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Vol. 21, No. 20.

MONTREAL, FRIDAY, NOVEMBER 13, 1885.

M. S. FOLEY,

Editor and Proprietor.

Leading Wholesale Houses of Montreal

GAULT BROS. & CO.,

Importers of

British & Foreign

DRY GOODS

-AND-

Canadian Manufacturers,

Corner St. Helen and Recollet Streets,

MONTREAL.

MONTREAL FELT HAT WORKS.

1878, Paris Exhibition, 1878.

Prize Medal awarded for our manufacture of FELT HATS.

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

FOR THE

Fall and Winter Trade

. We offer a full assortment of

FUR GOODS

Of our own Manufacture.

PLUSH, CLOTH AND SCOTCH CAPS, GLOVES AND MITTS Of English and Domestic Manufacture.

MOCCASINS, SNOW SHOES, FANCY

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

JAMES CORISTINE & CO.

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

Leading Wholesale Houses of Toronto

WOOL WORK, WOOLS, &c.

Banners, Bannerettes, Ottomans Slippers, Table Drapes, Mantle Drapes, Foot Rests, &c.

BALDWINS, Fingerings, Saxony, Fleecy, Merino, Berlin, Fingering, Andalusian, and Lady Betty Wools.

BERLIN WOOLS, full 16 oz. lbs., all shades, 2, 4, and 8 fold.

BRAIDS, &c.

Dress Trimming, Braids, Gold and Silver Braids, Hercules Braids, Black, White, Cardinal, Navy, Seal. Fancy Braids, all the new makes.

JOHN MACDONALD & CO., Wellington and Front Streets.

And MANCHESTER, - - - ENGLAND.

WYLD, BROCK & COMP'Y.

IMPORTERS OF

British & Foreign

WOOLLENS,

AND GENERAL

DRY GOODS

DEALERSIN

DOMESTIC WOOLLEN

And other Manufactures.

Warehouse,—Cor.of Bayand Welling... on Streets,

TORONTO.

Leading Wholesale Houses of Montres

SPECIALTIES

FOR FALL TRADE.

DOLLS WAX, CHINA, RUBBER,

GAMES, FULL ASSORTMENT OF

Sleighs, Toboggans, Snow-Shoes, Fancy Goods.

Glassware, Chinaware, Ornaments, Fancy Cups & Saucers, Vases and Toilet Sets, Dressing Cases, Work Boxes, Desks, Cabinets, &c., &c.

Inspection by the Trade respectfully invited.

H. A. NELSON & SONS,

59 to 63 St. Peter St., Montreal. 56 & 58 Front St., Toronto. Send for Oatalogue.

S. GREENSHIELDS, SON & CO..

WHOLESALE

DRY GOODS

MERCHANTS.

17, 19 and 21

VICTORIA SQUARE

AND

730, 732, 734 & 736

CRAIC STREET,

MONTREAL

BANK OF MONTREA

NOTICE is hereby given that a Dividend of FIVE Per Cent. upon the paid-up Capital Stock of this Institution has been declared for the current half. year, and that the same will be payable at its Banking House in this city, and at its Branches, on and after

TUESDAY, the FIRST day of DECEMBER next.

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

By order of the Board.

W. J. BUCHANAN, General Manager.

Montreal, 23rd Oct., 1885.

The Bank of Toronto.

DIVIDEND No. 59.

Notice is hereby given that a

DIVIDEND of FOUR PER CENT. or the current half-year, being at the rate of eight per cost, per annum, upon the PAID-UP CAPITAL STOCK of the Bank, has this day boon declared, and that the same will be payable at the Bank and its Branches on and after

Tuesday, the 1st Day of December next.

The transfer books will be closed from the 16th to the 30th day of November, both days inclusive. By Order of the Board,

D. COULSON, Cashler.

BANK OF TORONTO, Toronto, 28th Oct., 1885.

Banque Ville-Marie,

HEAD OFFICE, - MONTREAL.

Capital Authorized, 8500,000. Capital Subscribed, 8500,000.

Capital Subscribed, \$500,000.

Directors:

W. Weir, Pres., J. G. Guinond, Vice-Pres. The Hon. A. H. Paquet, Sommerville Weir, J. G. Davie, C.F. Vinet, Ubalde Garand, Cashier.

Branch at Borthier. A. GARIEFY, Agent. branch at Louiseville, F. X. Ollacoursirer, Agent Branch at Nicolet, C. A. Sylvestre, Agent. Branch at Bt. Jétomo, J. A. Therre, Agent. Agents at New York:

The National Bank of the Republic.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Incorporated by Royal Charter.

Paid-up Capital, £1,000,000 Sterling.

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

COURT OF DIRECTORS. J. H. Brodle,
John James Cater,
Henry R. Farrer,
Richard H. Glyn,
Edward Arthur Hoare,
J. Murray Robertson.

Secretary-A. G. WALLIS. HEAD OFFICE IN CANADA .- St. James St., Montreal. R. R. GRINDLEY, General Manager.

Branches and Agencies in Canada.
Kingston, St. John,
rd, Ottawa, Fredericto
Montreal, Halifax, N London, Brantford, Paris, Hamilton, Toronto, st. John, N.B. Fredericton, N.B. Halifax, N.S. Victoria, B.C.

Agents in the United States: New-York .- D. A. McTavish and H. Stikeman, Agents, Unicago.—H. M. Breedon and J J. Morrison,

Agents.

SAN FRANCISCO.—W. Lawson & C. E. Taylor, Agents,
London Bankers.—The Bank of England and

Messrs. Glyn & Co.

Foreign Agenta.—Liverpool—Bank of Liverpool.

Kroign Agenta.—Liverpool—Bank of Liverpool.

Australia.—Union Bank of Australia. New Zealand.

—Union Bank of Australia, Bank of New Zealand.

Colonial Bank of New Zealand, India, China and

Japan—Chartered Mercantile Bank of India, London

and China; Agra Bank, Limited. West Indies,

Co. Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available in all parts of the world.

The Molsons Bank.

INCORPORATED BY ACT OF PARLIAMENT, 1856.

Capital paid-up, \$2,000,000. Rest, \$675,000.

HEAD OFFICE, MONTREAL.

Directors

THOMAS WOBEMAN, ESQ., President.
J. H. R. MOLSON, ESQ., Vice-President.
R. W. SHETHERD, ESQ. | S. H. EWING, ESQ.
A. F. GAUIT, ESQ.
F. WOLFERSTAN THOMAS, Gen'l Manager
Inspector.

Branches of the Molsons Bank,

Meaford, Toronto,
Morrisburg, St. Thomas,
Owen Sound, Sorel, P.Q.
Ridgetown, Trenton,
Smith's Falls Waterloo, Ont. Aylmer, Brockville, Clinton, Clinton, Rugaria Face, Exeter, Rugaria Face, Woodston, London, AGENTS IN THE DOMINION.

Banque Nationale an Woodstock, Ont.

Quebec — La Banque Nationale and Eastern Townships Bank. Ontario—Dominion Bank. New Brunswick.—Bank of N. Brunswick, St. John. Nova Scotia—Hallfax Banking Company and its

Nova Scotta—Hamme Branches.
Prince Edvard Island—Union Bank of P. E. I., Charlottetown and Summerside.
Newfoundland—Commercial Bank of Newfoundland, St. Johns.
AGENTS IN UNITED STATES.
Newbanies' National Bank, Mesers.

AGENTS IN UNITED STATES.

New York—Mechanics' National Bank, Messes.
Morion, Bliss & Co., Messes. W. Watson and Alex.
Lang; hoston, Merchanis National Bank, Portland.
Casco National Bank; Chicago, First National
Bank; Cleveland, Commercial National Bank; Cleveland, Commercial National Bank; Detroit, Mechanics' Bank Buffalo, Farmers and
Mechanics' National Bank; Milwaukee, Wisconsin
Marine and Fire Insurance Co. Bank; Toledo, Second National Bank; Heleng, Montana—First National Bank; Fort Benton, Montana—First National
Bank.

Hank.

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

The Chartered Banks.

THE MERCHANTS BANK

OF CANADA.

NOTICE IS HEREBY GIVEN that a dividend of three and one-half per cent. for the current half-year, being at the rate of 7 per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after

Tuosday, the 1st December Next.

The Transfer Books will be closed from the 16th to the 30th November inclusive.

By order of the Board.

G. HAGUE.

General Manager.

Montreal, 28th October, 1885.

La Banque du Peuple.

ESTABLISHED IN 1825.

Capital Pald-up, \$1,200,000. Reserve, -200,000.

JACQUES GRENIER, -PRESIDENT. A. A. TROTTIER, - -- CASHIER.

Branch Three Rivers, P.Q., P. E. Panneton, Manager Agency St. Remi, P.Q., C. Bedard, Agent.

FOREIGN AGENTS.

London, Eng.—The Alliance Bank, Limited. New York.—National Bank of the Republic. Quebec, P.Q.—Bank of Montreal.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

CAPITAL PAID-HP

DIRECTORS. HON. ISIDORETHIBAUDEAU, President.

HON. ISIDORETHIBAUDEAU, President.

JOSEPH HAMEL, Esq.; Vice-President.
Hon. P. Garnoau,
T. LoDroit, Esq.
T. LoDroit, Esq.
Ant. Painchaud, Esq.
U. Tessier, Ir., Esq.
HONORARY DIRECTOR:—Hon. J. R. Thibaudeau,
Montreal.

