under the special supervision of the proprietors.

Our special attention given to an early orders.
 H. & G.

N.B - Having assumed a large Bankrupt Stock of Ready Made Clothing, principally for Fall and Winter, Merchants would find it to their advantage to examine the above before purchasing elsewhere, as inducements will be given to secure sales.
 H. & G.

BUFFALO and WOLF ROBES always on hand;
 also **RACCOON COATS.** 2-ly

S. GREENSHIELDS, SON & CO.,
 DRY GOODS, WHOLESALE.
 GOVILLIER'S BUILDINGS, ST. SACRAMENT ST.,
 Montreal. 50.1y

SUTHERLAND, FORCE & CO.,
 Importers of
BRITISH & FOREIGN DRY GOODS
 450 St. Paul Street,
 Montreal. 13-ly

STIRLING, McCALL & CO.,
 IMPORTERS OF
BRITISH AND FOREIGN
 DRY GOODS, WHOLESALE,
 Corner of St. Paul and St. Sulpice streets,
 7-ly MONTREAL.

J. D. ANDERSON,
MERCHANT TAILOR
 AND
 GENTLEMEN'S HABERDASHER,
 ALBION CLOTH HALL,
 No. 124 Great St. James Street,
 MONTREAL. 12-ly

J. G. MACKENZIE & CO.,
 Importers of
 BRITISH AND FOREIGN DRY GOODS,
 331 & 333 St. Paul Street,
 MONTREAL. 8-ly

ROBERTSON, STEPHEN & CO.,
 MONTREAL,
 Are now receiving their
FALL IMPORTATIONS,
 which will be fully completed by the
 30th INSTANT,

When they will be prepared to exhibit a large and varied selection of
STAPLE AND FANCY
DRY GOODS.
 August 27th. 5-ly

PLIMSOLL, WARNOCK & CO.,
 Importers of
STRAW AND FANCY DRY GOODS,
 Joseph's Block,
 13 St. HELEN STREET,
 MONTREAL. 9-1y

1869 FALL IMPORTATIONS 1869
LEWIS, KAY & CO.,
 WILL HAVE OPENED BY THE 4th SEPTEMBER

their Entire Stock of
FANCY and STAPLE DRY GOODS
 Buyers will oblige by an early call.
 1-ly

OGILVY & CO.,
 Importers of
STAPLE & FANCY DRY GOODS,
 485 St. Paul, Corner St. Peter Street,
 MONTREAL.

Sayer's Brandy; Bernard's Ginger Wine and Old Tom; Stewart's Scotch Whisky. 6-ly

THOMSON & CO.,
CANADIAN WOOLLENS
 4 Lemoine Street,
 MONTREAL.
 Advances made on Cons 6m-57

JAMES MITCHELL,
OFFERS FOR SALE:
SUGARS—Prime Barbadoes, Trinidad, Demerara, Porto Rico, Cuba and Jamaica, in Hhds, Tres., and Brls.
MOLASSES—Choice Retailing, in Pans.
COFFEE } Jamaica, in Bags and Brls.
PIMENTO }
CODFISH—Green, in Brls.
HERRINGS—Causo in Hhds Brls.
ARROWROOT—Barbadoes, in Tins
No. 7 St. Helen Street.
Montreal, 16th Sept., 1869. 1-ly

JAMES ROBERTSON,
123, 123, 100 and 132, Queen Street, Montreal,
METAL MERCHANT,
Manufactur. of Shot, Lead-pipe, Paints, and Putty
1-ly

FRANCIS FRASER,
HARDWARE COMMISSION MERCHANT,
28 St. Sulpice Street, Montreal.
Agent for French and German Manufacturers of Window Glass, Glass Ware, Fancy Goods, &c., Birmingham Hardware, Sheffield Electro-Plate Goods, Tools, Cutlery, Files, Steel, &c. 33-ly

WHEELER & WILSON,
Awarded, over eighty-two competitors, at the Paris Exhibition, 1867, the highest premium, the
GOLD MEDAL.
For perfection of
SEWING MACHINES.
S. B. SCOTT & CO., Agents,
345 Notre Dame Street, MONTREAL.

ALSO,
AGENTS for the celebrated LAMBE KNITTING MACHINE. 5-ly

REFRIGERATORS & ICE CHESTS
MEILLEUR & CO., Manufacturers,
623 CRAIG STREET,
Also IMPROVED COOKING RANGES,
Family and Hotel Sizes. 15-5

W. CLENDINNING,
(Late Wm. Rodden & Co.)
FOUNDER, & MANUFACTURER OF STOVES, &c.
Works, 165 to 179 William Street,
City Sample and Sale Room, 118 and 120 Great St. James Street,
and 532 Craig Street,
MONTREAL, P.Q.

MONTREAL BUSINESS COLLEGE,
Corner of Notre Dame and Place d'Armes.
THE Course includes Book-keeping, Penmanship, Arithmetic, Telegraphing, Phonography and French. The College is connected with the Bryant and Stratton International chain, and the Scholarships issued by the Montreal branch are good either in Toronto, or any of the principal cities of North America.
Circulars sent on application.
J. TASKER,
Principal.

THE CITIZENS' INSURANCE COMPANY
(OF CANADA)
AUTHORIZED CAPITAL\$3,000,000
SUBSCRIBED CAPITAL\$1,600,000
DIRECTORS:
HUGH ALLAN, President.
GEORGE STEPHEN. C. J. BRYDGES.
ADOLPHE ROY. HENRY LYMAN.
EDWIN ATWATER, N. B. CORSE.
Life and Guarantee Department:
Office - - - 71 Great St. James Street.
This Company—formed by the association of nearly 100 of the wealthiest citizens of Montreal—is now prepared to grant Policies of LIFE ASSURANCE and Bonds of FIDELITY GUARANTEE.
Applications can be made to the Office in Montreal or through any of the Company's Agents.
EDWARD RAWLINGS, Manager.

PHENIX FIRE ASSURANCE COMPANY
OF LONDON.
(Established in 1782.)
Insurances effected at current rates.
JAMES DAVISON, Manager.
GILLESPIE, MOFFATT & CO., General Agents for the Dominion. 6-ly.

NELSON, WOOD & CO.,
IMPORTERS & WHOLESALE DEALERS in European and American FANCY GOODS, Paper Hangings, Clocks, Looking Glasses, and Plates, Stationery, Combs, Brushes, Mats, Toys, &c., &c., &c.
MANUFACTURERS OF
Brooms, Matches, Painted Pails, Tubs, Wash-Boards, and Dealers in
WOODEN-WARE of every description.
20 St. Peter Street, Montreal.
AND
74 York Street, Toronto. 30 3m

THE TRADE REVIEW
AND
Intercolonial Journal of Commerce.
MONTREAL, FRIDAY, OCTOBER 8, 1869.

See Advertisement of Moccasins for sale.
Purchasing Department of the TRADE REVIEW. See Advertisement.

POST OFFICE SAVINGS BANK.
Statement of the Depositors' account, Provincial Savings Bank, Halifax, from the 1st to the 17th of September, 1869:—
In hands of the Rec. Gen. as per last statement, (August 31st). 733,168.23
Amount received from depositors to 17th September. 12,793.17
Amount paid to Depositors to 17th September. 7,147.19
5,650.98
In hand of Receiver General, 17th Sept., 1869. 738,817.23
JOHN LANGTON,
Auditor.
Ottawa, 1st October, 1869.

THE COTTON CROP OF THE SOUTH!
TAKING the year ending 31st August last, statistics do not go to show that any increase has taken place in the American cotton crop. A leading New York commercial journal, the *Shipping List*, asserts that for the twelve months ending at the above date, there has been a falling off in the total crop as com-

WHOLESALE FUR MERCHANTS.
JAMES CORISLINE & CO.,
Successors to
G. LOMER & CO.
471, 473, 475, 477, St. Paul Street.
Specialties of our own Manufacture:
Ladies' and Gentlemen's Furs, Sleigh Robes, Lined Buffaloes, Buck, Kid, and Sheep Mitts and Gloves, Cloth Caps, etc.
BUFFALO ROBES.
MOCCASINS specially manufactured for the LUMBER TRADE.

We have introduced into Canada the most approved machinery for Dressing and Dyeing purposes, and now dress and dye on our own premises most of the leading goods heretofore imported from Europe, thereby effecting a large saving, and on that account can offer superior inducements to our customers.
TERMS LIBERAL.

pared with the previous year. It estimates the total yield of the two seasons as follows:—
Bales.
Twelve months ending 31st August, 1868. 2,439,833
1869. 2,260,657
Less No. of bales produced in 1868. 170,336
We confess to some surprise at this result, for we were under the belief that the cotton States were rapidly recovering from the direful effects of the Rebellion, and that the production of cotton would speedily increase. But the figures given as the total exports of last year, would bear out the above statement to some extent. The number of bales shipped abroad from American ports would appear to have been 203,173 less than for the preceding twelve months. The figures are 1,655,818 bales in 1868, against 1,447,643 up to 31st of August, 1869. These facts would favour the idea that the late war was more prostrating to the Southern States than was generally supposed, and that the scars then received can only heal slowly. Had the injuries been only slight or temporary, the cotton crop would certainly have increased to something like its old proportions before the present time. There is one fact, however, in connection with their cotton crop which pleases our friends across the lines, and that is, the consumption of cotton among themselves has increased considerably of late. For the same periods mentioned above, the consumption of cotton in the States themselves, is set down as follows:—

Bales.
Consumed in 1869. 936,127
Consumed in 1868. 933,162
Increase No. of Bales. 29,965

If there is anything in the way of progress which pleases the Americans more than another, it is to see their manufacturing industry increase. The fact that their cotton manufactures are looking up a little, is therefore something of which they feel proud. The cheap labour and superior machinery of England have long enabled her to carry Southern cotton from there across the Atlantic, manufacture it into goods, and send it back and sell it to the producers of the raw article in America at a good profit. The American manufacturers are eager to do this business themselves, and any progress made in that direction affords the whole community much satisfaction. So long however, as the American Government continues, by means of protective tariffs, to force up the prices of raw material and other articles beyond their natural prices, so long will their manufacturers be at a disadvantage, and those of England be able to retain their supremacy. This is a lesson which our cousins are slow to learn, but we have hopes that the school of experience will teach it to them by-and-by.
As regards their cotton crop, whilst somewhat surprised that it has not increased faster since the close of the war, we doubt not it will soon reach its old figures. Things are now getting into shape in the cotton States again. Little progress was, or could be made, during the first two years after Lee's surrender to General Grant. But the troublesome questions which distracted those who had taken up arms, are now mostly disposed of, and the production of cotton must soon rapidly increase again.

PRINCE ARTHUR'S VISIT.

THE visit of Prince Arthur to Canada has been an almost constant ovation since he entered the country. The people of the Dominion do not see Princes every day, and it is not often they are so justly popular as the young Prince now in our midst. His Royal Highness is really a fine-looking, intelligent young man, with a manner at once pleasing and gentlemanly. In personal appearance he favours his lamented father very much, and although, as Mrs. Malaprop says, "comparisons are odorous," we may be pardoned for saying that in this respect he excels the heir apparent, the Prince of Wales. When the latter made the tour of Canada, it was considered that the loyal enthusiasm evinced could hardly be surpassed, but it must be admitted that Prince Arthur has received a welcome quite as enthusiastic, if it does not eclipse it. No doubt the warmth of the receptions have been heightened somewhat by the presence also of His Excellency the Governor General and Lady Young, both of whom continue to win golden opinions from all with whom they come into contact. But the great interest of the people is centred in the Prince, who not only desires to see in for his own sake, but thereby to testify their attachment to their Most Gracious Sovereign, his royal mother. It is gratifying to know that such manifestations of attachment to the Royal Family are not confined to Ontario and Quebec. Notwithstanding the occasional growl we hear from Nova Scotia, in which sometimes rash and inconsiderate men talk of Annexation, in no part of the Dominion did Prince Arthur receive a more cordial reception, and in New Brunswick the display of loyal feeling was quite marked and conspicuous. We rejoice at this, as it goes to show that notwithstanding any differences about confederation which have arisen, and which nearly always follow any great political change, the people of the Maritime Provinces are still loyal to the core. The royal party are said to be delighted with the manner in which they have been received, and whatever may be the future of British America, we are sure the visit of Prince Arthur will do good. There can be no question of the fact that, before very many years, our relations to Great Britain must change. When that change takes place, it will be found that Canada has added another to the roll of nations, and that, too, with a democratic constitution—anything like a Kingdom, after the European model, would be very apt to prove, on this continent, a farce. But we hope these changes are yet distant. And in the meantime, the festivities and rejoicings which Prince Arthur has received, will show the statesmen and people of England that we desire, as long as possible, to maintain the connection with the Empire, and that we entertain towards Her Majesty and family the warmest feelings of love and respect. Whatever may be Canada's future, we are convinced that attachment to Great Britain—the land of the rose, shamrock and thistle—will always remain green in the hearts of our people.

LIFE ASSURANCE IN NEW YORK.