Branches:—Montreal—U. A. Veliée, Manager;
Skerbrooke—Johu Campbell, Manager; Ottawa—
C. H. Carrière, Manager.
Agents:—England—National Bank of Scotland,
London; France-Meesrs. Alf. Grunchaum & Co.,
La Banque de Pariset de Pays Ban; United States—
National Bank of the Republic, New York: National
Revere Bank, Boston: Newfoundland—The Commercial Bank of Newfoundland.

CANADA—Prov. Oniario—The Bank of Toronto.
Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal; Manitoba
—The Union Bank of Lower Canada.
A general Banking, Exchange and collection business transaoted. Particular attention paid to collections and returns made with utmost promptness.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

Head Office - - - Toronto.

Pald-up Capital - - - \$6,000,000 2,100,000

DIRECTORS.

Hon. WILLIAM MoMASTER, President. WM. ELLIOT, Esq., Vice-President.

T. Sutherland Stayner, Esq. Jas. Crathern, Esq. John Waldie, Esq., Hon. S. C. Wood. George Taylor, Esq. W. B. Hamilton, Esq.

W. N. ANDERSON, General Manager.
JNO. C. KEMP, Asst. Gen'l Manager.

ROBT. GILL, Inspector. NEW YORK—J. H. Goadby and B. E. Walker, Ages. Chioago—A. L. Dowar, Agent.

BRANCHES.

Ayr Barrie Belloville Berlin Brantford Chatham Collingwood Dundas Dunnville Galt

Godorich Guelph Hamilton London Montreal Norwich Orangoville Ottawa Paris Parkhill Peterboro'

St. Catharines Sarnia Seaforth Simcoe Stratford Strathroy Thorold Toronto Walkerton Windsor

Commercial credits issued for use in Europe, the East and West Indies, China, Japan and South

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

BANKERS.

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

The Dominion Bank,

CAPITAL, \$1,500,000. RESERVE FUND, \$930,000. DIRECTORS:

JAS. AUSTIN, Pres. HON. FRANK SMITH, V.-Pres. Edward Leadlay. Wm. Ince. E. B. Osler. James Scott. Wilmot D. Matthews.

HEAD OFFICE, TORONTO.

AGENORIE: Brampton, Belleville, Cobourg, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Queen St., Toronto, cor. of Esther St. Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Enters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. H. BETHUNE, Cashier.

BANK JACQUES CARTIER.

A SEMI-ANNUAL DIVIDEND at the rate of 6 per cent per annum has been declared by the above Bank, and will be payable at its Banking House in this city on and after

Tuesday, the lat day of December next.

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

By Order.

A. DEMARTIGNY, Cashier.

THE MARITIME BANK

OF THE-Head Office, - - ST. JOHN, M.B.

Head Omce,

CAPITAL PAID UP - \$32,900

REST Board of Directors.

THOS. MACLELLAN, President.

JER. HARRISIN, Merchant, Vice-President.

JOHN TAPLEY (of Tapley Bros., Indiantown.)

JOHN McMILLAN (of J. & A. McMillan, Book-

"sollers.)
A. A. STERLING, Fredericton.
A. A. STERLING, Fredericton.
A. A. STERLING, Fredericton.
A. A. STERLING, Fredericton.
A. A. STERLING, Fredericton. AGENCY-FREDERITON A.S. Murray, Ag AGENCY-Woodstock: C.W.Vanwart, Agont.

The Chartered Banks.

BANK OF HAMILTON.

DIVIDEND No. 26.

NOTICE IS HEREBY GIVEN that a Dividend of Four per cent, for the current half-year upon the paid-up Capital Stock of this Institution has this day been declared, and that the same will be payable at the Bank and its Agencies, on and after

Tuesday, the First Day of December Next.

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

E. A. COLQUHOUN,

Cashier.

Hamilton, October 21st, 1885.

BANK OF OTTAWA, OTTAWA.

JAMES MAGLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.
DIRECTORS:

O. T. Bate, Esq., R. Blackburn, Esq., Hon. Geo.
Bryson, Hon. L. R. Church, Alex. Frasor,
Esq., Geo. Hay. Esq., John Mather, Esq.
GEO. BURN, ---- Cashier.
Branches:—Arnprior, Pembroke, Winnipeg, Man.,
Carleton Place, Ont.
Agents in Canada, New York, and Chicago, Bank
of Montreal, Agents in London, Eng., Alliance
Bank.

The Central Bank of Canada. HEAD OFFICE, TORONTO, ONT

CAPITAL AUTHORIZED, CAPITAL SUBSCRIBED, CAPITAL PAID-UP; 600,000 325,000

DAVID BLAIN, ESQ President SAM'L TREES, ESQ., Vice-President

H. P. DWIGHT, A. MCLEAN HOWARD,

H. P. DWIGHT. A. MCLEAN HOWARD,
C. BLACKETT ROBINSON, K. CHISHOLM, M.P.P.,
D. M. McDONALD.
A. A. ALLEN, Cashler.
Agents in Canada—Canadian Bank of Commerce.
Agents in New York — Importers and Trauers
National Bank. Agents in London, England—
National Bank of Scotland, London.

The Western Bank of Canada_

HEAD OFFICE, OSHAWA, ONT. CAPITAL AUTHORIZED \$1,000,000 OAPITAL SUBSORIBED 500,000

Whitby and Millbrook.

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

Correspondents at New York and in Canada, The Morchants Bank of Canada. London, England, The Royal Bank of Scotland.

UNION BANK OF LOWER CANADA.

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

HEAD OFFICE,

ANDREW THOM PSON, Esq., President.

(HON. G. IRVINE, Vice-President.

D. C. Thomson, Esq.
Hon. Thos. McGreevy.

Acting Cashier—E. Webb.

BRANGHES—Savings Bank (Upper Town) Montreal, Ottawa, Three Rivers, Winnipeg.

Foreign Agents—London—The London and County Bank. New York—National Park Bank.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

CAPITAL AUTHORIZED. \$1,000,000
CAPITAL PAID-UP 803,000
RESERVE FUND. 220,000 HEAD OFFICE, TORONTO.

HEAD OFFICE, TORONIO.

DIRECTORS:

W. F. COWAN PRESIDENT.
JNO, BURNS. VICE-PRESIDENT.
W. F. ALLAN.
DR. MORTON.
A. T. TODD,
FRED. WYLD.
J. L. BRODIE, CASHIEB.

Bowmanville. Bradford. Brighton.

AGENCIES. Campbellford. Cannington. Colborne.

Harriston. Markham. Newcastle.

Montreal—Bank of Montreal.

New York—Bank of Montreal.

New York—Bank of Montreal.

London, Eng.—The Royal Bank of Scotland.

THE BANK OF LONDON

IN CANADA

HEAD OFFICE, LONDON, ONT.

HY, TAYLOR, Pres., JNO. LABATT, Vice-Pres.
DIRECTORS.—W. R. Meredith, W. Duffield,
Isaiah Danks, F. B. Leys, Thes. Kent., Benj.
Cronyn, Thes. Long (Collingwood), Jno. Morison,
(Toronto), John Leys (Rice Lewis & Son, Toronto).

MANAGER-A. M. SMART.

Branches.—Ingersoll, Dresden, Petrolia, Watford.
Correspondents in Canada.—Molson's Bank'and
Branches. In New York.—National Park-Bank.
In Britain—National Bank of Sootland (Limited).

IMPERIAL BANK OF CANADA.

CAPITAL PAID UP . \$1,500,000. PESERVE FUND . 480,000.

DIRECTORS :

H. S. HOWLAND, Esq., President, T. R. MERRITT, Esq., Vice-President, St. Oatharines. ROBERT JAPPRAY,

T. R. WADSWORTH, ESQ., P. Hoghes, Esq., Hon. Alex: Morris.
D. R. WILKIE, Cashier.
R. Jenning.

B. JENNINGS, Inspector.

Head Office -- Toronto.

BRANCHES—Fergus, Ingersoll, Port Colborne, St. Catharlines, St. Thoinas, Welland, Winnipog, Woodstock, Brandon, Essox Centre.

Drafts on New York and Sterling, Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections.

EASTERN TOWNSHIPS BANK.

Board of Directors :

R. W. HENEKER, President.
HON. G. G. STEVENS, Vice-President,
Hon. M. H. Cochrane,
Join Thornton;
Hon. J. H. Pope,
G. N. Galer,
Thos. Hart,
G. M. Galer,
Thos. Hart,
G. M. Galer,
Thos. Hart,
G. M. Galer,
Thos. Hart, T. S. Morey,

HEAD OFFICE—SHERBROOKE, QUE.

WM. FARWELL, General Manager.

BRANCHES:—Waterloo, Richmond, Coalloook
Stanstead, Cowansville, Granby, Bedford, Farnham

Agents in Montreal—Bank of Montreal. London, England—Natl. Bank of Scotland. Boston—National Exchange Bank. New York—National Park Bank.

Gollections made at all accessible points and promptly remitted for.

The Chartered Banks.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D. 1818.

CAPITAL, \$3,000,000.

Head Office, - - - Quebec.

BOARD OF DIRECTORS.

JAS. G. ROSS, Esq., - - President. WILLIAM WITHALL, Esq., - Vice-President.

WILLIAM WITHALL, Esq., - Vice-President.
Geo. R. Renfrew, Esq.,
JAMES STEVENSON, Esq., Cashier.
Branches and Agencies in Canada.
Ottawa, Ont. Toronto, Ont. Tembroko, Ont.
Montreal, Que. Tho-old, Ont. Three Rivers.
Agents in New York-Mes-rs. Maltland, Pholps & Co.
Agents in London—The Bank of Scotland.

Loan Societies.

THE ONTARIO Investment Association, Lt.

OF LONDON, ONTARIO.

OF LONDON, ONTARIO.

CAPITAL Subscribed, - \$2,650,000.00

OAPITAL PAID UP, - 700,000.00

RESERVE FUND, - 500,000.00

Money to invest on Mortgages on Real Estate, Municipal and School Debentures, and other Public-Secur ties - Algents in Great Britain:-Paulin, Sorley & Martin. 26 George Street, Edinburgh.

HENRY TAYLOR. GRARLES MURRAY, Manager.

OF LONDON, ORDON, President.

Dominion Savings & Investment Soc. LONDON, ONT.

LONDON, ONT.

INCORPORATED, - 1872.

Capital, - \$1,000,000.00

Subscribed, - 1,000,000.00

Raid-up. - 808,340.28

Resorve Fund, - 149,000,00

Contingent Fund, - 963,12

Loans made on farm and city property, on the most favorable terms. Municipal and School Section Debentures purchased.

Money received on deposit and interest allowed thereou.

F. B. LEYS Management.

F. B. LEYS, Manager.

THE PETERBOROUCH Real Estate Investment Co. LIMITED.

Incorporated 1878 by Letters Patent under Great

Barrister.
Bankers in Canada—The Ontario Bank.
Bankers in Great Britain—The British Linon Com-

Bankers in Circust Britain—The British Linon Company Bank.
Chief-Agents in Great Britain—Finlayson & Auld, Writors. 150 and 154 West George Street, Glangow.
Agents in Edinburgh—Ronald & Richie, 8.8.0., 20
1111 Street.
Agent in Aberdeen—Geo. Allan, Advocate, 56 Castlo

Atrest.

POUSSETTE & ROGER, Managers, Peterborough, Ont.

THE LONDON LOAN CO. OF CANADA.

Subscribed Capital, Seco., 700.00; Reserve and Contingent Fund, \$49,755.54; Assets,
SS99.316.30

Directors — Thomas Kent, President; James Owrey, Vice-President; Thomas McCobmick, Geo. D. Sutherland, J.A. Nelles, M.D., R. W. Puddicombe, Andrew Weldow, Manager—Malcolm J. Kent.
Solicitors—Gibbons, McNad, Mulkern & Harper.
Bankers—Merchants' Bank of Canada.
Applications are invited for an investment of \$100,000 Debentures at 5 p.c., interest payable half-yearly.

half-yearly.

OFFICE — Albion Block, No. 433

Richmond St., London, Ont.

The Chartered Banks.

THE FEDERAL BANK OF CANADA.

DIVIDEND No. 21.

NOTICE IS HEREBY GIVEN that a Dividend of Three per cent. upon the Capital Stock of this Bank has this day been declared for the current half-year, heing at the rate of 6 per cent. per annum, and that the same will be payable as its Banking House in this city, and at its Branches, on and after

Tuesday, the First Day of December Next.

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

G. W. YARKER General Managor.

Toronto, 27th October, 1885.

ST STEPHEN'S BANK.

INCORPORATED 1886.

ST. STEPHEN'S, N. B.

Capital\$200,000

F. H. TODD, - - - - - Prosident. J. F. GRANT, - - - - Cashlor. AGENTS.

London-Mesere. Clyn, Mills, Curle & Co. New York-Bank of New York, N.B.A. Boston-Glebe National Bank. St. John-Bank of New Brunswick.

COMMERCIAL

OF NEWFOUNDLAND, ST. JOHN'S, ST. JOHN'S, NFL'I ESTABLISHED 1837. INCOMPORATED 1858.

Capital, - - - \$306,000 Henry Cooke, Manager.
H. D. Carter, Chief Accountant.

Collections made on favorable terms. dgates.—The London and Westminster Bank, London, New York: The National Bank of the Republic. Boston The Atlas National Bank. Moutreal: The Merchants Bank of Canada. Hali-fax: The Union Bank of Halitax.

BEAVER LINE.



The Canada Shipping Co.'s LINE OF STEAMERS BETWEEN

MONTREAL AND LIVERPOOL.

Comprising the following first-class, Clyde-built, full-powered from Steamships:

Calling at Queenstown on the outward voyage to embark possengers for Quebec and Montrel, connecting at the latter port by direct rall for all points in Canada and the United States, and to which Through Tickets are issued.

in Canada and the United States, and to which Through Tickets are issued.

Through Tickets are issued.

These steamers are built in water-tight compartments, and of special strongth for the North Atlantet rade. In the passonger departments the most perfect provision has been midde to ensure the comfort and convenience or all. In the cabin the states owns are large and siry. The steerage is fitted with the most approved patent canvas berths, and is per cetly ventilated and heated by steam. An experienced surgeon is carried on each steamer, also stewardeeses to attend to the wants of females and children.

Raises of Passage.—Cabin—Montreal to Liverpool, \$50; return, \$90. Steamage at lowest rates. For reight or other particular sapply in Belfastio A. A. Watt, 3 Custom House Square; in Queenslown to N. G. Sepmour & Co.; in Liverpool to R. W. Roberts, 21 Water Street. Or to

H. E. MURRAY, General Manager, 1 Custom House Square, Montreal.

J. G. SHEPHERD & CO., 39 Piccadilly, Manchester, England, Agents, for Beaver Line "Steamships, Co.)

The Chartered Panks.

ONTARIO BANK.

DIVIDEND No. 56.

Notice is hereby given that a DIVIDEND OF THREE PER CENT, upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be pay-able at its Bankong House in this city, and at its Branches, on aud after

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

By order of the Board.

C. HOLLAND,

General Manager.

Toronto, October 28, 1855.

St. Johns Bank.

L. Molleur, President, St. Johns. Isaac Coote, Seignforial Agent, St. Johns, Vice-President, W. Brosseau, Morchant, Town Councillor, St. Johns. Frs. Goselin, Merchant, St. Alexandre, A. A. L. Brien, Notary, St. Alexandro.

Loan Societies.

THE HAMILTON PROVIDENT AND LOAN. SOCIETY.

President, GEORGE H. GILLESPIE. Vice-President, JOHN HARVEY,

Capital Subscribed . \$1,500,000.00

Reserve and Surplus
Profits
Total Assets
2997,129.64
MONEY ADVANCED on Real Estate on favorable terms of Repayments. The Society is prepared to issue DEBERTURES drawn at THEEF or Five Years with interest coupons attached, payable ball-yearly.

Banking House': Cor. of King and Hughson Sts.,

H. D. CAMERON, Treasurer.

RICHELIEU & ONTARIO Navigation Co.



The Steamers of this Company between MONTREAL AND QUEBEC,

Will commence running regularly on 6th May, as under :—

6th May, a. under:—
The Steamer QUEBEO, Capt R. Nelson, on Mondays, Weonesdays and Fridays, and The Stun, THREE RIVERS, Capt L. H. Roy, on Tuesdays, Thursdays and Saturdays, at 6 o'clock, p.m., from Montreal, Steamer BOHEMIAN, Capt. BAKER, will leave for Cornwall and intermediate ports every Tuesday and Friday, at 12 o'clock noon, commencing Friday, 8th M. v.

Sth M. y.

The Ste mer BERTHIER, Capt. COLLETT,
leaves for Three Rivers every Tuesday and Friday

leaves for Three Rivers every Tuesday and Friday at 1 p.m.

Steamer OH AMBLY, Capt. GEO. NELSON, leaves for Chambly every Tuesday and Friday at 1 p.m.

Steamer CUL/TLYATEUL's apt. LAFORCE, leaves daily (Sundays excepted) a. 2 p.m., for Veroletes, calling at Boucherville, Varennes and Bont de Pisle. For LA-somption and st. Paul Permite, on Mondays. Tuesdays, Wednesdays and Saturdays; and for Contrecour on Mondays. Wednesdays. Thursdays and Saturday, and Lachenale Thursdays and Fridays.

Company's Tieret Observed. B. A. Dickey.

Fridays.
COMPANY'S TICKET OFFICES:—R. A. Dickson, 1361 St. Jumes St., opposite St Lawrence Hall; I. J. McConniff, Windsor Hotel, Robt. McEwen, Canal Basin, and at the Company afficket Office, Richelleu Pier, foot of Jacques Cartier Square.

ALEX. MILLOY,
Traffic Manager,
General Manager.

Traffic Manager. General Manager.
General Offices, 228 st. Paul St.,
Montreal, Oct., 1855.

Allan Line

Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Mails. Summer Arrangements. 1885.