THE extent to which Life Assurance has been carried in the neighbouring States has often excited comment, and particularly the extremely low rates at which some companies do business. Many in Canada have regarded as unsafe some of these companies, believing that it was impossible with such small annual premiums to make them self-sustaining. The annual report of the Superintendent of Life Assurance Companies for the State of New York has recently been published, and throws some light on this subject. Judging from this document, which is official and may be relied upon, the profits made by such companies are enormous. During the last year, of the very large number of insurances effected, only 1,732 policies expired by the death of the persons insured. These losses amounted to \$5,233,789, which sums were paid to the heirs or assignees of the deceased. But during the same period, the companies were relieved of the payment of no less than 5,522 policies, which the holders, either from carelessness or misfortune, allowed to lapse. These policies insured a sum of no less than \$17,153,277. If last year may be taken as an average, this single fact throws a great deal of light on the profitable character of Life Assurance business. From another source, which we suppose to be correct, we learn that the income of the New York Companies was about twenty-five times that of their losses. In other words, whilst they paid

out the sum of \$5,233,789 mentioned above, the sum of \$75,473,265 went to the companies in one shape or another. If this statement is reliable, it indicates that, with anything like good management, such companies ought to return dividends very gratifying to their shareholders or insurers. Of course, the expenses are very heavy, this is particularly the case with American agents, most of whom are said to get as high as 20 per cent. But still, when so many policies are allowed to lapse, in most cases the insurers losing all they have paid in, the business must be exceedingly profitable. The greatest danger to those who enter Life Assurance Companies is that of bad or dishonest management, for no profits, however large, can stand long against such leaks. Governments cannot therefore be too rigid in their examination into the management of such associations, and the State of New York has done well in appointing an officer whose duty it is to see that all the Life Assurance Companies fulfil the requirements of the law. Even with this close supervision, and the very handsome profits which are made, such companies will sometimes fail. Considering the many thousands who are depending upon them, and many of these widows and orphans, it is the duty of every Government to take such measures as will reduce such failures to the smallest possible number.

TRIAL BY JURY.

"TRIAL BY JURY" no less than the "Wooden Walls of Old England" was long looked upon as one of the bulwarks of freedom of Britons. Trial by jury is now about as useless as those same wooden walls. Five inch armour plating supercedes the oak plank, and it is high time the pleasant comedy of preliminary trial by a Grand Jury, and the often broad farce of a trial by a *petite* Jury, should be done away with.

In many cases of trial by Grand Jury, the "ignorance" might properly be translated literally, and without reference to the indictment, as we are ignorant, and very seldom will it be found that twenty-four people, more or less unqualified are better able to judge of the value of evidence offered by a prosecution than are the magistrates who have made out a commitment.

But trial by jury—by a dozen of stolid professionals who earn a few extra dollars during term time—has come to be almost beneath contempt.

The writer not long since happened to be in court when a case of highway robbery was being tried. The prisoner at the bar was a man of little repute, but well known to the police, and it did not require any effort of imagination to credit him with brutal tendencies and a natural capacity for enacting the role of a robber and a bully.

He stood accused of having in company with a soldier, beaten and robbed a gentleman in this city last April. The prosecution made out a most complete case, while the evidence for the defence was principally that the prosecuting witness was drunk at the time of the assault and incapable of identifying his assailant, and that the prisoner had gone out of town, and could not have returned in time to commit the offence of which he was accused. The judge, in his charge to the jury, pointed out how clear and consistent was all the evidence for the prosecution, and showed the improbability of the story told by the single witness, by whose testimony, an *alibi* was attempted to be proven. In fact, it seemed to us that the judge was almost trooping on the province of the Queen's Counsel, and summing up for the Crown, in order to secure a conviction, so strongly did his charge bear against the prisoner. He seemed surprised when the intelligent twelve requested permission to retire to deliberate over their verdict, but very much greater was his astonishment when an hour or so later they returned into court and announced a verdict of "not guilty!"

A few days afterwards a man was on trial for murder. It was proven that he had killed a man, although it was not proven that he had intended to commit the murder, and the judge instructed the jury that they might bring in a verdict of manslaughter. After deliberation, a verdict of not guilty was brought in.

Now, such instances as the foregoing are quite common, so that the composition of the jury has come to be the most important consideration in nearly all trials. If jurymen were selected from amongst the most intelligent classes, known to be honest men,

above suspicion of being open to bribery, and, in fact, model jurymen, then there might be some hope that substantial justice would be done, although, even in that case, their decision might not always be based on the evidence, but might be very considerably swayed by appeals to their feelings made by eloquent lawyers. But serving on a jury is not a very pleasant duty, and few men do it willingly; so that it comes to pass that the demand calls into existence a class of professional jurors, who, for the sake of the paltry pay, and the entire absence of work, are willing to act as one of the bulwarks of British freedom. We regret to say that these "gentlemen of the jury" are not, as a rule, especially noted for their intelligence, nor is their capacity for weighing the merit of and deciding between conflicting evidence in the least degree remarkable. And it does not surprise us that there is frequently a failure of justice.

Now, let us ask, why is this jury system to be perpetuated? It was well enough at the time it was introduced into England, and served a useful purpose for a great number of years; but the age has outgrown it, and, instead of the people requiring protection against official and legal oppression, there is much more danger of criminals going unwhipped of justice. How very much more reasonable would it not be to have all cases decided by the judge? His has gone through a regular course of legal training, and is thereby qualified to weigh the value of evidence, and form an intelligent opinion as to the facts. He is less likely to be prejudiced by anything he may have heard or read beforehand, being, from the nature of his profession, accustomed to arrive at his own conclusions from facts, not arguments; and, from his position is less open to offers of bribes, and very much more certain to decline them than are poor and ignorant jurors such as we usually see in the jury box. In every way, we think, the ends of justice would be more effectually attained than they are under the present system, and we should rejoice to see a reform accomplished which should forever sweep away both kinds of jurors from courts of justice.

A very considerable saving both of time and money would result from a reform of this nature.

THE DUTIES ON IMPORTED STOCK.

UNDER the present Dominion Tariff, it would appear that stock imported for breeding purposes is subject to duty. This is not as it should be. Before Confederation such was not the case. Under the Tariff of the late Province of Canada, all such stock was admitted free of duty, and certainly if our Government should encourage anything, it ought to be the introduction of superior animals from foreign countries. It was only the other week that an enterprising farmer from the neighbourhood of Ayr, in the Province of Ontario, arrived in Montreal from Scotland, with a number of magnificent sheep which he had purchased for himself and other farmers residing in that locality. Application was made to the Customs' department to have these animals admitted free of duty. The officials replied that it could not be done without the passage of an Order-in-Council, and that the Hon. John Carling, Minister of Agriculture for Ontario, had endeavoured some time before to get such an order passed, but had failed. The result was—the farmer from Ayr was mulcted in the duty! The plea has been put forth in favour of collecting these duties on animals that they are small in amount and not much felt by those who are able to import horses, cattle or sheep. By reference to the Act we find the duties imposed are as follows:—

Horses per head.....	\$15
Horned Cattle, per head.....	10
Swine, per head.....	2
Sheep, per head.....	1

We are decidedly of opinion that these imports on imported stock ought to be abolished. It may be true that those persons who visit Great Britain or other countries to bring in superior animals are generally well-off; but in many instances they are far from wealthy, and in any event their enterprise confers so much advantage on the whole community, that no hindrances in the way of duties ought to stand in their way. The sums imposed are not large, but they are false in principle. The Government would not go far astray if it even gave a bonus to those who brought into Canada superior animals, let alone putting any impediments, however slight, in their way.

We understand the imports on imported stock can be set aside by the Executive Council. If this is the case, we hope to see it done, and that promptly. The

man who goes abroad with a view to the introduction of better horses, cattle, sheep or swine, than we now have, whether for Agricultural Societies or on private speculation, is a benefactor to the locality in which he lives, and deserves to be encouraged. Canada has already won distinction for the excellent character of its live stock, and every season witnesses fresh additions made to our thoro'-breds. Let the Government, then, manifest that it desires to encourage our farmers in every effort at improvement of this kind, and we know no better way of manifesting this, than by abolishing all duties on animals imported for breeding purposes. What says Mr. Tilley?

THE RED RIVER COUNCIL.

THE many tongues of Dame Rumour are busy with the question of the Red River Council, and who the gentlemen are who are to receive the appointments. Lieutenant-Governor McDougall was still in Toronto at the beginning of this week, (during the Prince Arthur festivities,) and it was understood that the appointments to his Council were engaging his attention. The only appointment actually known to be made, at the time we write, is that of M. Provencher, one of the editors of *La Minerve*, of this city. This gentleman is a French Canadian, and was spoken of as one of the Emigration Agents to Europe some time ago. He soon will be en route for the Northwest. Mr. A. N. Richards, of Brockville, is spoken of as likely to be the chief legal adviser of the new Governor. It is rumoured that his title will be Attorney-General, but probably the *quidnuncs* are rather too hasty both as to the appointment and the title. Mr. Angus Morrison's name (of Toronto) also continues to be mentioned in connection with the new Executive Council, and some will have it that he is thus to vacate that happy asylum for politicians, Niagara, and make way for the new Finance Minister that is expected to be, Sir Francis Hincks. Mr. Morrison's name was also lately mentioned quite freely in connection with a portfolio in the Dominion Cabinet, and some of his friends deny that he would go to Red River. Mr. Francis Jones, M.P., has also been spoken of as one of Governor McDougall's Council, for, but we fancy without there being much foundation for the report. The appointments will, no doubt be made very shortly, and we beg to repeat, what we have said on a previous occasion, that we hope the Red River Council will not be made an asylum for worn-out politicians. We particularly urge that the just claims of the residents of Red River to a fair representation be not overlooked. Should "His Honour" of Red River neglect this he will soon be in hot water, or human nature is different at the Northwest than elsewhere. Another thing should be guarded against—that is, that the Council does not become too large, and the Treasury burdened with too many and too high salaries. Anything like speculation among the members of the Council should also be frowned down. They will be possessed of information not known to the rest of the community, and they should not be allowed to take advantage of that to enrich themselves at the expense of others. The only guarantee against these evils will be the selection of good and suitable men as Councillors, and the task of Lieutenant-Governor McDougall is, therefore, one which requires sound judgment and keen discrimination. Rumours regarding these appointments must now soon give way to certainty, when we shall better know what to expect from the first Government of the Red River district.

BOARD OF TRADE.

QUARTERLY MEETING.

The quarterly meeting of the Board of Trade was held on Tuesday afternoon in the Corn Exchange. The President, Mr. Winn, occupied the chair. The following members were present:—Thos. Rimmer, Damase Masson, John Kerry, Andrew Robertson, F. W. Henshaw, J. H. Winn, James Hutton, John McLennan, H. L. Routh, J. H. Joseph, Wm. Angus, Z. Benoit, James Crathern, George Childs, D. J. Craig, Robt. Esdaile, John Fairbairn, A. M. DeHale, John Hope, Benjamin Lyman, Charles Lee, Robert Mitchell, M. P. Ryan, M. P. Jas. Jack, Geo. Smith, David Sinclair, and Thos. Workman. M. P. The minutes of last meeting were read and confirmed.

A ballot was taken, and Messrs. C. A. DeHale and Geo. Cooper were duly elected members of the Board.

The following gentlemen were proposed for election at the next meeting:—Messrs. Thomas Darling, N. Mercer, and J. C. Watson.

The PRESIDENT then remarked that he had not much to bring before the notice of the Board, though the Council had worked pretty hard during the last three months. They had called the attention of the Government to the desirability of placing a fog trumpet at Cape Race to prevent future accidents to steamers. There were several other trifling matters which had occupied the attention of the Council. With reference to the new Insolvent Act, he said the Council had much greater responsibility than under the old act. Very great praise was due to Mr. Thomas Workman, whom he was happy to see here, for his assistance in legislation, and for the most able, laborious and altogether gratuitous services he had rendered in this matter. (Applause.) Their worthy Secretary had been in almost daily consultation for months past with the Hon. Mr. Abbott, who had declined to take a farthing for his valuable assistance. (Applause.) With regard to the future working of this act, the Council had far more control over the Official Assignees than they had before. The new act says the Council of a Board of Trade may appoint Official Assignees in all districts adjacent to the district in which it is. In order to avoid clashing with the jurisdiction of other Boards of Trade, the Council had resolved to confine their appointments strictly to districts touching the district of Montreal. They had come to this decision after mature deliberation. It was beyond their power to appoint city assignees for country districts. Under the old act, the number of assignees for Montreal had been six, and now there were only five. The Council had decided to appoint four more, making nine, which they considered sufficient. They reserved the right to increase the number until it may be considered necessary. A great deal of time and trouble had been expended in choosing from the applicants the fittest persons. They had to appoint four for the district of Montreal, and twenty-six for counties adjacent, and nearly all of those—fully three fourths had been appointed. The remainder would be appointed as soon as possible. Then a list of official assignees would be published. In the meantime, if any person wished any information about those already appointed, he could obtain it by applying to the secretary. With regard to the question of security of official assignees, they had required \$4,000 for the city and \$1,000 for the country, and this had given entire satisfaction. A code of rules had been drawn up, for the regulation of the business matters and had met with the universal approval of all the assignees. A copy of the rules would be sent to all who desired it. He had every reason to hope the new system would work much better than the systems in times past. If they should be mistaken in their choice of persons for official assignees, if an assignee should take an unfair advantage of his position, neglect his duty, or betray his trust, and good proof were brought, his instant dismissal would follow. Good proof would of course be required, as the Council could not listen to mere rumour. Under all these circumstances he hoped that assignees with this check upon them, would do their duty faithfully to all parties in the unpleasant business of insolvency. He was glad to say that the survey of the channel by Mr. Page the Government Engineer, had been completed. Mr. Page had found a better and a straighter channel than either the old one or that spoken of by Mr. Young. It was a channel that would be more convenient, and at a slight expense could be made the best. Their excellent engineer had carefully examined the channel at Pointe aux Trembles, and had completed the improvements there

at an expense not exceeding the estimate of \$7,000. The result is that on the 30th September last, the Council, the Harbour Commissioners, the Trinity Board, and four pilots, had gone down the channel and found it had a depth of twenty-four feet, and of 20 ft. 6 in. at lowest water. The work had now been so thoroughly done that steamships can go through the channel successfully. He was glad to see this for the future prosperity and progress of the city. He was also glad to see the lumber trade of the city was growing,—the exports to foreign countries, and especially to South America, and it required increased accommodations. Fortunately, the improvements in the harbour accommodations will meet this want, and thus one work would help another. He was glad to say that whatever might be the increase of trade there would always be ample accommodations furnished for it. He had not had much to report, but he resumed his seat with pleasure, as all was prosperity and progress.