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

| Justest time on 760 | ora. |
|---------------------|---|
| Vesaels. | Tonnage. Commanders. |
| Numidiau | 6.100 Building. |
| Siberian | 4.600 Capt. A. Macuicol, |
| Carthagenian | 4,600 · R. P. Moore. |
| Hanovorian | 4.000 Capt. J. G. Stephen. |
| Parisian | |
| . Bardinian | 4.650 Lt. W. H. Smlth. R.N.B |
| Polynesian | 4.100 " R. Brown. |
| Sarmatian | 4,100 " R. Brown. 8,6:0 " John Graham. |
| Oircassian | 4.000 " W. Richardson. |
| Moravian | 8,6 0 Lieut. F. Archer, R.N.E |
| Peruvian | 3,400 Capt. Jos. Ritchie. |
| Nova Scotian | 3.3 û Mr. Dalziel. |
| Hibernian | 8.434 '' llugh Wylie. |
| Casplan | 8,200 Lt. B. Thomson, R.N.R. |
| Austrian | 2.700 Lieut. R. Barrett, R.N.R |
| Nestorian | 2,700 Capt. D. J. James. |
| Prussian | 8,000 " Alex. McDougall, |
| Scaudinavian | 3,000 " John Parks, |
| Sibernian | 4,600 Building. |
| Buougs Avrean | 8,500 Capt. R. P. Moore. |
| Corean | 4.000 Barolay. |
| Greelan | 3,600 " C. E. LeGalisis, |
| Manitoban | |
| Canadian | |
| Phonician | 3.800 16 J. Brown. |
| Waldenslan | |
| Lucerne | 2.200 " John Kerr. |
| Newfoundland | |
| Aondian | |
| | ttosti - i ntocument |

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

The Steamers of the

Liverpool, Londonderry and Montreal. Mail Service,

Salling from Liverpool every THURSDAY, and from Quebec every SATURDAY, calling at Lough Foyle to receive on board and land Mails and Passonto and from Ireland and Scotland, are intended gers to and from to be despatched

FROM QUEBEO:

| Caspian Sanirday, Nov. | ĩ |
|--|---|
| Parislan Saturday 4 1 | ż |
| Polynesian Saturday, # 2 | ī |
| Rates of Passage from Quebec. | |
| Cabin \$60,00, \$70.00 and \$80.00 (According to Accommodation.) | 0 |
| (According to Accommodation.) | |
| Intermediate\$30.00 | n |
| Steerage At lowest roton | - |

The Steamers of the Liverpool, Queenstown, St. John's, Halifax and Baltimore Mail Service are intended to be despatched as follows:—

PROM WALTERY.

| | E COM IN THE TALL . |
|---|-------------------------|
| 5 | BibarlanTuesday, Nov. 9 |
| - | Peruvian |
|] | Peruvian |
| | |

RATES OF PASSAGE BETWEEN HALIFAX AND ST. JOHNS:

Cabin...,\$20.00 | Intermediate.....\$15.00 Steorage......\$0.00. Persons desirous of bringing their friends from Britain can obtain Passage Certificates at lowest

Britain can obtain Passage Certificates at lowest rates.

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

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

For Freight, Fassage or other information, apply to Johu M. Currie, 21 Quai d'Orleans, Havre; Alex, Bunter, A Rue Gluck, Paris; Jun, Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischor & Behmer, Schussolkork, No. 8, Bremen; Charloy & Malcolm, Belfast; James Scott & Co., Cuebeo; Allan, Scott, Glasgow; Allan Broß, James Street, Liverpool; Allans, Rae & Co., Quebeo; Allan & Co., 72 La Salle Street, Chicago; H. Hourlier, Toronto; Love & Alden, 207 Broadway, New York, and 201 Washington street, Boston, or to

State St., Boston, and 25 Common St., Montres!

- Oceanie Steamships.

DOMINION LINE of STEAMSHIPS



Running in connection with the Grand Trunk Railway of Canada

| Montreal | Tons. | Toronto | Tons. |
|----------|-------|-------------------|-------|
| Dominion | 8.176 | Ontario Sarnia | 8.176 |
| Quebec | 2.700 | Orezon | 3.850 |
| Brooklyn | 8,600 | Vancouver | |

Great Reduction in Rates. _ DATES OF SAILING

| FROM QUEBEC FOR LIVERPOOL. | |
|--------------------------------|---|
| Toronto 3rd Octobe | r |
| Brooklyn | r |
| *Oregon17th October | Ť |
| * Sarnis | r |
| Montreal | r |
| Taronto 7th Nov. | - |
| Brooklyn | |
| RATES OF PASSAGE FROM OTTEREC. | |

RATES OF PASSAGE FROM QUEBEC.

CABIN.—550, 560; return, 580, 5108, 5108, and 5120, according to steemer and botth. Intermediate and Steerage at low rates.

Prepaid steerage tickets issued at the lowest rates.

These Steamers have Saloons, State-rooms, Music room, Smoking-room and Bath-rooms smidships, where but little motion is felt, and are handsomely furnished, and they carry neither Cattle nor Sheep.

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

parts of Canada.

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DAVID TORRANCE & CO., Exchange Court, Montreal



Montreal, Ottawa, Kingston, Toronto,

CHANGE OF TIME.

Commencing MONDAY, July 27, 1885, Trains will run as follows:—

| Local | Thro Express | Local Express | Thro' |
|-----------------|-----------------------|---|---|
| A.M. 7.15 | A.M. 9.00 | P.M. 6.00 | P.M. 8.00 |
| 11.25 | 12.23 | 10.15 | 11,30 A.M. |
| • • • • • • • • | 9.45 | | 8.30 |
| | A.M. 8.25 | | P.M. 8.00 |
| A.M. 8.20 | P.M. 5.32 | P.M. 4.25 | A.M. 4.48 |
| P.M. 12.35 | 9 00 | 8.30 | 1.M. 8.18 |
| | A.M. 7.15 11.26 | A.M. A.M. 7.15 9.00 11.26 12.23 9.45 8.25 A.M. 8.20 5.32 P.M. | A.M. A.M. P.M. 7.15 9.00 6.00 11.26 12.29 10.15 9.45 A.M. 8.26 8.20 6.32 4.25 P.M. 9.M. |

The only Line to all Points in Upper Ottawa Valley, And the most direct route to

Winnipes, Manitoba, and North-West,
via OWEN SOUND & PORT ARTHUR.
Connections at TORONTO for all points West,
South and North-West,
Magnificent Parler and Sleeping Cars

on Through and Local Express Traius,

Forfull information regarding Tickets, etc., apply, at the following Ticket: flices:—266 St. James St. (corner McGill Street) Windsor Hotel Ticket Office, and at Quebec Cate Station, Montreal. W. C. VAN HORNE, W. WHYTE,

Vice-President Gen Sunt. D. MCNICHOLL, General Passenger Agent.

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FXPERIENCED TRAVELLERS

-) ALWAYS TAKE THE (-

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THE FAVORITE RAIL ROUTE TO MONTREAL, DETROIT, OHIOAGO,
Boston, New York, Buffato,
Niag. Falls, Peterboro, Quebec,
Portland, Halifax, Winnipeg,
Kansas City, Omnins, St. Paul,
St. Louis, Pt. Huron, London, Hamilton.

and all Principal Points in

CANADA AND THE UNITED STATES.

It is Positively the UNLY LINE in Causeds running THE CELEBRATED PULLMAN PALACE SLEEPING AND PARLOR CARS,

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CHICAGO AND GRAND TRUNK RAILWAY, forms the

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WM. EDGAR, JOSEPH HICKSON, Gen. Pass. Agent. Gen. Manager.

Intercolonial Railway.

SUMMER ARRANGEMENT.

SUMMER ARRANGEMENT.

Commencing 1st June, 1885,
THROUGH ENPRESS PASSENGER TRAINS
run DALLY (Sunday excepted) as follows:
Leave Point Levit 8.00a.m.
"Levis 8.15 "
Arrive Riviere du Loup 11.50 "
Trois Pistoles 12.55p.m.
Rimouski 2.30 "
Little Motis 3.28 "
Campbellton 7.00 "
Dalhousie 7.40 "
Bathurst 9.28 "
Newcastle 10.57 "
Monoton 1.40a.m.
St. John 5.530 "
Halifax 9.15 "

G. W. ROBINSON.

Eastern Freight and Passenger Agent,

ern Freight and 1861 St. James Street,
(Opposite St. Lawrence Hall),
Montreal.

D. POTTINGER, Chief Superintendent Railway Office, Monoton, N.B., May 26th, 1885.

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Subscribed Capital, - - \$1,876,000 Capital Paid Up, - - - 1,000,000
Reserve Fund, - - - - 445,000
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Montreal Advertisements.

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BELL TELEPHONE OF CANADA

Incorporated by Act of Parliament, 1880.
Prosident:

ANDREW ROBERSON.
Vice-President and Managing Director: C. F. Siss.
Secretary-Treasurer:

C. P. Solater. Secretary-Treasurer : -

Secretary-Treasurer: — C. P. SOLATER,
This Company is now prepared to furnish Telephone Exchange facilities to Cities and Towns at reasonable rates, and to connect Cities or Towns with each other for Telephonic communication; also build Private Lines connecting Mills, Offices, Dwellings or other points which parties may desire to connect by Telephone.—For particulars address, THE BELL TELEPHONE COMPANY OF CANADA .- MONTREAL.

> Accountants, Agents, &c. (For Legal Cards see other Page.)

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Montreal.

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Je clarge Luffeity. Monnaral. J.ALEX. L. STRATHY. EDWARD W. STRATHY. Member Mentreal Stock Exchange

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Colored and Brown & Grey Wrapping
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First-classAccommodation for the Travelling Public

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Engine & Mill Machinery of every description. MANUFACTURED.

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JOHN BROWN, SOAP & CANDLE

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109 Murray Street, Ottawa, Ont Improved Carriages and Buggies, combining lightness, strength, elegance and comfort.

THOS. TODD & SON.

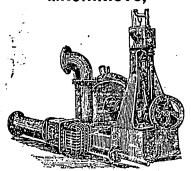
Commission, Merchants

MILLERS & MALTSTERS.

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SOLE AGENTS AND MANUFACTURERS OF VANDUZEN'S PATENT LOOSE PULLEY OILER,



Guaranteed the best Oil for lubricating loose Pulleys Wheels, or Idlers.

Two years' extensive use
has proved to
be: Simple,
Durable, Clean!
Constant, Satisfactory, Efficient, Economical.

> prevents heating and cut-ting of Shaft and l'ulloy, and stops

the usual attending noises by which Loose Pulleys are accustomed to make known their need of oil.

CARTH & CO.,

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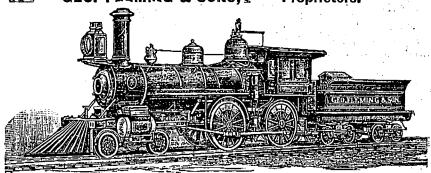


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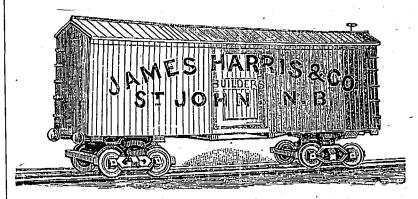
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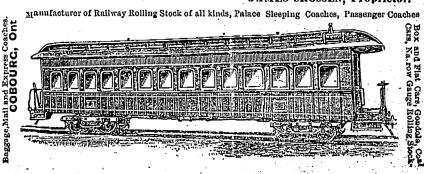


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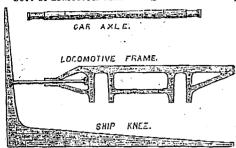
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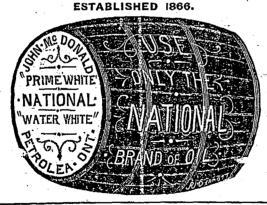
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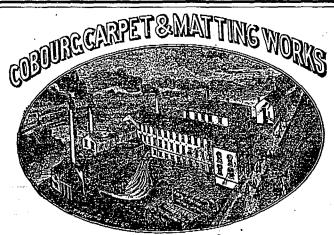
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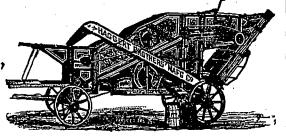
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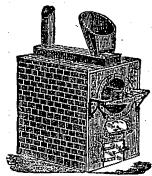
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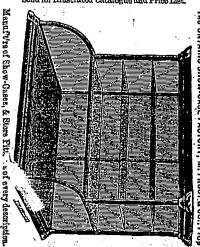
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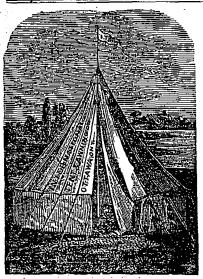
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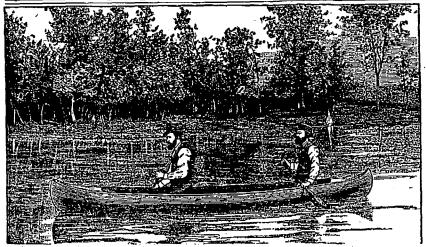
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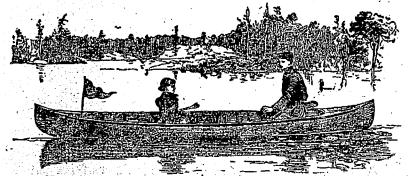
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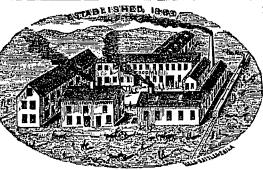
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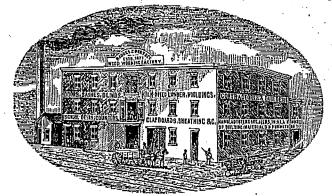
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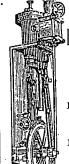
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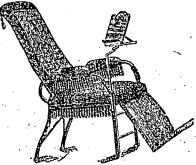
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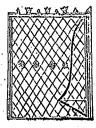
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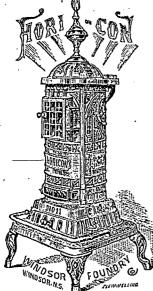




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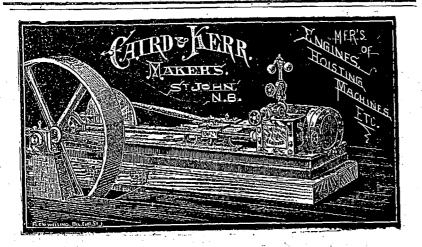
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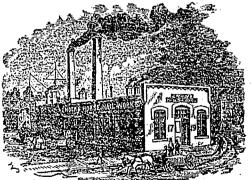
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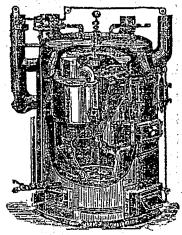
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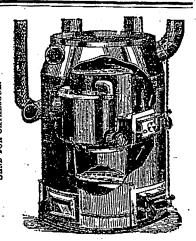
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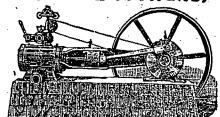
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Ar's prepared to do all kinds of Book and Job Printing, Account Book Manu-Binding of every description and in overy style from the cheapest pensyc. Get our prices dresses, Sermons, and Constitutions, Rules, was called Paners. pensye, Getour prices of Constitutions, Rules, Circulars, Pro-Envelopes, Di-ments, Note proved Machinery, Competent Workmen, and an extended experience in the various branches of our trade, we feel sure we can offer special inducements to those needing anything in our line. Will exeference in the various branches of our trade, we feel sure we can offer special inducements to those needing anything in our line. Will exeference in the various branches of our trade, we feel sure we can offer special inducements to those needing anything in our line. Will exeference of the largest book. We are prepared to Rebind. Pumphlets, Music, Kews. paper Files, or any works from your libraries, in all the various styles from common cloth to morrocco Special attention is paid to binding from professional will be found as low as good materials and spectfully solicit any kind of Printing or may have in view, and we will promptly fur any kind of Printing or may have in view, and we will promptly fur what you desire.

& 25 St. Nicholas Street, Montreal,

Hamilton, Ont. D. CAMERON,

Barrister, Attorney-at-Law, Solicitor in Chen cory and Insolvency, Notary Public, Conveyancer &c. No. 10 Hughson St., South Hamilton, Ont.

London, Ont. OIBBONS, McNAB & MULKERN,

BARRISTERS AND SOLICITORS,
Ollice Cor. Richmond and Carling Streets.
Geo. C. Gibbons. Geo. Monab. Mr. Mulker

Renfrew, Ont.

JOHN D. McDONALD, Barrister, Attorney-at
Law, &c., &c., Official Assignee for the County
of Renfrew, Office.—Ragian Street, opposite Smith
& Stewart's Hardware Store.

W. WELLS,

(Late Killmaster & Wells) BARRISTER, SOLICITOR, &c.

Walkerton, Ont.

3. *KLEIN*, BARRISTER, SOLIGITOR, NOTARY, &c. Walkerton, County Town of Bruce Co., Ont.

Leading Wholesale Trade of Montreal.

JOHN CLARK, Jr. & Co.'s



M.

the only MARE in the CA NADIAN MARKET that RECEIVED an AWARD at RECEIVED to this time for the Centennial Exhibition for Excellence in Color, Quality & Finish. Wholesale Trade supplied by

WALTER WILSON&Co., MONTREAL.

'1 & 3 St. Helen Street,

Leading-Wholesale Trade of Montreal.

WM. BARBOUR & SONS, IRISH FLAX THREAD



Received Gold Medal THE

Paris Ex-1878.

R. A. Kellond.

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

WALTER WILSON & CO.,

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

ST. THOMAS

PUMP Works. STEAM

No. 13 CATHERINE ST., ST. THOMAS, ONT.

JOHN OLIVER. - - - - MANUFACTURER.

All Kinds of Wooden Pumps Made and Repaired. Chain Pumps and Force Pumps. Orders by mail promptly atended to.

' First Prizes were awarded to these Pumps at the Southern Counties Fair in 1880 and 1881; also First Prize at West Elgin Fair in 1880, over all competitors.

NEW BRUNSWICK BED GRANITE CO.,

 ${f UNION}$ ST..

CARLETON.

ST. JOHN, N. B.

F. H. Reynolds.

THE

Kellond. keynolds &

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

SOLICITORS OF

And Experts in Patent Causes, Office, 156 St. James Street, MONTREAL.

Trade Marks, Designs and Copyrights Registered. Foreign Patents and Rejected Cases a specialty.

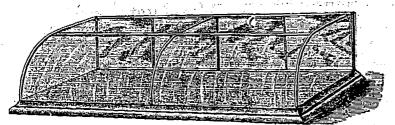
Vale Coal and Iron Co.

(LIMITED),

NEW CLASCOW, N.S.

W. B. Moore, - - Manager.

Contracts solicited for Coal for Corporations or Railways.



Dominion Show Case Manuf'g Co.

J. P. WAGNER. C. SCRACK. H. G. LAURET CE. WM. MAHL SILVER MEDAL Toronto Exhibition, '84. FIRST PRIZE Provincial Fair, Ottawa, '84 Show Cases of every description in Nickel, Silver, Walnut, Ebonized, etc. Hardwood Store Fittings, Metal Sash Lars, etc. Send for Catalogue and Price List. Show Rooms and Factory: -59, 61 & 63 Adelaide St. West, TOKONTO, ONT.

Leading Wholesale Trade of Montreal

JAMES TURNER & Co.,



(ESTABLISHED 1848) WHOLESALE GROCERS AND

LIQUOR MERCHANTS Hamilton, Ont.