There being no other business the Board adjourned.

THE COST OF RAILROADS.

INQUIRIES are frequently made as to the cost of building railroads in the West, but answers which give only the gross cost per mile of road or of road and equipment with no details, are by no means satisfactory. The following account of the Galva & New Boston Branch of the Chicago, Burlington & Quincy Railroad which is given in the last annual report, by Max Hjortsberg, the chief engineer of the road, will give the information which so many desire. It is a thoroughly well built road, built in the most economical manner by the company, without the intervention of contractors, and with money instead of stocks or credit—a very important point.

That part of the American Central Railway, lying between Galva, in Henry county, and New Boston, in Mercer county, has been completed.

The line diverges from the main line at the west end of Galva station, and runs in a very direct line to New Boston, a distance of 5½ miles, passing through a rich agricultural country. The grades are easy, generally under 20 feet to the mile, and not exceeding 55 feet, except in two or three places, viz:—about one-half mile west of Galva, where it is 45 feet for a distance of 2,000 feet, and four miles east of New Boston, in ascending the bluffs from the bottom lands, where it is 52 feet to the mile, for about a mile and a quarter.

There are no bridges of consequence on the road, except at Edward's river, which is crossed by a Howe Truss Bridge, in two spans of 125 feet each.

The cost of the work has been as follows:—

Lands and right of way	\$ 49,000.00
Grading and Bridging	225,058.41
Railroad iron	852,888.72
Railroad ties	75,759.40
Railroad spikes and splices	89,787.78
Fences	1,974.50
Telegraph lines	9,847.77
Water works	8,429.27
Labour	29,349.73
Miscellaneous, including freight on material ..	89,457.68

Total

BUILDINGS.

Engine house at Galva	\$ 13,417.98
Coal chutes	5,481.43
Tool and oil house	241.20
Freight and pass. house at Nekoma	1,288.80
Do do Woodhull	5,478.62
Do do New Windsor	5,320.26
Do do Viola	890.60
Do do Alepo	4,165.97
Do do New Boston	845.06
New Stock Yards	1,124.19
Platforms	856.19
Miscellaneous buildings	762.97

Total

This shows the average cost per mile to have been \$18,972.

ROYAL CANADIAN BANK.—We are pleased to see the Royal Canadian Bank again sharing the public confidence in every town in the Province where agencies have been re-opened. It gives us great pleasure to insert the following from the Woodstock *Times* of the 17th inst:—"It is a matter of gratification to find the Woodstock branch retained; and the past management there, by Mr. Burns, supplies the best guarantee for the future. Not the least noticeable feature of that management is seen in the fact that at no time since the Bank opened here has any considerable portion of the stock changed hands, and throughout the "panic" depositors were not in the least apprehensive. Such sympathy to Mr. Burns, and such confidence, are favorable indications for the future."—*Port Hope Canadian.*

THE EUROPEAN HARVESTS.

THE news from Europe concerning the results of wheat harvests is interesting and favourable to the American farmer. No where has the yield of wheat during the present year been an extraordinary one, while in many sections it has fallen below the average. This is the case in England, both in the yield per acre and the quality of the produce itself, although the variability in both respects is very great. Thus it is probable that, in view of the present unsatisfactory condition of the English labour market and manufacturing industries, if factors part with their produce now at low rates, they will be compelled to buy in again at higher figures before the close of the season. The amount of wheat afloat at present for the United Kingdom, is about the same as at the corresponding period last year, and the reports of the deficient harvests will be sure to add to the quality. As an offset to the deficiency in the amount of wheat grown, that of the coarser cereals and root crops appears to have been satisfactory, which will doubtless have the effect of limiting the importations of coarse stuff for stock purposes.

Not only in England, but in Belgium, Switzerland, Germany, Hungary, Poland, Southern Russia, along the Danube, on the shores of the Black Sea, and in Turkey, has the yield of wheat fallen below reasonable expectations. Spain is stated to be in the same category, and Italy has doubts whether she will not have to import largely of foreign grain. At Marseilles there has recently been a very active consumptive demand, and speculators have bought largely, thus causing an advance in prices. These have also stiffened at Bordeaux and Nantes, notwithstanding the prospect of good yields in the west of France. The Marseilles Chamber of Commerce has also drawn attention to the fact that, although the wheat harvest of 1888 was an average one, the import of grain into France was greater that year than in 1888, when the harvest was bad. This, of course, indicates that at the commencement of 1887, there were liberal stocks to draw from, which had largely decreased before the beginning of 1888. The decrease of supplies drawn from France by England during the latter year may have aided in producing the effect. With England again needing breadstuffs, and no large stock to draw from the last year, it looks as though France would have to import wheat largely this autumn, unless the yield should be an extraordinary one.

Thus we conclude that Europe will buy extensively of our surplus yield of grain during the coming year. During that which ended with August, we exported including flour, 22,000,000 bushels of wheat—an increase of 53 per cent. over the preceding twelve months. For the current year it would not be astonishing were the returns to show a similar gain. At all events a large surplus can be spared, although our own crops will prove in many sections, south and west, a poor one. Still, it should be remembered that Europe has other sources for her supply of grain than the United States, and that prices are forced beyond a certain limit the foreign demand will not respond. There is danger that stocks may be held too long, and the right moment lost through too great avidity in procuring the highest rates. What the money centres on this side of the Atlantic need, is that the grain crops should be moved promptly forward. Such a movement would inspire our capitalists with confidence, by making money easy and place the credit balance on the right side of the international ledger. *New York Albion.*

THE NEED OF RECIPROcity WITH THE DOMINION.

WE trust that many weeks of the next session of Congress will not be allowed to pass before the introduction of a new reciprocity treaty with Canada. It is now generally conceded that the repeal of the old one was an error, and that it should have been modified rather than altogether abolished. Party, however—that bane of this country—was invoked in the premises, and the anti-British feeling that undoubtedly exists in certain quarters, made it do duty in securing the repeal of the objectionable measure. The real cause of its abolition seems to have been the fear, on the part of certain narrow-minded politicians, that the Canadians were gaining certain advantages over this country, and reaping greater benefits from it than were the Americans. The avowed reason was the alleged unwillingness of the Canadians to make certain concessions demanded by merchants, and others, on this side the border. But whatever the cause, the repeal of the treaty was a mistake. So far as it went, it worked well, and if not liberal enough in its provisions, it could easily have been made so by amendment. Its beneficial working was to be seen in both countries, and the wisdom of the principle of reciprocity was abundantly vindicated by the brief experiment. And what has been the result of the repeal? Our trade with the British Provinces has ever since shown a gradual diminution. Under the treaty the great bulk of the surplus flour and grain of Canada sought an outlet through our ports, thus affording a profitable business to our railways, our commission merchants, and our shipping. This trade has been practically extinguished since the repeal, and the commerce that once flowed into our hands has been forced into other channels. The port of Montreal, for instance, has so greatly profited by the change, that its receipts of wheat this season exceeded those of last year by 331 per cent., while its exports to Europe show an increase of 521 per cent. There has also been a considerable diversion of other agricultural products, such as lumber, &c., which would have greatly increased the volume of our trade, as well as a marked diminution in the demand for American manufactures in Canada.

It is clear, therefore, that a treaty that will reopen to us this diverted commerce, will be of great and im-

mediate benefit. We want the coal, fish, potatoes, butter, cheese and grain of the Province, and they would readily take in return our manufactures, and draw a considerable portion of their foreign importations through our ports. Indeed, there seems no good reason why there should not be practical free trade between us and the Dominion. Our geographical position and the material interests of both countries demand it, while no political exigency that we are aware of renders it dangerous or of doubtful utility. It is true the coal monopolists may object, but the "greatest good to the greatest number" ought to silence their objections. The people have certainly suffered long enough from the exactions of the anthracite coal corporations, to render it a matter of simple justice that every possible avenue of relief should be opened to them. The effect protection fallacies have long enough proved a cloak for rapaciousness, to render their exposure and that of those who use them advisable at the earliest possible moment.

But there is another view of the case especially interesting to our friends in the Dominion. As is well known, great discontent and a disinclination to remain bound to Canada in the yoke of confederation exists in the Maritime Provinces. This discontent is most apparent in Nova Scotia, where earnest efforts have been made to sever the ties that bind that Province to the other British American Possessions. Now, much of this restiveness arises from commercial rather than purely political causes. The trade relations of the Provinces are naturally with the United States rather than with Canada. When the trade of the Maritime Provinces is shut off from the States and forced down the St. Lawrence, it is given an unnatural direction, and one disadvantageous to the best interests of those Provinces. The best markets for the products of Nova Scotia are the Atlantic seaboard States, as Canada cannot possibly consume them. Hence we have seen potatoes, during the past summer, selling for a mere song in that section, when the ability to ship them free of duty to the States would have returned a fair profit to the grower. Now, if free trade were established many of the grievances of which the Nova Scotians complain would disappear, and content would take the place of dissatisfaction. Many of the imaginary ills from which they suffer—and none the less acutely because imaginary—would be forgotten in the return of commercial prosperity, and the mole hills which now reach, in their eyes, a mountainside, would rapidly resume their natural proportions. We do not say, let it be understood, that the Maritime Provinces will ever be entirely satisfied with their position as members of the Dominion, but we assert that many of their grievances would be forgotten under such a regime as we have indicated. While, therefore, the proposition for a new treaty must come from Washington, the Dominion authorities, if they are wise, will raise no needless impediments in the way of its adoption. That it should be ratified at an early day is for the interest of both countries, and it is to be hoped that no short sighted politicians will be allowed to prevent so desirable a consummation.—*N. Y. Albion.*

C O - O P E R A T I O N .

THIS is the watchword now used more than any other by those who are the mouth-pieces of the trades' unions. It means in our day that without further waiting for the employers to concede the general management of their business to their workmen, the latter should take it out of their hands and carry it for themselves. The original significance of the term in this application was far less extensive. It was first employed to designate minor associations for supplying some of the daily needs of work people to save them from what was called the "extortion of middle men." Thus if two or three hundred workmen in a place used coal, instead of buying their supplies from the coal yard of another, they were urged to club their capital and set up a coal yard on their own account. And further, as it is their daily purchases which support the grocery, why should they not open a store on their own account, and supply themselves at cost, or charging themselves the same profit as they now paid the grocer, divide the gain at stated periods *pro rata* according to the amount of their purchases? The same principle is capable of indefinite extension. It might be applied to the hatter and the shoemaker; or if it be conceded that these require more skill, at least it might include dry goods, every establishment where articles are simply gathered for distribution, and no constructive genius is necessary. This was the principle of the first co-operative stores. Here and there one succeeded, but most of them were miserable failures. The reason is obvious to every close observer. The business of collecting and exchanging is as much a trade to be learned as the work of designing and constructing. No man thinks he can shoe a horse without acquired skill and experience, but every one, until he is taught by some bitter lesson, thinks he can keep a store, manage a hotel, or publish a newspaper. These gifts are commonly believed to come by nature, or more general still, to be natural to everybody. The truth is that it requires not only far more special adaptiveness, but closer and more careful training, to be a successful merchant than to be a good carpenter or a skillful blacksmith. The popular ignorance on this subject is probably the reason why in the pursuits we have indicated the large proportion of enterprises fail so disastrously. Not to speak particularly of the other two, it is proved by statistics that of every one hundred who engage in mercantile business, ninety-seven become insolvent. It may be said that in co-operative stores part of the ordinary expenses might be saved. For instance, there need be no advertising for custom and security might possibly be made against losses by bad debts. But on the other hand there are disadvantages. The regular grocers, who have all classes

of customers, are popularly supposed to make their greatest profits out of the very poor who buy in small quantities; but this is a fallacy, as a little actual observation will show. It is true a higher nominal price is paid for a smaller measure, but not more than sufficient to compensate for the increased handling and waste. So that after all, the wealthy or at least the better classes, who buy largely and pay liberally, are the real fountain of profit to most shopkeepers. In the associated establishments there is a larger proportion of the poorer customers, and these buy to a greater extent the more necessary articles, on which the profit is more limited, leaving the luxuries which count up in the regular shopkeeper's gains.