TURNER, ROSE & Co., Wholesale Grocers and Tea Merchants; Montreal, Que.

Turner, Mackeand & Co., --WHOLESALE GROCERS Winnipeg, Man.

COUNTRY MERCHANTS, Ask Travellers Visiting You for Samples of

Several Thousand Patterns to Select from.

The MAGOG TEXTILE and Print Company, MONTREAL:

Manufacturers nnardt Want'g Co, Jewel Cases

and Jewellers' Supplies, Plush Goods, Brush, Comb, Mirror and Odour Cases, and Cases of every description. Orders solicited 509 LAGAUCHETIERE ST., HEAD OF COTE ST., MONTREAL

Commercial Summary.

London, Ont., is said to be troubled with counterfeit coin.

EACH share of Bank of Montreal stock is now worth from \$412 to \$415.

A FIRM of iron bridge builders are, it is said, about to start operations at Hochelaga.

THE Magog Hosiery Co. contemplate removing their business from Magog, Que., to Mont-

THE Guardian Fire Assurance Company, of London, has entered the State of Minnesota for business.

VARENNES has decided to grant a bonus of \$1,000 towards the completion of the Montreal & Sorel Railway.

Mr. J. M. Courtney, Deputy Minister of Finance, has been appointed Superintendent of Insurance pro tem.

APPLICATION has been made for a charter incorporating the Colonial Bank of Canada, with head-quarters at Montreal.

ROBERT STAFFORD, pork merchant, Toronto, it is reported has mysteriously disappeared. The liabilities are placed at \$2,000.

TELEPHONIC communication was established. recently between Montreal and Sorel. The connection was perfect, and the voices could be heard clearly.

A COMPANY has been formed at Dundas, Ont. for the manufacture of roller flour mill machinery. They have purchased the building of the Dundas Foundry Co.

FIRST ARRIVALS. NEW LABRADOR HERRINGS.

MUNN'S BRAND.

Now landing ex. Str. "Vanguard" and ex. Schr "Volante,"

PRIME QUALITY.

ALSO FOR SALE :

Steam Refined Seal Oil, A. Newfoundland Cod Oil, new Cod Liver Oil, Newfoundland dry Cod Fish, Newfoundland Salmon in tierces and barrels.

Stewart Munn & Go.,

NO. 22 ST. JOHN STREET, MONTREAL.

PRATT'S PARED GASOLINE,

86°, 880°, and 90° gravity, for Gas Machines.

-ALSO-

PRATT'S DEODORIZED NAPTHAS

For Manufacturers, Dyers and Druggist trade. Get our quotations.

C. PEVERLEY

OFFICE: 1782'NOTRE DAME ST., MONTREAL

EDWARD EVANS.

(Late of Montreal.)

ACCOUNTANT,

74 King Street West, TORONTO.

A someoner, the Pathfinder, purchased at Halifax, N.S., for parties in Victoria, B.C., is to be taken to the latter place by way of the Straits of Magellan, a distance of 20,000 miles.

A company to insure an inventor against his liability to fail in his application for a patent, or to assure those who have patents against infringements has been incorporated in Minne-

J. A. LAFERRIERE, of Berthierville, Que., has assigned, with liabilities of about \$9,000 and assets nominally of \$9,500, after an experience in general storekeeping of only about two years and a half. Kent & Turcotte, curatore.

Among the passengers lost by the wreck of the ill-fated Algoma on Lake Superior, was Mr. Wm. Higgins, a worthy and enterprising wholesale boot and shoe merchant of Winnipeg, and formerly in business at Cobourg, Ont.

CAPT. Howard, of Gailing gun fame, is here, endeavoring to arrange for the establishment of a cartridge factory at Lachute, Q., where the municipality, so reported, have offered water power and exemption from taxation for twenty years.

MR. WILLIAM H. Beers has been elected president of the New York Life Insurance Co., in place of the late Morris Franklin. Mr. Beers has been vice-president and actuary for the last twenty years. Dr. Henry Tuck was elected vice-president.

The first of the series of promissory notes given to R. Forsyth & Co., of this city, by the friends of his late defaulting bookkeeper, matured a few days ago, and was allowed to go to protest. The total amount misappropriated was about \$2,000.

THE wholesale business conducted in Montreal and Toronto by the four sons of the late Leading Wholesale Trade of Montreal.

GREENE & SONS SPCOJES, SC. COMPANY.

MONTREAL

WHOLESALE

FURS.

HATS

ROBES

GLOVES,

MOCCASINS,

A Well Assorted Stock in

ALL LINES.

WAREHOUSE:

517, 519, 521, 523 and 525

St. Paul Street, MONTREAL.

MEN'S

William Darling is to be consolidated by the removal of the Toronto house to Montreal. A worthy example will doubtless be set to older connections of the name.

ERNEST KAPP, keeping a small store at Chute aux Iroquois, Que, has been slow for some time past. He recently obtained an extension of six months on liabilities of about \$1,000. He owns in all over \$3,000 worth of property, but in an unrealizable state.

Chronicle :-- Mr. McNaughton brought to the city from the East Rawdon mines a brick of gold weighing nearly 400 ounces and valued at about \$7,900. It was the product of last month's operations, about 140 tons of quartz being crushed.

THREE trading farmers in Nicolet county have come to grief. Ludger Turcotte of St. Eulalie, Narcisse Grenier and Leon Arel of St. Gregoire, the latter described as a cheesemaker. recently called meetings of their creditors and afterwards assigned in due form.

J. G. TRAHAN of Notre Dame de Stanbridge, Que., general store keeper, recently wrote his creditors to meet him in Montreal on Tuesday last to discuss his affairs. He made no statement or offer. Mr. Trahan enjoyed fair credit. His liabilities will foot up several thousand

INCORPORATION will be applied for by the " Charles Rogers & Sons, limited" with headquarters at Toronto, and capital of \$100,000, in shares of \$100 each; "The Neebing Lumbering Company, limited," with headquarters at Picton, Ont., and capital of \$45,000, in shares of \$50 each.

A RECENT dispatch says :- The Irondale and Baucroft Railway is to be commenced forthWANTED TO BUY-Claims in Judgment Form against W. N. Rogers, of Gananoque. For particulars, Address, Box No. 58, Gananoque, Ontario.

with, and fifteen or twenty miles will be cut out during the coming winter, to be ready for grading in the spring. This is one of the lines that will be of great aid to the Napance and Tumworth when it is completed.

Incorporation will be applied for by "The Dover-Court Land, Building and Savings Company," with headquarters at Toronto, and capital of \$500,000, in shares of \$50 each; "The Smith's Falls Electric Light Company," with headquarters at Smith's Falls, Ont., and capital of \$10,000, in shares of \$100 each.

R. A. MARTIN, grocer, Tottenham, Ont., has assigned, with nominal assets of \$4,500 and remarkably disproportionate liabilities of \$1,400. -Wm. Jamieson, grocer, etc., Moorefield, has also assigned with assets of about \$800 and liabilities of about \$1,300. Mr. Jamieson enjoyed fair credit in a small way till recently.

W. M. Dienam, doing a small grocery business at Stratford, Ont., for the last three years, has assigned.—The estate of Geo. Agnew, general store, Dominion City, Man., is being discussed by creditors called together for the purpose. The estate of John Cuddy, grocer, Winnipeg, who assigned in September last, is in a similar position.

MESSRS. S. DAVIS & SONS, the enterprising Montreal eigar manufacturers, have just received from Germany about 300 skilled cigar makers to be employed in their large new factory, the most complete of its kind in Canada. Such an addition to our industrious population

Leading Wholesale Trade of Montreal.

MCARTHUR. CORNEILLE & CO..

White Lead & Colors.

DRY AND GROUND IN Oft.
Varnishes, Oils, Window Glass, Star,
Diamond Star, & Double Diamond Star Brands.
English 16, 21 and 26 oz. Sheet.
Rolled, Rough and Polished Plate Glass.
Col'd, Plain & Stained Enamelled Sheet Glass.
Painters' and Artists' Materials. Chemicals, Dye Stuffs.

Naval Stores, &c., &c., &c., OFFICES AND WAREHOUSES: 310. 312, 314 and 316 St. Paul Street, and 235, 355 and 257 Commissioners Street, MONTREAL.

THE ADAMS TOBACCO CO.

Manufacture the finest Chewing and Smoking Plug Tobacco, and Cut Plug. Gold Medal and Dip-Ioma awarded them at Dominion Exhibition, 1881. The following are their leading Brands:

Bright Chewing.

"Gold Coin."

"Little Sergant."

"Got It."

"Black Chewing.

Black Bird, 12s. in
Caddies and § Boxes.

"Black Hawk," 3s.

"Little Giant "P.P. 12s. All goods warranted.

cannot fail to be of benefit, more or less, to every business man in the city.

THERE was launched recently from the yard of Mr. Samuel J. Holder, Holderville, a handsome schooner of about 124 tons register, name the Miller & Woodman. Her measurements are: keel, 83 feet; beam, 27 feet 4 inches: hold, 9 feet. She is owned by Mr. James Clarke and others:

THE Stanstead & Orleans Veneer Co. have put in their establishment at Beebe Plain, Que., a lot of new machinery. They are employing twenty-five hands now, and when in full blast will employ about seventy-five. They are making butter-trays, bottle-tops, nut-baskets and straw boxes. They have also completed the factory to the other side of the lines.

A subsculber in Almonte, Ont., writes enclosing his subscription, and adds:-" I wish you all success, as I consider that, no matter how small a man's business may be and the success attending it, he should have a copy of the Journal in his office. The many valuable articles on commercial topics are more than worth double the price per annum."

The peppermint oil market at Lyons, N.Y. has been more active during the past few weeks than for years past. Two weeks ago \$2.55 and \$2.60 a pound were considered good prices, but last week the market had risen to \$3.45 and \$3.50 a pound, and hundreds of pounds of the oil were brought from all parts of the country. The price finally dropped to \$3.30 a

CHARLES Nouse, postmaster, at Whitby, Ont., for the past two years, has been suspended, a deficit of \$1,500 to \$2,000 having been discovered in his accounts. -- Major A. V. Stanley, the absconding bookkeeper of the Elizabethport, N.Y., Steam Cordage Company, who drew \$4,500 from the bank recently, ostensibly to pay the hands, has been traced to Queenstown, Out.

Leading Wholesale Trade of Montreal.

KENNETH CAMPBELL & CO.

WHOLESALE

DRUGGISTS.

OFFER FOR SALE

Cod Liver Oil, Newfld., Cod Liver Oil, Norwegian, Corlander Seeds, Cream of Tartar, 603 CRAIG STREET.

MONTREAL.

TEES, WILSON & CO.

(Successors to James Jack & Co.,)

IMPORTERS of TEAS

AND GENERAL GROCERIES. 66 ST. PETER STREET. MONTREAL

THE New Brunswick Railway company are about to furnish that portion of the railway line between Grand Fall and Caribou with

new steel rails. Junga Bostford has ordered the seizure of the real and personal estate of Milton S. Anderson, of Baie Verte, N.B., as an absconding, conceal-

ed or absent debtor.

E. B. CHANDLER, who has been engaged in mining, in Albert county, N.B., for years, has assigned to G. F. Baird, barrister, of St John, for the benefit of his creditors.

THE rope works of Thos. Conner & Sons, Portland, St. John, N. B., are running day and a quarter time, and the orders are coming in so rapidly the firm are talking of increasing their extra time-to a day and a half.

Live stock raisers in Ontario are already making preparations for the Uhristmas fat stock shows .- A grain elevator at the Great Western Railway depot, Norwich, Ont., has collapsed. About 15,000 bushels of grain were stored in the building .- A citizen of Clinton, Ont, has already this season shipped 140 carloads of apples to the North-West, aggregating over 20,000 barrels.

THE death of the venerable Morris Franklin is announced. He expired at his residence, Flushing, L. I., on the morning of October 22d, in the 84th year of his age. Mr. Franklin was the president of the Nantilus at its organization in 1845, and continued in the presidency after the change of the Nautilus into the New York Life Insurance Company, holding such position until his death.

HOW THE SALVATION ARMY AFFECTS BUSINESS. -A merchant in the city has received the following from a Townships customer:

"Dear Sir,—Enclosed you will please find \$188 which I should have sent you long ago, but as the Salvation Army has come here it takes all my time attending their meetings. They are here three weeks and have not saved one. Poor show for the Salvation Army."

Leading Wholesale Trade of Montreal.

KIRK, LOCKERBY & CO.

Importers and

Wholesale Grocers.

St. Peter and St. Sacrament Streets.

MONTREAL.

ALAIN & Co., (late Alain & Langevin) crockery, Valleyfield, Que., bave assigned; liabilities about \$1,000; assets nominally the same .-Robt. McJanet of Yarm, Que., is another insurance man in trouble. He recently assigned to the prothonotary of the district.-Louis Bergevin, general storekeeper, St. Martine, Que., referred to last week, has assigned to the prothonotary of Beauharnois. Liabilities about \$3,500. A meeting was called for the 10th.

Peter Carnegie, carrying on a small custom tailoring business in Hamilton for the last six or seven years, is again in trouble. In 1882 he compromised his then liabilities of about \$2,000 and met all his paper as it fell due.-M. Mc-Glade, boot and shoe dealer, St. Catharines Ont., has also assigned .- A. J. Masters & Co. picture framers, Toronto, have compounded liabilities of \$6,300 at 20 per cent, secured.

APPLICATION for incorporation will be applied for by the "L. H. Thomas Co." with headquarters at Windsor, Out., and capital of \$100,_ 000, in shares of \$100 each. It is intended to manufacture paper-bottles, inks, blueing, mucilage, shoe-dressing, shoe-blacking, stove polish, liquid glue, etc. "The Ontario Wire Fencing Company," with headquarters at Picton, Ont., and capital of \$150,000, in shares of \$100 each.

The turning of the first sod of the Buctouche and Moncton railway was performed in the village of Buctouche on the 5th instant, under auspicious circumstances. The road will be about twenty-eight miles in length, and runs through a fine farming country, the population to be served numbering over 25,000 souls. A company was organized, and obtained the local subsidy of \$3,000 per mile.

A CORRESPONDENT of the Moncton Transcript says there is quite an excitement at Botsford, N.B., over "the recent disappearance of Charles Prescott, of Bay Verte. It it reported that a large part of the deals shipped at Little Shomogue lately are not paid for. The largest let was obtained from Robert Anderson, of Midgie road, and 60,000 of the remainder in small lots from a large number of persons on the North Shore. It is hoped that Mr. Prescott will turn up and make all right,"

TELEGRAMS received in London from China a few days ago show that the exports of tea since the commencement of the season have been-from Hankow and Shanghai, 66,000,000 lbs., against 63,000,000 lbs. in the corresponding period of last year; from Foochow, 37,000,-

Leading Retail Houses of Montreal.

JOHN HENDERSON & CO. Hatters and Furriers,

1677 NOTRE DAME ST., MONTREAL.

We invite attention to our present FUR STOCK. Special Quotations made now for South Sea Seal Goods, Musk-Ox Robes, and fine Furs of every description.

Goods sent subject to approval to any part of the Dominion.

-IMPORTANT

Use the only Reliable Disinfectant

"MATERS," CARBOLIC ACID!

The Public Analyst for Montreal Certifies as follows, Sept. 8, 1885:

THIS IS TO CERTIFY that I have analyzed an original bottle of "MATERS" CARBOLIC ACID, and find the same to be a solution of Carbolic Acid, equal to 80 per cent, of Solid Crystal Carbolic Acid, and free from all impurity. It, therefore, ranks equal to any imported Acid No. 5 standard, and is well adapted for disinfectant and antiseptic purposes,

(Sigued), J. BAKER EDWARDS, Ph. D., D.C.L., Public Analyst, Montreal.

Dr. Covernton, Chairman Medical Board of Health for Ontario, writes :

or, covernon, unairman Medical Board of Health for Ontario, writes:

"You may sell 'MATERS' CARBOLIC ACID as a reliable disinfectant."

EYERYONE knows Carbolic Acid is the best disinfectant, therefore, why be led away by articles of unknown composition with fance names. Ask your Chemist for a 25c or 50c bottle of MATERS' CARBOLIC ACID, it is patronized by the Montreal Board of Health.

Sold by a: I Druggists, who can easily procure it, if out of stock, from the sole proprietors.

EVANS, SONS & MASON, Limited,

Western Branch: Toronto.

Wholesale Druggists, Montreal.

NEW FRUITS.

Choice New Crop Teas. Barbadoes Sugars.

A FULL STOCK OF

Canadian Refined Sugars and Syrups

SALT WATER FISH.

WHITEFISH AND TROUT FOR SALE.

BROWN, BALFOUR & CO.. Wholesale Grocers,

HAMILTON.

000 lbs. against 42,000,000 lbs; and from Canton, 13,000,000 lbs. against 12,000,000 lbs.; making an aggregate of 116,000,000 lbs. against 117,000,000 lbs.

THE Traders Bank of Canada has established a branch in Hamilton, Ont .- The resolution passed by the St. Thomas, Ont., Board of Trade requesting the withdrawal of the waterworks by-law was peremptorily shelved by the Couneil of that city,-It is stated that 1,500 hogs have died in Essex County, Ont., since the outbreak of the swine plague. The ravages of the disease have been checked both in Essex and Brant counties.

An offer by Thomas Bain, M.P., of Dundas, for \$11,722 worth of St. Thomas sewer debentures, at \$1 131 has been accepted. The debentures draw 6 per cent interest and run for twenty years. - A meeting was recently held at Stratford, Unt., to receive tenders for the new city 5 per cent. debentures. The issue was \$29,000. Twenty tenders were received, only three of which were under 100, the highest was 103, with several a fraction below.

THE business of Lawton & Co., Herbert C. Lawton, manager, dealing in men's furnishings at St. John, N.B., has been closed under distraint for rent. Mr. Lawton was formerly of the firm of W. G. Lawton & Sons, who met with reverses some three years ago.-The failure is announced of David Wall, trader, St. John's, Newfoundland .- A Moncton, N.B., undertaker is said to have assigned, no bad indications of the salubrity of the town,

PORTER & SAVAGE

TANNERS and Manufacturors of

EATHER BELTING,

LACE, RUSSET and
OAK SOLE LEATHERS,
OFFICE AND HANUFACTORY: 486 VISITATION STREET, MONTREAL.

BEUTHNER BROTHERS.

MANUFACTURERS' AGENTS & LEADING IMPORTERS IN THE DOMINION OF

750 to 754 Craig St., MONTREAL.

A wall site has been purchased at Boiestown, N.B., by Mr. Temple, M.P., who proposes to erect an extensive saw mill there. A local paper is of the opinion that Boiestown, when the railway is completed, will become a centre of wealth and population. It will be the princinal station between Marysville and Chatham, and, with its proximity to the lumber lands of the Miramichi, must grow rapidly. The soil in the vicinity is said to be of excellent quality.