But the greatest cause of failure is in the general bad management. If one of the associates who is competent undertakes to conduct the business, there is jealousy and interference on the part of others. If a clerk is hired and the business entrusted to him, it is found that he lacks the greatest stimulus to faithful exertion, an interest dependent on and proportioned to the success; while any attempt to regulate the affairs by a council is sure to muddle the whole concern. The failure of those who give their time and no little acquired skill to such enterprises conducted on their own account, should make us lenient toward those concerns that go to wreck in the hands of an ignorant but well-meaning committee who are superintending them through an ordinary hired clerk or salesman.

But it is now proposed to form associations of workmen, not to furnish themselves with supplies while engaged in other employments, but for the sole purpose of employing themselves at the craft they understand. This has at least one element of success—a knowledge of the practical details of the work to be done, and yet it has been, on the whole, less successful than the other forms of co-operative associations. We need not search far to find the reason of this failure. A knowledge of the mechanical construction of part or all of an article does not necessarily qualify a man for the management of an extensive business in its production and sale. Indeed, it has been proved by experience that a genius for construction is seldom united to the gift which enables a man to control business operations successfully. But even this is not the greatest difficulty. There are too many heads if all have an equal voice in the management, and too little subordination and respect for authority, even if the best man obtains the mastery and has the control. Operate an army on this principle for a short campaign, and no further illustration will be needed.

"And is there, then," asks our grieved reformer, "no good time coming when every man will be his own employer?" We trust not. The present arrangement is the ordering of a higher than human wisdom, and we do not believe that, if a change were possible, the sum of happiness would be thereby promoted. Those who recommend a mechanic, earning fair wages without a care or burden in reference to the conduct of his workshop, to exchange this subordinate place for one in a joint directorship that may "rise to the dignity of being his own master," may intend to do him a favor, but if he make the experiment he will then learn how cruel is the wrong they have done him. The law of compensations is universal and irrepeatable. There is no such thing as independence, and every attempt to remove the "yoke of servitude," if successful, only substitutes a new burden that seems all the heavier, because it falls in a new place not hardened by use. We know that patience, faithfulness and cheerful submission to the daily task seem but tame words to ears that have rung with "the battle cries of freedom;" but they represent the most useful lesson which man can learn in any sphere. The laborer who cultivates any other spirit is rebelling not only against the allotments of a higher power, but is engaged in destroying his own peace, and must suffer the inevitable penalty. This truth is not popular either in the press or the forum, but it is truth, and it will stand for all time.—*N. Y. Journal of Commerce.*

THE COTTON MARKET.—The Memphis *News* expresses the following opinion:—"The depression in the price of cotton at this time is not the result of accident. It is known that a variety of causes have tended to reduce the estimate of the year's crop. Last year the crop was 170,333 bales shorter than the year before. The whole crop was over 2,360,557 bales; and notwithstanding the estimate is now as high as three million bales for this year, it is reasonably certain from the depredations of the worm, caterpillar, and drought, in all the cotton growing country, that there will really be less cotton made this year than was made last. Yet in the face of these facts, the "bears" of the New York market have combined to break down quotations. They have already staggered the market and it is believed that they will not accomplish their purpose and knock down the price. There are sagacious cotton men who believe that the deficiency in the crop is fully realized, as it will be by next spring, that cotton will command in the neighborhood of forty cents. It is evident that the crop must be smaller than that of last year, and of course there is no good ground for bearing the market at present prices.

The *Journal of Chemistry* speaks in high terms of the value of coffee as a deodorizer for the neutralizing of foul odors that emanate from organic bodies in a state of decay, as it can be used to advantage where other disinfecting agents would be inadmissible. In cases where rats die in the spaces between the floors of dwellings, the most intolerable odour arising therefrom can be most effectually removed by placing a pound or two of fresh burnt and ground coffee between the floors. For the purification of the sick room it is incomparably superior to the burning of rags, as it has a beneficial chemical action on the atmosphere of the room, and gives besides an agreeable perfume.

PATENTS OF INVENTIONS.

DEPARTMENT OF AGRICULTURE,

PATENT OFFICE,

Ottawa, 1st July, 1869.

His Excellency the Governor General has been pleased to grant Letters Patent of Invention to be in force in the Provinces of Ontario and Quebec, for a period of fourteen years from the date thereof, to the persons whose names are included in the following list

Published by command,

J. C. TACHE,

Deputy of the Minister of Agriculture.

(Continued.)

8220. George Mathusd Todd, of the town of Guelph, in the county of Wellington, tinsmith, for an improved ventilator and damper combined, called Todd's ventilator and damper combined. Dated Ottawa, 25th May, 1869.

8221. Alexander McPherson, of the village of Clinton, in the county of Huron, machinist, for an improvement in threshing machines, to be called A. McPherson's improvement in application of the gearing of a threshing machine. Dated Ottawa, 25th May, 1869.

8222. Thomas Steer, of the village of Millbrook, in the county of Durham, mechanic, for an improved gate, called the adjustable gate. Dated Ottawa, 29th May, 1869.

8223. George Scott, of the city of Montreal, in the district of Montreal, patternmaker, for an improvement in the manufacture of cast iron columns. Dated Ottawa, 3rd May, 1869.

8224. John Connor, of the town of Oakville, in the county of Halton, gentleman, for an improved fan window blind called the fan window blind. Dated Ottawa, 31st May, 1869.

8225. John Michal Muzliger, of the city of Hamilton, in the county of Wentworth, bookbinder, for a self-binding portfolio. Dated Ottawa, 31st May, 1869.

8226. Thomas Bell, of the village of Seaford, in the county of Huron, cabinetmaker, for improvements in spring-bed bottoms. Dated Ottawa, 31st May, 1869.

8227. Charles Barillier, of the town of Chatham in the county of Kent, law clerk, for a cooking and washing apparatus, called Barillier's cooking and washing apparatus. Dated Ottawa, 31st May, 1869.

8228. Samuel Dorland Shortt, of the township of Richmond, in the county of Lennox and Addington, cooper and Robert Shortt, of the same place, cooper, for an improved washing machine, called Shortt & Son's Monitor Washing Machine. Dated Ottawa, 31st May, 1869.

8229. John Cavan, of the town of Oakville, in the county of Halton, labourer, for an improved churn, called the Cavan churn. Dated Ottawa, 31st May, 1869.

8230. Thelmar Hanson, of the township of Muryburgh, in the county of Prince Edward, for a scrubbing machine, called the Dominion scrubber. Dated Ottawa, 31st May, 1869.

8231. James Brash, of the village of Linwood, in the county of Waterloo, wagon maker, assignee and co-inventor with Thomas Binnet, of the same place, carpenter, and George Singer, of the same place, blacksmith, for a machine for the manufacture of horse shoes, called the Ontario horse shoe maker. Dated Ottawa, 31st May, 1869.

8231. John Brokenshire, of the city of Kingston, in the county of Frontenac, block and pump maker, for improvements on ships pumps. Dated Ottawa, 1st June, 1869.

8232. Isaac William Forbes, of the town of Windsor, county of Essex, machinist, for an improved valve gear, called Forbes' improved valve gear. Dated Ottawa, 1st June, 1869.

8233. John Denis Lawlor of the city of Montreal, in the district of Montreal, manufacturer of sewing machines, for improvements on sewing machines. Dated Ottawa, 2nd June, 1869.

8234. Wm. McKeuzie, of the village of Morrisburgh, in the county of Dundas, fanning mill maker, for an improved fanning mill and separator called McKeuzie's improved fanning mill and separator. Dated Ottawa, 2nd June, 1869.

8235. Amasa Whitney Mallory, of the township of Yonge, in the county of Leeds, yeoman, for improvements on washing machines. Dated Ottawa, 2nd June, 1869.

8236. Switzer, of the township of Norwich, in the county of Oxford, wagon maker, for an improved flexible roller and grass seed and plaster sower, called Switzer's improved flexible roller and grass seed and plaster sower. Dated Ottawa, 2nd June, 1869.

8237. Patrick Dunn, of Cote St. Paul, in the district of Montreal, nail maker, for an improved machine for extracting spikes and nails. Dated Ottawa, 2nd June, 1869.

8238. Peter High, of the township of Mosa, in the county of Middlesex, yeoman, for an improved grain feeder on fanning mills, called Peter High's grain feeder. Dated Ottawa, 2nd June, 1869.

8239. Isaac William Forbes, of the town of Windsor, in the county of Essex, machinist, for an improvement in steam engines, such improvement called Forbes oscillating balance valve. Dated Ottawa, 1st June, 1869.

8240. Gilbert McMeiken, of the town of Windsor, in the county of Essex, Esq., and Oliver Martin, of the city of Ottawa, in the county of Carleton, dentist, for improvements in the art or process and apparatus for

evaporating brine in the manufacture of Salt. Dated Ottawa, 1st June 1869.

8241. Charles Hamilton Stewart, of the city of Montreal, in the district of Montreal, mechanic, for improvements on velocipedes. Dated Ottawa, 2nd June, 1869.

8242. Amos Wright Richards, of the city of Hamilton, in the county of Wentworth, bricklayer, for an improved field roller. Dated Ottawa 2nd June, 1869.

8243. Henry Chapman, of the village of Ainsleyville, in the county of Huron, yeoman, for an improved churn, called Chapman's percussion wheel churn. Dated Ottawa, 2nd June, 1869.

8244. John McGill, of the city of Montreal, in the district of Montreal, chemist, for an improved non-combustible solution. Dated Ottawa, 2nd June, 1869.

8245. George Hinton, of Ancaster, in the county of Wentworth, manufacturer, and Charles Wolstencroft, of the same place, machinist, for an improved combined water power, called Hinton and Wolstencroft's improved combined water power. Dated Ottawa, 2nd June, 1869.

8246. Gavin Nicholson the younger, of the village of Fort Erie, in the county of Welland, gentleman, for an improved farm gate. Dated Ottawa, 7th June, 1869.

8247. Charles Graham Chappell Simpson, of the city of Montreal, in the district of Montreal, mechanical engineer, for a machine called DeBerger's compressed air brake for railway locomotives and cars. Dated Ottawa, 21st May, 1869.

8248. John Halliday, of the city of Quebec, fish dealer, assignee of Alexander Fraser, of the city of Quebec, merchant, machine for freezing and keeping of fish, called the Dominion Congelator. Dated Ottawa, 7th June, 1869.

8249. Joseph Honore Dion, of St. Roch de Quebec, pulley maker, for a process of moulding the bouches pulleys. Dated Ottawa, 7th June, 1869.

8250. Eugene William Morrill, of Stanstead in the district of St. Francis, iron-founder, for a useful knife polisher, called the champion knife polisher. Dated Ottawa, 7th June, 1869.

8251. John Soules, of the village of Queensville, in the county of York, gentleman, for an improved saw tang, for cross cut saws called Soule's improved saw tang. Dated Ottawa, 7th June, 1869.

8252. Coridon Lewis, of the village of Salford, in the county of Oxford, cooper, for an improved balance gate, called Lewis' balance gate. Dated Ottawa, 7th June, 1869.

8253. Joan Baptiste Parent, of the city of Quebec, contractor, for a machine for separating Indian corn from the cob. Dated Ottawa, 7th June, 1869.

8254. Charles Martin, of the city of Montreal, in the district of Montreal, manufacturer of fancy goods, for an improved combined paper file, called Martin's combined paper file and advertising card. Dated Ottawa, 7th June, 1869.

8255. Edwin Roblin, of the township of Sophiasburg, in the county of Prince Edward, snath manufacturer, for a turning machine, called Roblin's giant turning machine. Dated Ottawa, 7th June, 1869.

8256. Henry Culp, of the township of Louth, in the county of Lincoln, carpenter, for an improved sawing machine, called the hand cross-cut sawing machine. Dated Ottawa, 7th June, 1869.

8257. Robert Dave Liddell, of the city of London, in the county of Middlesex, engine driver, and John Wesley Klem, of the same place, moulder, for an improved fire grate, called Liddell & Klem's perforated grate. Dated Ottawa, 7th June, 1869.

8258. Gilbert Strohm, of the township of North Cayuga in the county of Halton, yeoman, for an improved method of lifting wagon racks for which method he obtained letters patent bearing date on the 12th day of December, A. D. 1865, the said method, with such improvements added to be called Strohm's improved rack and grain lifter. Dated Ottawa, 7th June, 1869.

8259. Levi Anderson, of Ameliasburgh, in the county of Prince Edward, yeoman, and James Wey Anderson, of the same place yeoman, for an improved revolving horse shovel, for digging and cleaning drains, called the revolving horse shovel. Dated Ottawa, 7th June, 1869.

8260. William Clark Stone, of the town of Ploton, in the county of Prince Edward, tanner and dyer, for an improved process of tanning and dyeing, called Stone's instantaneous process for dressing and dyeing furs, wools, skins, pelts and hides. Dated Ottawa, 8th June, 1869.

8261. John Dewe of the city of Toronto, in the county of York, post office inspector, for fastening straps, sealing railway cars, mail bags, and for any other purpose where the security of a seal is required. Dated Ottawa, 8th June, 1869.

8262. John Wilson McDonnell, of the village of Durham, in the county of Grey, carpenter, for an improved gate, called McDonnell's patent gate. Dated Ottawa, 9th June, 1869.

8263. John Casley, of the village of Oakville, in the county of Halton, carter, for an improved breech-loader, called Casley's breech-loader. Dated Ottawa, 9th June, 1869.

8264. Albert Wait of the township of Augusta, in the county of Grenville, yeoman, for an improved horse hay fork, surrendered 30th June, 1869. Dated Ottawa, 10th June, 1869.

8265. Ezra Hutson of the city of Hamilton, in the county of Wentworth, machinist, for moving railroad cars short distances by manual power, to be called Hutson's pushing jack. Dated Ottawa, 10th June, 1869.

8266. Thomas Francis Meagher, of the city of Montreal, in the district of Montreal, gentleman for an improved burglar-proof lock, called Meagher's burglar-proof lock. Dated Ottawa, 11th June, 1869.

8267. William Patrick Bartley, of the city of Montreal, in the district of Montreal, mechanical engineer, for an improved steam-pumping engine and pump, called Bartley's improved steam-pumping engine and pump. Dated Ottawa, 11th June, 1869.

8268. Hyacinth Bertrand, of the parish of St. Placide, in the county of Two Mountains, yeoman, for a machine for purifying and renewing the air in houses, &c., called purificateur domestique. Dated Ottawa, 15th June, 1869.

8269. John Groves, of the township of Fitzroy, in the county of Carlton, carriage-maker, for a machine for the purpose of holding bags open while being filled with grain or other matter. Dated Ottawa, 15th June, 1869.

8270. Harry Green Dunkley, of the village of Sterling, in the county of Hastings, bricklayer, for an improved pump, called Dunkley's combined hydraulic suction and force pump. Dated Ottawa, 17th June, 1869.

8271. William Fordyce Beecher, of the town of Brockville, in the county of Leeds, iron founder, for a liquid cooler. Dated Ottawa, 17th June, 1869.

8272. William Wray, of the village of Strathroy, in the county of Middlesex, gentleman, and Amos Henry Foe, of the same place, carpenter, for a bee hive, called the northern bee protector. Dated Ottawa, 17th June, 1869.

8273. Frederick Alonzo Humpidge, of the village of Strathroy, in the county of Middlesex, cabinetmaker, for an improved hollow mandrel, called Humpidge's hollow mandrel. Dated Ottawa, 17th June, 1869.

8274. Ernest Chanteloup, of the city of Montreal, in the district of Montreal, manufacturer of gas fittings, for improvements in fluid taps for making them self-acting. Dated Ottawa, 11th June, 1869.

8275. John Lyons, of the village of Aurora, in the county of York, blacksmith, for a chaff separator, called Lyons' chaff separator. Dated Ottawa, 14th June, 1869.

8276. Thomas Wright, of the township of South Norwich, in the county of Oxford, machinist, for an improved spinning wheel, called the New Dominion wheel. Dated Ottawa, 18th June, 1869.

8277. Charles Young, of the town of Windsor, in the county of Essex, tinsmith, for an improved Arctic ice box, called Young's Arctic ice box. Dated Ottawa, 16th June, 1869.

8278. Richard Evoy, of the township of Adelaide, in the county of Middlesex, yeoman, and Thomas Jury, of the same place, yeoman, for an improved handy, healthy hog bin. Dated Ottawa, 17th June, 1869.

8279. Andrew Jackson Smith, of the township of Harwich, in the county of Kent, blacksmith, for a grain drill, called the Dominion grain drill. Dated Ottawa, 18th June, 1869.

8280. Charles Frederick Cliff, of the village of Beepeler, in the county of Waterloo, weaver, for an improved discharge for steam heating pipes, called Cliff's improved discharge for steam heating pipes. Dated Ottawa, 19th June, 1869.

8281. Henry Warner, in the city of Quebec in the district of Quebec, ship-builder, for the introduction of a new and useful pump. Dated Ottawa, 18th June, 1869.

8282. Thomas Caterick Parkins, of the village of West Farnham, in the county of Missisquoi, merchant for the introduction of a sewing machine for manufacturing straw hats and bonnets. Dated Ottawa, 23rd June, 1869.

8283. John Pickles, of the city of Montreal, in the district of Montreal, engineer and millwright, for improvements in the art of creating and producing the circulation of liquids in certain processes of manufacturing. Dated Ottawa, 2nd June, 1869.

8284. Richard Eaton, of the city of Montreal, in the district of Montreal, engineer, for an improved hot-air stove, range or furnace, called the hot-air stove, range or furnace. Dated Ottawa, 23rd June, 1869.

8285. Joseph Filion, of St. Eustache, in the district of Two Mountains, millwright, for a saw sharpening and repairing machine, called Repareteur Mecanique de Dents de Soles. Dated Ottawa, 23rd June, 1869.

8286. Archibald Mathew Forster, of the city of Hamilton, in the county of Wentworth, mechanical engineer, for an improved vacuum lubricating cup, called Forster's vacuum lubricating cup. Dated Ottawa, 23rd June, 1869.

8287. Joseph Fellows Adams, of the town of Owen Sound, in the county of Grey, photographer, for a pressure photograph receptacle and display case, called Adams' pressure photograph receptacle and display case. Dated Ottawa, 23rd June, 1869.

8288. Sylvanus Morningstar, of the village of Arkond, in the county of Lambton, machinist, for an improved self acting hand loom, called Morningstar's improved self acting hand loom. Dated Ottawa, 23rd June, 1869.

8289. Isaiah Smith Gustin, of the village of Madoc, in the county of Hastings, pump manufacturer, for an improved suction and force pump, called Gustin's improved suction and forced pump. Dated Ottawa, 23rd June, 1869.

8290. Tronson Draper, of the village of Petrolia, in the county of Lambton, machinist, for improvements in the manufacture of working barrels for pumps, for oil and other wells. Dated Ottawa, 24th June, 1869.

8291. John Plaxton, of the town of Barris, in the county of Simcoe, tin-smith, for an improved stove-pipe, called Plaxton's patent stove-pipe. Dated Ottawa, 24th June, 1869.

8292. Richard Eaton, of the city of Montreal, in the district of Montreal, engineer, for improvements in locomotives and other steam engines. Dated Ottawa, 24th June, 1869.

8293. Richard Doyle, of the town of Owen Sound, in the county of Grey, insurance agent, for improvements on sleighs and wheeled vehicles. Dated Ottawa, 24th June, 1869.

8294. William Struthers, of the township of Derby, in the county of Grey, yeoman, for a useful plough sower, called Struthers' plough sower. Dated Ottawa, 24th June, 1869.

8295. Isaac William Forbes, of the town of Windsor, in the county of Essex, machinist, for an improved oscillating balance valve, called Forbes' hol-

- low oscillating balance valve. Dated Ottawa, 24th June, 1893.
- 320. James Isaac Dickey, John Neil Dickey, and Nathaniel Dickey, all of the city of Toronto, in the county of York, iron founders, Assignees of Klvas Tully, of the same place, civil engineer, for a Soho window balance and fastener, to be called the Soho window balance fastener. Dated Ottawa, 24th May, 1893.
- 321. William Metcalf, of the village of North Augusta, in the county of Ansonville, Joiner, for a chum, called Metcalf's patent love chum. Dated Ottawa, 24th June, 1893.
- 322. Thomas Scatchard, Junr., of the village of Wytown, in the township of West Missouri in the county of Middlesex, miller, for an improved syphon water vacuum and steam engine condenser. Dated Ottawa, 24th June, 1893.
- 323. Stephen Blackburn, of the city of London, in the county of Middlesex, newspaper publisher, for an improved steam condenser and oil separator, called Blackburn's steam condenser and oil separator. Dated Ottawa, 24th June, 1893.
- 324. Lancelot Davidson, of the town of Brantford, in the county of Brant, engineer, for an improved double gauge car wheel and crossing, called Davidson's double gauge car wheel and crossing. Dated Ottawa, 24th June, 1893.
- 325. Theophile Fabland, of the city of Montreal, in the district of Montreal, architect, for an improved wool dresser, called Fabland wool dresser. Dated Ottawa, 24th June, 1893.
- 326. Solomon White, of the town of Windsor, in the county of Essex, Esquire, assignee of Samuel Henry Cain, of the same place, machinist, for an improved rotary cutting self-lubricating upright saw feed and supporting roll, called Cain's rotary cutting, self-lubricating upright saw feed and supporting roll. Dated Ottawa, 24th June, 1893.
- 327. John Smeltzer Jackson, of the town of Stratford, in the county of Perth, machinist, for an improved wagon jack. Dated Ottawa, 24th June, 1893.
- 328. John Smeltzer Jackson of the town of Stratford, in the county of Perth, machinist, for a chum, called the Western chum. Dated Ottawa, 24th June, 1893.
- 329. John Smeltzer Jackson, of the town of Stratford, in the county of Perth, machinist, for an improved system of hanging gates, called the cramp system of hanging gate. Dated Ottawa, 24th June, 1893.
- 330. John Dennis, of the village of Newmarket, in the county of York, pump-maker, for an improved hay and grain elevator, called Dennis hay and grain elevator. Dated Ottawa, 24th June, 1893.
- 331. William Hawes, of the city of Toronto, in the county of York, moulder, for an improved washing machine. Dated Ottawa, 24th June, 1893.
- 332. Mary Taylor, of the township of Wallace, in the county of Huron, the wife of George Taylor, of the same place, yeoman, for a method for manufacturing cheese from sour milk, called Taylor's method for manufacturing cheese from sour milk. Dated Ottawa, 24th June, 1893.
- 333. Andrew Miller, of the township of Wilnot, in the county of Waterloo, yeoman, for a hay fork, called Miller's Hilly west hay fork. Dated Ottawa, 24th June, 1893.
- 334. Thomas Adams, of the city of Montreal, engineer, for improvements in motive power engines, called Adam's improvement in motive power engines. Dated Ottawa, 24th June, 1893.
- 335. Robert Jerold Reid of the township of Wainingham, in the county of Norfolk, in the Province of Ontario, for an improved Dominion washing machine. Dated Ottawa, 30th June, 1893.

LIFE INSURANCE.

WHAT The World has already said about life insurance and the present insecurity of insurers is waking up the public, from one end of the country to the other. We are flooded with communications on the subject, the larger part of them approving the position we have taken, which is simply this: to tempt public enquiry into our present system of insurance, and to see first, whether the evils which befall the insurers in the Royal Albert in London do not threaten us; and next, how these evils can be avoided, or the danger of them averted. We join with the London press in commending the securities which this State affords to insurers. They are good so far as they go. The next thing is to see if they go far enough. But the insurers in New York are only a portion of the insurers in the whole country. Our companies and the New England and Western companies have agencies in every city in the South, and these agencies are wholly irresponsible. In New Orleans alone there are large agencies of English, New York, New England, Virginia, Ohio, Kentucky, and Missouri life insurance companies, not one of which gives a single guarantee beyond the personal responsibility of the agent for the payment of losses, and a resort to law to compel the far-off companies to satisfy claims is beyond the reach of the widows or orphans who are utterly unable to contest such claims. There are numerous instances where a claim of \$5,000 has been settled by a compromise, paying the widow of the insured \$500. The New Orleans Press comes to the rescue of Southern insurers, and demands that companies doing business in Louisiana should be compelled to deposit with the State Auditor, or some other designated state officer \$100,000 in par bonds before a single policy is issued, and other securities like those extended in this State are asked for. But all the securities in creation will fail to seem securities so long as such enormous sums are expended in commissions and in the mere management of these companies. We showed the other day that this was one of the leading causes which brought the Royal Albert to its final collapse. The extravagance

of that company in this direction is almost, if not quite, paralleled in the United States. We have before us a statement which shows that one of the oldest life insurance companies in this country has expended money, in 23 years from its foundation in 1840 to the year 1893, as follows:—

Paid for losses and claims.....	\$1,241,000.00
Paid for management.....	632,223.00

For "management" almost as much as for losses! Such management is mis-management. The larger part of this management money is paid out in commissions to agents who nearly peter the life out of a man in persuading him to get life-insured. Indeed, not one man in a hundred who insures does so voluntarily. He is fairly forced into it. The agents who invade offices, counting-houses, shops, stores, and even private houses, to persuade men into life-insuring themselves, have become actual nuisance and pests. They are like the book agents whose main business it is to make men buy books which they do not want, and which they purchase as the cheapest method of ridding themselves of the agent. When the life insurance system is reformed as it should be, this boring business must be taken in hand and quashed. That kind of eloquence is too well paid. It seems to cost nearly as much as the losses. And when the proper securities are given to insurers that their policies will be paid, it will be an additional argument in favor of insurance if it is known that less money is paid out in the shape of commissions, and that peace in proportion is promised to the quiet-loving public.—N. Y. World.

THE PRICE OF CRUDE PETROLEUM.

THE Wyoming News Letter, speaking of the price of petroleum, says:—

"We conclude that it is hard to speak the truth to people who do not want to hear it. But it is nevertheless a truth that \$2 for freshly pumped Canadian oil is too dear for foreign markets, remaining and as we must entirely depend on that trade if we intend to keep up a regular business for our oil, prices of crude must be lowered."

Well, is it a truth? Let us illustrate. Crude petroleum is quoted at Titusville as follows:—

From the Titusville Herald, Sept. 23.
"On the Upper Creek there were free buyers during the latter part of the day at \$2.40, and on the Lower Creek the demand, at \$2.00 was good. There was only a few shills at the figures named, and generally prices for a few cents were asked. The markets, both in the United States and Europe, had improved since the panic of Friday last, and the indications are that they are assuming a healthy tone."

Now \$5 10, United States currency, at Titusville represents \$4 20 in gold; so that the American producer gets more than twice as much for his oil as the refiners in Canada appear to be willing to pay. Why should it be so? Under the new methods of treatment Canada crude will yield 70 per cent. of oil, equal to "Standard White," and the best American crude does not give more than 5 per cent. additional—an advantage which is more than compensated for by the comparatively low price of labour here. In fact, a barrel of refined oil in the States costs more to manufacture than the same quantity in Canada; and yet the refiners there are giving \$2.20 in advance for the crude material. A slight drawback may be stated in the matter of freight, but that affects the question but to a few cents only. The real facts seem to be that the Canadian refiners seek for a far larger profit than appears to be legitimate; and such statements as those put forth in the News Letter are calculated to promote that object, statements which we believe to have fully shown that will not bear the test of examination. If Canada refined oil is merchantable in Europe it must be of "Standard White" in quality. It is and can be so manufactured, and being so crude should be worth at least \$2.50 to \$2.75. On the other hand, if it cannot be exported it is not worth more than the old price, fifty cents. The whole matter rests upon its availability. If it is exportable at all the crude material should be worth all that the producers claim.—London Free Press.

PROPOSED ERECTION OF DRY DOCKS AT THE PORT OF ST. JOHN.

WE are glad to learn that a preliminary meeting was held at the office of C. N. Skinner, Esq., with a view to consider what can be done to promote the erection of dry docks at this port. The matter has been a long time canvassed, and its importance is obvious. It was some ago supposed that the British Government might erect docks here with a special view to their own naval requirements, but the immense expenditure on Her side, and the important works of this class, provided at one of the ports at that stand, render it unlikely that any similar docks will be constructed here by the Imperial Government. The Press and the Common Council have taken up the matter from time to time, but still nothing of a decidedly practical character has been effected. All admit the desirableness of providing such facilities for the repairing of ships as such docks would supply. Their construction, indeed, is almost a mercantile necessity, and, what is more, the enterprise is one which bids fair to be crowned with commercial success. The overhauling of our own ships, stone, would require a large business, which is now either not done at all, or performed under great disadvantages. Our high tides, indeed, assist greatly in getting vessels into a berth in which repairs can be effected, but it is needless to remark that such primitive dry docks as are provided by rotting tides, are not well-adapted for the quick despatch of business. The interruptions

of the work required to be done are as frequent as the return of the tides. Then a very large business may be done here in repairing vessels or in the United States. They are clearing for leave to buy ships in any market, and can even, under present restrictions, have ships registered in the United States repaired here, under certain circumstances. Ship-owners know that the work, if undertaken at all, can be done in first class style and at very low rates. They will, therefore, not be slow to take advantage of such facilities, when provided. We recently saw several vessels undergoing repairs on the Marine Railroad Docks in Dartmouth, N.S., and learned that they supplied a vast amount of employment, and had proved a commercial success. They are not the only docks of the kind in Nova Scotia. It is high time New Brunswick should have such docks, and St. John is just the port in which the enterprise should be started. It will afford us pleasure in time to time to render so commendable an enterprise any aid in our power.—Telegraph.

THE TELEGRAPH AS A FINANCIAL AGENT.

OF all the surprising effects produced by the magnetic telegraph, none are greater or more important, probably, than the revolution it is destined to make in the financial operations and affairs of the world. A great change has taken place already; for where five or more per cent. used to be demanded for bills of exchange on the transmission of money between one part of the country and another, or between different countries, before steam-power and the telegraph quickened communication, much less is now charged. But we are only in the beginning of this financial revolution. It is only a quarter of a century since the first telegraph wire was put up, and only a few years since ocean cables, connecting one country with another, were laid. When the telegraph system becomes extended and improved, and communication facilitated and cheapened, as will soon be the case, the whole system of exchanges and monetary operations must be revolutionized. The new invention of automatic telegraphing to which we have referred on several occasions, and which, it is said, will multiply communications eight times or more over the present mode of operating, is destined to produce extraordinary results. Indeed, it would be presumption to make any prediction as to what future inventions and improvements may do in facilitating and cheapening telegraphic communication.

The time is coming when all the large monetary operations of the country will be regulated, probably, at this commercial and financial centre from day to day, just as the transactions of the city banks are adjusted every day by the Clearing House. The effect of this will be to lessen considerably the necessity for currency. Transactions here to the amount of a hundred to a hundred and fifty millions a week are adjusted each day by a balance of one to two millions of currency. Apply this principle and system to the whole country—and it can be so applied by the use of the telegraph—and we shall understand how little currency or money comparatively will be needed. If we estimate the financial operations of the country at five hundred millions a week—that is, upon the basis that those of New York amount to about a fourth of the whole—from five to ten millions only would be required to balance the account daily. Of course we do not take into account here the currency needed for small change in the little every-day transactions of trade. Still the volume of circulation must become much less through the extended use of the telegraph and a general clearing house system for the whole country. In view of these great changes, then, how important it is that the telegraph should be under the control of government. A mighty agent like this, which is destined to operate so universally upon the business, property, condition, intercourse and social life of the entire community, must not be left in the hands of a monopoly or private corporations. Congress should without delay take control of the telegraph system throughout the whole country, and manage it as the post offices are now managed, for the good of the public.—New York Herald.

A. T. STEWART ON THE WALL STREET PANIC.

A. T. Stewart was questioned by a reporter of the New York paper, and gave the following opinion on the recent Wall street operations:—

"I cannot regard them as otherwise than disastrous to our commercial interests. In the first place, they interfere with and confuse our values by rendering uncertain the price of gold. But to this there is added another reason, in the demoralizing effect which it must produce."

What, in your opinion, has been the effect of the policy by which, during the last six months, but especially during the recent crisis, the sale of bonds to purchase gold has been dictated?

"I disapproved of the policy of selling gold and purchasing bonds at the proceeds, believing as I do that it will never lead us, as it is probably meant to lead us, to specie payment. Such a policy would not lead us to such a result in ten years—no more in a hundred. The purchase of bonds with gold nor in a hundred the speculation means to carry on their operations. This policy is unquestionably of great benefit to those who have no means of their own. While solvent men will entirely oppose this policy, it will be approved or by those who are shaky."

LARGE SHIPMENT OF BARLEY.—The first shipment of a schooner cargo of barley from this port was made this afternoon by Captain McIntosh. The cargo consists of 8 bushels, goes by the "Howard," and is consigned to Oswego.—Bellville Intelligencer.

LIVERPOOL MARKETS.

Liverpool, Wednesday, Sept. 22.

THE weather still continues broken and unsettled, and all thrashing in the fields is at an end.

At the London corn market on Monday last the supply was heavy but the demand limited, and sales could only be made at a reduction of 1s to 2s per qr. Flour was 1d per bbl lower.

At our corn market, on Friday, there was a very fair attendance of country buyers, but not much business transacted. Wheat was sold at a decline of 1d to 2s per cental. Flour was also lower, and oats, peas and beans all tending downwards; but Indian corn met a good enquiry at an advance of 1s to 2s per quarter.

At our corn market yesterday, there was about the usual attendance of country millers and dealers, but wheat was again only in limited request, at a decline of 1d to 2s on the price of Friday. Flour dull, and to sell less money had to be taken. Oats and beans were very dull. Peas were scarce, but not quoted dear.

Deliveries of British wheat for week ending 18th inst. — 67,523 qrs, against 91,075 qrs in 1893, and 69,893 qrs in 1897.

Imports into this port for week ending 20th Sept. — Wheat, 50,625 qrs; oats 5,100 qrs; beans, 2,844 qrs; Indian corn, 20,600 qrs; oatmeal, 1,814 loads; flour, 8,618 sacks, 2,767 bbls.

Exports in the same time were:—Wheat, 2,400 qrs; oats none; peas, none; Indian corn, 550 qrs; oatmeal, 108 loads; flour, 680 sacks, 850 bbls.

Provisions.—The arrivals of butter have been very large, but all are wanted, prices tending upwards. Lard very dull, quality arriving irregular. Bacon and hams dull, owing to large arrivals, and is down. Cheese in fair request.

Ashea have been quiet, sales under 100 barrels for both Pots and Pearls.

Copper Ore—A fair business, but at no improvement in price.

KENNETH DOWIE & CO.

J. BELL FORSYTH & CO'S PRICES CURRENT OF TIMBER, DEALS, &c.

Quebec, Oct 1, 1893.

White Pine:—
In the raft, for inferior and ordinary according to average, &c., measured off. 0 7 1/2 to 0 10
For superior do. do. 0 10 to 1 2
In shipping order according to average and quality. 0 10 to 1 2
Board 18 to 23 in, in shipping order. 1 2 to 1 3

Red Pine:—
In the raft, measured off according to average and quality. 0 9 to 1 0
To shipping order, 40 feet. 0 10 to 0 0

Oak:—
By the dram. 1 6 to 1 7

elm:—
By the raft, according to average and quality. 1 1 to 1 5
In shipping order, 40 to 60 feet. 1 4 to 1 5

Tamarac:—
Square, according to size. 0 10 to 1 0
Flatted, do. do. 0 7 to 0 8

Staves:—
For specification, merchantable. £20 00 to £23 10
All pipe according to thickness. £23 00 to £24 00
W. O. punchon, merchantable. £15 00 to £15 10

Deals:—
Bright according to specification. £13 10 to £13 00
[for 1sts, 2nds and others in proportion.
Flatted, do. do. £17 10 to £18 00
[for 1sts, 2nds and others in proportion.
Spruce, do. do. £7 00s for 1sts, £5 00s for 2nds, £3 00s for 3rds.

English specifications of deals are 12 and 13 ft. long, one-ninth under 11 in. broad, and eight-ninths 11 in. broad and upwards—half-brists and half-seconds are worth £2 to £3 more than the above quotations; and if first quality alone, from £3 to £5. Dry floated are worth more than our quotations.

N. B.—Parties in England will bear in mind that timber sold in the raft subjects the purchaser to great expense in dressing, battling, and at times heavy loss for culls—if sold in shipping order, the expense of shipping only to be added.

REMARKS.

Since we last issued our circular, the transactions in timber have been limited, and although high prices still rule, the market is not as buoyant as it has been for the past three or four months.

White Pine:—We have not many sales to report, our shippers being pretty well for present requirements. A raft clean and girthy, 60 feet average, brought 10d and one of about 60 feet, also good 11d. Some inferior and ordinary rafts have changed hands at 1d to 8d according to average.

Red Pine:—Is very dull of sale.
elm:—There is very little in the market, and demand limited.

Oak:—Transactions are few.
Tamarac:—A good deal of enquiry for both square and flatted chiefly for ship building purposes.
Staves:—Both Standard and W. O. W. 1 are heavy at quotations.

Deals:—Pine in request, and sales of Spruce at £7 for 1sts, £5 for 2nds, and £3 for 3rds.

Freights:—We quote 27s for Liverpool, 25s for Greenock, and 23s for timber, and 80s. deals to London, are the closing rates.

J. BELL FORSYTH & CO.

FOR SALE.

100 doz.

EXTRA FINE, LARGE SIZE,

MOOSE MOCCASINS

SHEEP TOPS, SELECTED QUALITY,

Suitable for Lumber Trade.

\$12.50 per doz.

100 doz.

EXTRA FINE, LARGE SIZE,

MOOSE MOCCASINS

BUFFALO AND BUCK TOPS,

\$13.00 per doz.

The above, direct from best manufacturers,

ARE FOR SALE BY THE

PURCHASING DEPARTMENT

OF THE

TRADE REVIEW

5 per cent discount from above quoted prices will be allowed for cash.

FORT OF QUEBEC.

STATEMENT OF ARRIVALS AND TONNAGE.

COMPARATIVE statement of arrivals and tonnage at this port, from sea, in 1893 and 1892, up to the 20th September inclusive:—

	Vessels.	Tons.
1893.....	755	440,593
1892.....	776	430,912
More	19	12,600 more.

Number of ocean steamers which arrived here up to this date, and to the corresponding date last year:—

	Steamers.	Tons.
1893.....	47	57,753
1892.....	61	70,245
More	13	21,691 more.

Comparative statement of arrivals and tonnage from the Lower Provinces up to date, and to the corresponding date last year:—

	Vessels.	Tons.
1893.....	150	18,632
1892.....	147	19,543
—20 steamers.	77	— 21,970
Less.....	62	5,918 more.

* The Quebec and Gulf Ports Steamship Company's steamers are included in the above.

J. BELL FORSYTH & CO.

STOCK MARKET.

	Quoting prices.	Last Week's Prices.
BANKS.		
Bank of Montreal.	101 1/2	101
Bank of N. A.	102 1/2	102 1/2
City Bank.	99	99
Banque de Peuple.	100	100
Robson Bank.	100	100
Ontario Bank.	95	95
Bank of Toronto.	101 1/4	101 1/4
Quebec Bank.	100	100
Bank Nationale.	100	100
First Bank.	100	100
Banque Jacques Cartier.	100	100
Eastern Townships Bank.	100	100
Merchants Bank.	100	100
Union Bank.	100	100
Mechanics Bank.	100	100
Royal Canadian Bank.	100	100
Bank of Commerce.	100	100
RAILWAYS.		
C. T. R. of Canada.	15	15
A. & S. Lawrence.	14	14
G. W. of Canada.	14	14
C. & S. Lawrence.	10	10
Do. preferential.	9	9
MISCELLANEOUS.		
Montreal Omnibus.	30	30
Canada Mining Company.	30	30
Huron Copper Bay.	30	30
Lake Huron S. & C.	30	30
Quebec & L. S.	30	30
Montreal Telegraph Co.	15 1/2	15 1/2
Montreal City Gas Company.	137 1/2	137 1/2
City Passenger R. R. Co.	108	108
Richelieu Navigation Co.	127 1/2	127 1/2
Canadian Trust & Savings N. Co.	52	52
Montreal Elevating Company.	105	105
British Colonial Steamship Co.	60	60
Canada Glass Company.	50	50
St. Lawrence Glass Co.	50	50
BONDS.		
Government Debenture, 5 p.c. 1897.	101	101
“ “ “ 4 p.c. 1897.	101	101
“ “ “ 3 p.c. 1897.	101	101
“ “ “ 2 p.c. 1897.	101	101
Domination 6 per cent. stock.	105 1/2	105 1/2
Montreal Water Works 6 per cent.	107 1/2	107 1/2
Montreal City Bonds, 6 per cent.	107 1/2	107 1/2
Corporation 7 per cent. stock.	111 1/2	111 1/2
Montreal Harbour Bonds, 6 1/2 p.c.	103	103
Quebec City 6 per cent.	100	100
Toronto City Bonds, 6 per cent. 1890	100	100
Kingston City Bonds, 6 per cent. 1873	100	100
Ottawa City Bonds, 6 per cent. 1860	100	100
Champlain R. R., 6 per cent.	100	100
County Debentures.	100	100
EXCHANGE.		
Bank on London, 60 days.	107 1/2	107 1/2
Private do.	107 1/2	107 1/2
Private, with documents.	107 1/2	107 1/2
Bank on New York.	23 1/2	23 1/2
Private do.	23 1/2	23 1/2
Gold Drafts do.	23 1/2	23 1/2
Silver do.	23 1/2	23 1/2
Gold in New York.	23 1/2	23 1/2

THE FOP SEASON.—Hop-picking has already commenced, but some days must elapse ere it can become general. The first of the hop-pickers' trains from London was run on Sunday by the Southern Railway. Seven hundred persons were conveyed on that day, and on Monday morning 500 more arrived in the vicinity of Maidstone, which is the centre of the hop-growing districts of Kent. The railway company act in conjunction with the Hop-pickers' Employment Society, and convey the people as nearly as possible to their destination. On Monday large numbers arrived in Maidstone—many of them by road—but, as yet, there has been little of that vagrancy which, in some years, has made the commencement of hop-picking such a nuisance to the town. It is stated that the early sorts of hops this year have a great advantage. Some of them are in ordinary seasons of a coarser quality than the old-fashioned sorts, but this year the season seems to have suited them, and they are of better quality, and have good weight and condition. Unfortunately, to add to the planters' troubles, mould has appeared and is spreading, and this will necessarily hurry operations and cause a deficiency in the weight, as the hops are only partially detached. The late winds have done much injury in many grounds, and the cold has retarded the growth.

IRELAND'S LINE FOR THE SEASON OF 1869.

The Line for LAKESERIE and HURON, is composed of Propellers CITY OF LONDON and GEORGIANA, which will run regularly on the route.

The Line for LAKE ONTARIO is composed of five first class Propellers, between MONTREAL, TORONTO, HAMILTON and ST. CATHERINES
H. W. IRELAND, & Co., Agents.

MULHOLLAND & BAKER,
Importers of

HARDWARE, IRON, STEEL, TIN PLATES CANADA PLATES, GLASS, &c., &c.,
119 & 121 St. Paul Street.
1st Entrance—St. Francois Xavier Street

McINTYRE, DENON & FRENCH,

IMPORTERS OF STAPLE AND FANCY DRY GOODS.

FALL STOCK will be complete on 1st SEPTEMBER
477 ST PAUL STREET.

Montreal.

1-1y

C. H. BALDWIN & CO.,

IMPORTERS AND WHOLESALE DEALERS

IN

WINES, GROCERIES, AND LIQUORS,

8 St. Hel Street.

31-1y

THE CANADA BRICK MACHINE.

Patented 1868.

MEDAL and DIPLOMA awarded at the Provincial Exhibition, Montreal, 1868.

THIS Machine will mould 15,000 Bricks PER DAY with the attendance of one man to put in the Clay, one man or smart boy to attend to the Moulds, three strong boys to wheel off the Bricks and back them up, and a small boy to sand the pallets

To make SLOP BRICKS, less attendance than the above will be required

By an alteration in the relative speed of the pinions and crown wheel, it will mould

20,000 BRICKS PER DAY.

The Clay can be moulded stiffer than by ordinary Machines, and the great pressure applied gives more solidity and strength to the Bricks. They also retain their shape, and dry much quicker

This Machine is inexpensive and simple, and is adapted for either steam or horse power

If a stone or other obstruction prevents the Moulds from moving forward, the Machine will not get out of order, but regulates itself

Provision is made for giving the pressure required to soft or for stiff Clay.

The corners are always well turned out will all be fit for iron

It is undoubtedly the most perfect and suitable Machine for making Bricks yet introduced into use.

NINE of these Machines worked by steam, and TWO by horse power can be seen in actual operation at the Steam Brick Manufacturing Establishment of the undersigned, head of Falmouth Street, Montreal.

THE CANADA AUTOMATIC BRICK MAKING MACHINE is manufactured and for sale (with the right of using it) by the Patentees

THE PATENT RIGHT

For towns, counties, or districts, will be sold on application to

BULLER & SHEPPARD,

Patentees,

Office—242 PARTRIAM STREET.

MONTREAL.

5m-23

N. S. WHITNEY,

IMPORTER of Foreign Leather, Elastic Webs, Prunellas, Linings, &c.,
14 St. Helen Street,
MONTREAL. 1-1y

AKIN & KIRKPATRICK,

GENERAL COMMISSION MERCHANTS

COR. COMMISSIONER & PORT STREETS,

MONTREAL.

EXCLUSIVE application is given to the COMMISSION BUSINESS, and personal attention bestowed on each transaction. The utmost promptness in sales and returns is uniformly observed. The lowest scale of Commissions consistent with responsibility is adopted, and due care taken to avoid incidental charges when practical. Consignors are kept regularly advised by letter, circular and telegram, of all matters of commercial interest. Consignments designed for sale in any of the several British or American markets will be forwarded to strictly reliable agents, and advances granted without expense beyond actual outlay.

AKIN & KIRKPATRICK,

GENERAL COMMISSION MERCHANTS

No. 2 Ontario Chambers,

CORNER CHURCH and FRONT STREETS,

TORONTO.

TO afford extended facilities to our numerous correspondents, we have opened a branch of our business at the above central stand. Consignments of the several descriptions of Country Produce will have prompt and careful attention. Sales will be effected with all prudent despatch, and returns made with promptness and regularity. Commissions will be on the most liberal scale, and all needless expenses carefully avoided. Advances made in the customary form. Orders for Grain, Flour, Provisions, &c. are respectfully solicited, for the judicious execution of which our experience and standing afford the amplest guarantee. Reliable information respecting markets, &c., regularly supplied.

AKIN & KIRKPATRICK,

GENERAL COMMISSION MERCHANTS

COR. COMMISSIONER & PORT STREETS,

MONTREAL.

Consignments of the several descriptions of Leather carefully realized to best possible advantage, and returns made with promptness and regularity. Commissions charged are the lowest adopted by any of the responsible houses of the trade.

THE ETNA LIFE ASSURANCE COMPANY OF HARTFORD, CONN.

RELIABLE, PROMPT, ECONOMICAL.

Incorporated 1820.—Commenced business in Montreal in 1859.

Accumulated Funds, over.....	\$10,000,000
Policies Issued in 1857.....	15,211
Amount Insured in 1857.....	41,733,322
Receipts for 1857.....	5,123,447
Surplus Fund (over all liabilities).....	1,889,763
Deposited with Canadian Government.....	100,000
Daily Income in 1858, nearly.....	20,000

The best facilities for the Insurance of Healthy Lives.

Head Office for the Dominion—20 Great St. James Street, Montreal, with Agencies in every city and town.

S. PEDLAR & CO., Managers.

Montreal, 15th August, 1868. 28-1y

H. SEYMOUR,
LEATHER COMMISSION MERCHANT

5-7 St. Paul street, Montreal.

References:

- Wm. Workman, Esq., Montreal, President City Bank.
- Henry Starnes, Esq., Montreal, Manager Ontario Bank
- H. H. Holton, Montreal.
- Messrs. Thomas, Thibaudou & Co., Montreal.
- James, Oliver & Co., Montreal.
- Thibaudou, Thomas & Co., Quebec.
- Hon Wm. McMaster, Toronto, C. V.
- Messrs. Denny, Rice & Co., Boston, Mass
- Austin Sumner, Esq., Boston, Mass.
- Henry Young, Esq., 22 John street, New York.
- Samuel McLean, Esq., Park place, do.

FERRIER & CO.,

IRON & HARDWARE MERCHANTS

St. Francois Xavier Street,

MONTREAL.

Agents for:

Windsor Powder Mills.

La Tortu Rope-Walk.

Burrill's Axe Factory

Sherbrooke Safety Fuse,

1-1y

A. RAMSAY & SON,

IMPORTERS of WINDOW GLASS,

Linseed Oil, White Lead, Paints, &c.

37, 39 & 41 Recollet street, MONTREAL.

And Agents for

A. Fourcraut, Frison & Cie, Glass Manufacturers, Dampierre, Belgium.

Joseph Lane & Son, Varnish Manufacturers, Birmingham and London

Sharratt & Newth, Makers of all descriptions of Glaziers' Diamonds, London.

Hainemann & Steiner, Patentees of Magnesia Green and Manufacturers of Colours, New York and Germany. 1-1y

DOMINION METAL WORKS,

(ESTABLISHED 1828).

CHARLES GARTH & CO.,

Manufacturers and Importers of

PLUMBERS, ENGINEERS and STEAMFITTERS.

BRASS, COPPER & IRON WORK.

GAS FITTINGS, &c., &c.

EVERY DESCRIPTION OF WORK FOR

SUGAR REFINERIES, DISTILLERIES,

BREWERIES, GAS, WATER WORKS, &c., &c.,

Warming of PUBLIC and PRIVATE BUILDINGS,

CONSERVATORIES, VINETYS, &c., &c.,

By Hot Water, Steam, or Warm Air.

Office and Manufactory: Nos 533 to 542 Craig Street,

MONTREAL.

1y 17

EAGLE FOUNDRY, MONTREAL,

GEORGE BRUSH, Proprietor.

Builder of Marine and Stationary

STEAM ENGINES,

STEAM BOILERS of all descriptions

MILL and MINING MACHINERY,

All kinds of CASTINGS in BRASS and IRON

LIGHT and HEAVY FORGINGS, &c.

PATTERNS AND DRAWINGS FURNISHED

32-1y

LARIVIERE & CIE.

IMPORTERS OF SHELF AND HEAVY HARDWARE, PAINTS, &c.,

Agents for the Longueuil Stove Works, the Montreal Bolt and Latch Factory, and Lariviere & Ricard Patent Churns.

Good terms to the trade.

WAREHOUSE AND OFFICE.

233 AND 235, ST. PAUL STREET,

and

12 & 14 St. Amable Street.

MONTREAL.

MONEY MARKET.

THERE has been a moderately active demand for money during the past week, but investment in New York having for the present ceased to be profitable to Canadian Banks, there has been some withdrawal of funds from that point, and rather more ease is felt here.

Sterling Exchange has advanced 1 per cent. in New York since our last report, latest quotation being 109 1/2 for best Banking Bills at 60 days' date, or 75 days' date. The rate is also 109 1/2. Gold Drafts on New York are without demand, and offered at 1/4 per cent. discount.

Gold in New York has still further declined to 180 1/2, with a cessation of excitement.

Silver has again become scarce, with a very active demand, with buyers at 2 1/2, and sellers at 2 per cent discount.

The following are the latest quotations of Sterling Exchange, &c:—

Table with 2 columns: Description (Bank on London, Private, Gold Drafts, Silver) and Price/Rate.

THE DRY GOODS TRADE.

Greenhields, R., Son & Co. Orlvy & Co.
Trow, Kay & Co. Flint, Wrenock & Co.
McIntyre, Deacon & French. Roy, J., & Co.
McKenzie, J. G. & Co. Robertson, Stephen, & Co.
Sutherland, Force & Co. Skirling, McCall & Co.
Thomson & Co.

THE busy season has closed, and we can now form a better idea of the amount of goods sold, and of stocks likely to be carried over to next spring. As far as we can learn, Cotton Goods generally have been taken to an average amount, and stocks not having been heavy, few goods will probably remain in first hands after navigation closes.

THE GROCERY TRADE

Heldwin, C. H., & Co. Mitchell, James.
Thompson, Fraser & Tyee. Robertson, David.
Chisholm, George, & Co. Flinn, Bros.
Hutchins, B. & Co. Thompson, Murray & Co.
Gibson & Kitchell. Torrance, David, & Co.
Mathewson, J. A.

AT the several Trade Sales which took place last week, subsequent to the date of our last report, the attendance was generally good, but for the most part, the bidding was decidedly lacking in spirit, and prices realized in the main below anticipations of sellers, and often so unsatisfactory that goods were withdrawn after first lots had been sold.

TEAS.—Have been quiet, the principal business having been in Young Hysons and Japans. Orders from the West are coming in to a fair extent, and are being filled at a shade over recent auction prices.

COFFEES.—Is almost entirely without demand. Some very fine samples were withdrawn from public sale attracting no bids.

SUGAR.—Some few lots of Muscovado sold at auction at \$9 to \$9.50, but were not repeated. Good bright grocery sugars can be bought at from \$3.25 to \$3.50. Refined sugar unchanged.

MOLASSES.—In absence of stocks, prices remain as before quoted. Holders are firm, but little business passing.

FRUIT.—Raisins have had a brisk demand, and considerable business has been done in all kinds. Valentias, new crop, to arrive have sold at from 9 1/2 to 10c; old held at 6 1/2 to 7c. Currants are in good demand at from 5c to 6c according to quality.

RICE.—Is quiet. Sales at auction were limited, and prices realised very unsatisfactory to sellers.

SALT.—Has been rather inactive. Some few arrivals have taken place, but prices are unchanged.

SPICES.—Nutmegs are in demand at improving prices. Cassia still enquired for, held at from 32c to

35c. Black Pepper quoted at 10 1/2 to 11c. Other spices unchanged.

WINE AND LIQUORS.—Are a very slow sale. Transactions both at private and public sale have been of a very limited nature, prices generally being barely maintained.

Sale of Herrings, Fish, Oil, &c, for account of Messrs. James Lord & Co. J. G. Shipway & Son Auctioneers:—

50 barrels split herrings \$3.12 1/2; 75 do Mathew's split do \$3; 150 do \$2.75; 370 do Wadley's do \$3; 100 do \$2.95; 100 half-barrels Onok's do \$2.75; 100 do C. do \$2.25; 100 do \$2.75; 50 do B. do \$1.75; 100 do \$1.50; 50 do Bay of Islands \$1.50; 300 brls Whitman's split do \$3; 100 kits mackerel \$50; 50 do \$40; 15 do \$35; 20 brls fish \$3.50; 50 cwt codfish \$4.00; 150 do do \$3.25; 31 do do \$1.25.

Trade Sale of choice Green, Black and Natural Leaf Japan Teas, for account of Messrs. Colson, Lamb & Co. September 30th, 1869. John Leeming & Co., Auctioneers:—

YOUNG HYSON—176 caddies Moyune Young Hyson 90c. IMPERIAL—10 hf-chts choicest Moyune Imperial 7c. SOUCROUS—35 hf-chts English breakfast Souchong 49 1/2c. COCOA—15 hf-chts choicest Congo 50c. JAPAN—41 hf-chts Natural Leaf Japan 40c; 30 do finest 30c; 50 do 55c; 25 do 53c; 25 do choicest 54c; 25 do 53c; 25 do 56c; 22 do 56c; 25 do 55c; 25 do choicest 54c. After these—25 demijohns vine r \$1.75; 14 boxes white sugar candy 13 1/2c; 10 do lemon peel 21 1/2c; 10 do orange peel 20 1/2c; 20 boxes cork 10c; 4 do 12c; 10 do No. 1 18c; 5 do No. 4 16c; 5 do do 15 1/2c; 6 do do 15c; 16 do No. 1 30c; 5 boxes do 25c; 10 bags Aracca rice \$3.25; 20 bxs Sultana Raisins 7 1/2c; 10 do 7 1/2c; 15 qr-casks Valotto's pale sherry 6 1/2c; 100 do Burgundy 7 1/2c; 30 octaves do 7 1/2c; 1 qr-cask fine old port \$1; 17 cases do \$3; 6 do Oporto do \$4; 10 qr-casks V. P. sherry \$1.50; 25 octaves do \$1.30; 5 qr-casks D. V. P. \$1.50; 15 octaves do \$1.55; 2 hds V. P. \$1.80; 4 puns Demerara rum 8c 1/2; 1 do Jamaal do 9c 1/2; 1 qr-cask Scotch whiskey 8c 1/2; 5 cases do do \$4 1/2; 25 do do \$4.75; 10 casks Hay's do \$1.50; 2 hds Juss Robin's brandy (1868) 10c 1/2; 25 cases do \$7; 15 do \$7.25; 10 do \$7.50; 10 do \$7.75; 10 do \$8.00; 10 do \$8.25; 10 do \$8.50; 10 do \$8.75; 10 do \$9.00; 10 do \$9.25; 10 do \$9.50; 10 do \$9.75; 10 do \$10.00; 10 do \$10.25; 10 do \$10.50; 10 do \$10.75; 10 do \$11.00; 10 do \$11.25; 10 do \$11.50; 10 do \$11.75; 10 do \$12.00; 10 do \$12.25; 10 do \$12.50; 10 do \$12.75; 10 do \$13.00; 10 do \$13.25; 10 do \$13.50; 10 do \$13.75; 10 do \$14.00; 10 do \$14.25; 10 do \$14.50; 10 do \$14.75; 10 do \$15.00; 10 do \$15.25; 10 do \$15.50; 10 do \$15.75; 10 do \$16.00; 10 do \$16.25; 10 do \$16.50; 10 do \$16.75; 10 do \$17.00; 10 do \$17.25; 10 do \$17.50; 10 do \$17.75; 10 do \$18.00; 10 do \$18.25; 10 do \$18.50; 10 do \$18.75; 10 do \$19.00; 10 do \$19.25; 10 do \$19.50; 10 do \$19.75; 10 do \$20.00; 10 do \$20.25; 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WEEKLY PRICES CURRENT.—MONTREAL, OCTOBER 7, 1869.

Main table of weekly prices current for Montreal, October 7, 1869. Columns include Name of Article, Current Rate, Name of Article, Current Rate, Name of Article, Current Rate. Categories include Groceries, Tobacco, Hardware, Soap and Candles, Boots, Shoes, Produce, and various oils and liquors.

MARKET PRICES OF COUNTRY PRODUCE.

Table of market prices of country produce for Montreal, October 7, 1869. Columns include Name of Article, Current Rate, Name of Article, Current Rate. Categories include Flour, Grain, Fowls and Game, Meats, Dairy Produce, Vegetables, Sugar and Honey, Havana Prices Current, and various oils and liquors.

PURCHASING DEPARTMENT

OF THE

TRADE REVIEW.

THE Proprietors of the TRADE REVIEW AND INTERCOLONIAL JOURNAL OF COMMERCE have decided to establish, in connection with their Journal, a Department through which merchants may make their purchases in the Montreal market on the best terms, when it would be inconvenient to come to this city to make such purchases in person, or when, from the small quantity of goods desired at any one time, travelling expenses would be too heavy a charge.

Attention will especially be given to purchasing goods at the Trade Sales of Groceries, which take place from time to time, and at which prices are generally below ordinary market quotations.

Every care will be taken in the selection of goods, competent judges of the various articles being employed, and the aim will always be to furnish the buyer the best possible goods, at the lowest market price.

Special arrangements may be made by Western shippers for consignments of flour and provisions, sale of which will be immediate and returns prompt.

Orders taken for the purchase or sale of Stocks and Bonds, Sterling and New York Exchange, Greenbacks, Silver and other uncurrent funds, for execution of which this Department has special facilities.

Satisfactory references given on application.


All communications should be addressed


THE TRADE REVIEW,

PURCHASING DEPARTMENT,

58 St. Francois Xavier Street,

MONTREAL.

 Small orders can be filled most advantageously when made for cash. Buyers are therefore recommended when buying in small quantities to make their remittances at the same time, as a saving to them can generally be effected by so doing.

 Information concerning the Montreal markets will be furnished at any time without charge, on application personally, or by letter; and it is hoped that all intending purchasers will not scruple to avail themselves of the services offered.

TORONTO.

THE LEADER.

THE DAILY LEADER is published every Morning at \$6 00 a year in advance.

The WEEKLY LEADER is published every Friday at \$2 00 a year in advance. Contains carefully selected news from the Daily Edition, with Agricultural Matter and Market Reports.

THE PATRIOT,

Published every Wednesday, at \$1 00 a year in advance.

JOB PRINTING executed in all its branches.

JAMES BEATY,
Proprietor,

63 King Street East,

42-1y Toronto.

THE MERCANTILE AGENCY,

Established 1841.

FOR THE

PROMOTION AND PROTECTION OF
TRADE

DUN, WILMAN & CO.,

Proprietors.

Toronto Office, 4, 5 & 6 Merchants' Exchange
44

TORONTO AUCTION MART.

Established 1834

WAKEFIELD, COATE & CO., Manufacturers' Agents, Auctioneers and Commission Merchants, King Street, Toronto.

WILLIAM WAKEFIELD FREDERICK W. COATE.
33-1y

KINGSTON.

JOSEPH BAWDEN,

(Successor to the late Eben MacEwen, Esq.,)

ATTORNEY AT-LAW, Solicitor of Patents of Invention, &c. 10 Anchor Buildings, Kingston C.W. 47-1y

LONDON—ONT.

ROWLAND & JOHNSON,

OIL WAREHOUSEMEN and Agents for the sale of Oil. Office:—Richmond Street, opposite City Hall London, Ontario.

FREDERICK ROWLAND, JAMES JOHNSON,
43-1y Sunnyside.

BOSTON.

W. G. WILLIS,

COMMISSION MERCHANT, SHIP-
PING AGENT, &c., No. 41 City Exchange,

BOSTON.

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TORONTO.

GROCERS.

DODGSON, SHIELDS & CO.,

Wholesale and Retail

G R O C E R S

AND

PROVISION MERCHANTS,

And Manufacturers of

BISCUITS, CONFECTIONERY, &c., &c.,

Corner Yonge and Temperance Streets.

42-2m TORONTO.

GEORGE MICHIE & CO.,

IMPORTERS & WHOLESALE GROCERS

Front and Yonge Streets,

TORONTO. 25-1y.

S. W. FARRELL,

GRAIN AND COMMISSION
MERCHANT,

78 FRONT STREET

TORONTO.

42

TORONTO.

RIDOUT, AIKENHEAD & CROMBIE,

(Late Ridout Brothers & Co.)

Corner of King and Yonge Streets, Toronto,

Importers of and Dealers in

IRON, STEEL, NAILS, COPPER, LEAD, TIN,
CUTLERY, PAINTS, CORDAGE,

Fishing and Shooting Tackle.

And every description of

British, American, and Domestic Hardware
42-3m

ROCK OIL.

PARSON BROTHERS,

PETROLEUM REFINERS

and Wholesale Dealers in

LAMPS, &c., Toronto, C.W.

37-1y

JOHN FISKEN & CO.,

ROCK OIL.
AND

GENERAL COMMISSION MERCHANTS

18 Corn Exchange,

MO. TREAL,

AND

63 Yonge Street,

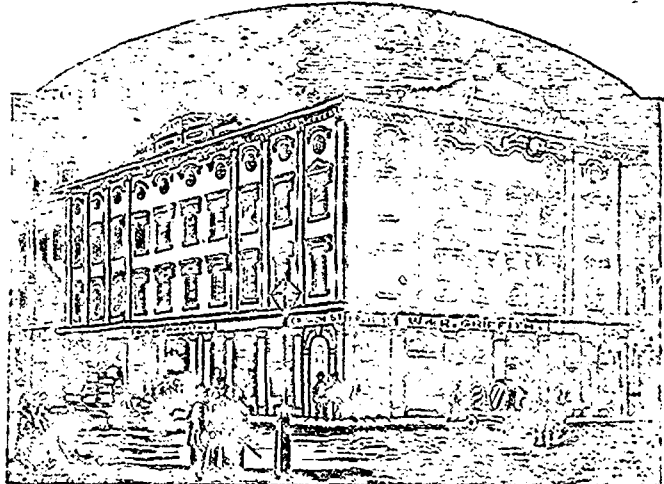
39-3m

TORONTO.

STATIONERY, ACCOUNT BOOKS, &c.

BROWN BROTHERS,

WHOLESALE & MANUFACTURING STATIONERS, Dealers in BOOKBINDERS' MATERIALS, &c., King Street, Toronto, have now received a large and complete assortment of General and Fancy Stationery, selected personally from the producers, which they can confidently recommend, both as regards quality and price. They continue to manufacture and keep on hand a full assortment of Account Books, comprising all sizes and styles. Also, Pocket-books, Wallets, Purses, Diaries, &c., &c. On hand a full supply of Binder's Leathers Cloth, Board, and other materials, at low prices.
42-3m



BARRADOES

SUGAR

(In Hhds.)

VIA HALIFAX, THENCE PER "HER MAJESTY,"
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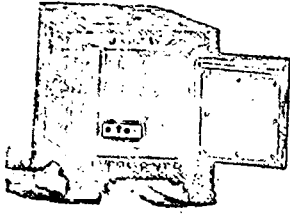
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