AT a meeting of the creditors of D. Mac-Alpine & Co., of Lobo, Ont., an offer of 50 cents on the dollar was made them. They seemed inclined to accept the offer, provided good security was furnished and the meeting was adjourned to permit Mr. MacAlpine to produce the necessary security. The creditors appointed the sheriff assignee. In the matter of the failure of Wm. R. Falls, the creditors have appointed A. E. Pavey, of this city, assignce.-London . Advertiser.

Tue name of Charles D. Edwards would appear to be synonymous with the safe business in Canada, but, unfortunately, his ability lies rather in the making of "strong boxes" than in making much to put into his own. He has been troubled more or less with judgments and executions for some time, and has at length assigned with liabilities of about \$10,300. Mr. Edwards was unfortunate formerly, some 8 or 9 years ago, and obtained an extension but failed to meet his obligations as they fell due.

Headquarters for Toilet Soap.

TOILET SOAPS.

including Carbolic, Carbolic Glycerine, Tar and Sulphur Soaps on hand.

Sole Agents : Enoch Morgan's Sapolio.

EMIL POLIWKA & CO., 394, 396, 398 and 400 ST. PAUL ST., MONTREAL Correspondence solicited.

THE first sod of the Buctouche and Moncton railway was turned a few days ago. This road will run from Buctouche in Kent county to Moncton in Westmoreland county, New Brunswick, and will be 28 miles in length. The country the entire distance is level and generally fertile and well settled, and besides the bridge at Buctouche, the only important streams to be crossed are the Little Buctouche and Cocagne rivers, about 1,000 feet and 500 feet respectively, with half a dozen small culverts.

THE special east-bound grain rates on the C.P.R., recently enforced, make a reduction of 20 to 35 per cent below the regular all-rail winter tariff. Millers will also be allowed the reduced rates on flour, to enable them, as well as the grain buyers throughout the Northwest, to pay the top market price to the farmer .-Some of the contracts have already been awarded for the cantilever bridge, over the St. Lawrence, near this city. The estimate is \$1,250,000, and the structure must be finished by Nov. 30, 1886.

A CORRESPONDENT at Clark's harbour, N. S., writes :- The arrival here of the schooner, Pioneer, Capt. Kinney, from the Gulf of St. Lawrence, with 700 bris mackerel, sea-packed, marks the first attempt at purse-seining from this place. The trip occupied a little over two months, and was made for the most part off the coast of P. E. Island. The vessels which went to Seven Islands, Quebec, for the purpose of tran-fishing, have returned with very small fares. Last year they met with no better success here, and it is not likely that the experiment will be tried a third time."

ROBT. ANDERSON, of Granton, Ont., has been placed under arrest, charged with embezzling several hundred dollars from his late employLeading Wholesale Trade of Montreal

PILLOW. HERSEY & CO.,

MANUPACTURERS OF

RHODE HORSE SHOES,

AND EVERY DESCRIPTION OF

CUT HAILS. Rallway and Ship Spikes,

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

Extra Swedes Iron Tacks, Upholsterers' Tacks, B.B.B. Iron Tacks, Large Head and Leathered Carpet Tacks, Gimp, Brush, Lace, Zino and Copper Tacks, Hungarian, Ziuc Shank, Hob and Channel Nails, Patent and Common Brads, Trunk, Clout, Oigar Box, Hame; Chair and Finishing Nails, Pressed and Clinch Nails, Slating, Common and Best Barrel Nails, Copper and Brass Nails, Glaziors' Points, Brass Shoe Rivets, Galyanized Nails. Also, Tinned Nails and Tacks of all kinds.

Carriage, Tire and other Bolts, Coach Sorews, Hot Pressed and Forged Nuts, Felloe Plates, Lining and Saddle Nails, Tutting Buttons, &c.

OPPIOR AND WARRHOUSE:

Caverhill's Enildings, 91 St. Peter Street.

Be sure to see Them! WHAT?

A. S. VAIL & GO.'S OVERCOATS.

Also Mens', Boys', and Youths' Suits for Fall.

SPLENDID VALUE.

WELL CUT. WELL MADE.

A 1 SELLING GARMENTS.

S. VAIL & CO..

WHOLESALE

Manufacturers of Ready Made Clothing,

16 & 18 James St. North, HAMILTON, Ont.

ers, John Elliot & Sons .- Brown, Bird & Co., proprietors of the Kingsville, Ont., woolen mills have had suspicions for some time that the management of their branch store at Windsor was not in good hands. Recently they decided to close the Windsor branch, and on making an inventory they discovered that the stock was much lighter than the invoices called for. This led to the arrest of the manager, Gilbert Lafferty, who is now held in \$2,000 bail. The detaleation amounts to about \$1,000.

Nova Scotta papers state that the Acadia, Halifax and Vale coal companies have put \$250,000 each into the new amalgamation When the Drummond comes in, the capital stock will be one million dollars.-The output of coal from the Spring Hill collieries which was unusually large during September, has been exceeded in October, reaching 39,000 tons, the largest yet. These figures are an increase of Leading Wholesale Trade of Montreal.

ISINFECTANTS

CHLORIDE OF LIME,

In Casks, Barrels, Regs, & 1 lb., ½ lb., ½ lb. boxes.

CARBOLIC POWDER. In Bulk and in Tins.

CARBOLIC ACID,

In Bulk and in Bottles.

SULPHATE OF IRON.

Barrels, Regs, Parcels.

CAMPHOR.

In Rings and Blocks, English and American. QUOTATIONS FURNISHED ON APPLICATION.

Lyman, Sons & Co., Montreal,

GLUE,

Sand-Paper,

Neatsfoot Oil, BLACKING.

Peter R. Lamb & Co., MANUFACTURERS,

TORONTO, - CANADA.

3,000 tons over the previous month, or 16,000 tons over the same month last year. 30,000 tons or more of this were transported over the I. C. R. to points in New Brunswick, Quebec, and for the first time, via St. John, to the United States.

The cutlery swindlers referred to recently, seem to continue their little game. A correspondent says: A merchant of Windsor, Que., induced to sign an order for some cutlery to be sold on commission by a swindling agent, found that the paper had been so folded as to hide a promissory note for \$165, to be paid on receipt of the goods. Four or five days after another man come and presented the note for payment, but he found that he had got his match, and was glad to compromise the matter to the satisfaction of the merchant. The fellows played the same game in Richmond, Melbourne, Arthabaska, and South Ham. They offered to compromise the matter by the parties paying them from \$10 to \$30 to take up their notes and return the goods.

PHOTOGRAPHERS will be surprised at the failure of Frazer & Sons, Toronto. Mr. Frazer Leading Wholesale Trade of Montreal

JAMES GUEST,

COMMISSION MERCHANT

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

Jules Duret & Co., Cognac. [Vine Growers Co.] Jules Bellerie. [Cognac.]

W. & J. Graham & Co., Oporto Ports. R. C. Ivison, Jerez de la Frontera Sherries. Jules Reguler, Dijon, Burgundies and Chablis L. M. Canneaux et Fils, Château de Disy, près Eper-nay, Champagnes.

Renaudin Bollinger & Co., Ay, Champagnes. Reigert & Sons, Trinidad, Genuine Angostura Bittera Wheeler & Co., Bolfast Ginger Ales, &c. (Expor Bottlera.) Guinness' Stout, Base' and Allsopp's Ale, &c.

Bolg Ponseti & Co., Barcelona and Tarragona Spanish Ports.

Eschenauer & Co., Bordeaux, Clarets and Sauternes H. Sichel & Sons, Mayence Rhine Wines. George Ru & Co., Dublin, Celebrated d Irish

Whiskies.
James Watson & Co., Dundee, Fine d Scotch Whickies

E. J. F. Brands, Schiedam Gins.,

BATTY'S PICKLES.

C. H. BINKS & CO., MONTREAL.

H. VINEBERG.

Wnolesale Clothier, 752 Craig St., Montreal.

Samples now on the road. Close buyers should not fail seeing them.

FISH, HYMAN & CO..

Importers of, and exclusive dealers in

FINE HAVANA CIGARS.

Sole Proprietors of the celebrated Havana Brands:
La Rosa de F. H. y Ca., Hugenotte, de F. H. y Ca.,
Tacon de F. H. y Ca., La Rosa Antillana, Flor de
Domingo Garcia, and numerous other well-known
brands.

463 & 465 St. Paul Street, Montreal. P. O. Box 886.

was for some time a partner in the business of Notinan & Frazer, and when he started for himself, some years ago, was supposed to be in a fair way to do well. But photographers have multiplied rapidly meantime in the Queen City, and interest doubtless consumed a large share of the profits. The liabilities are under \$1500, while the assets are about \$6,800. The stock and plant, which are valued at about \$6,000, are chattel mortgaged to Wm. Notman of this city, but this is off-set by a claim of \$1,200 held by the Robt. Wilkes estate. The balance: of assets consists of book-debts, &c. Should the stock bring even 50 cents in the dollar, the creditors should sustain no loss, apart from delay.-An artist in an humble way at St. Thomas, named A. F. Mann, har assigned.

CANADA LIFE ASSURANI

The Directors are now able to announce that the business of the year, ending soth April last, has exceeded all previous experience.

The New Assurances offered were for \$5,230,997 of which \$372,000 were declined and \$4,858,997 accepted.

New business accepted year ending 30th April.

REING A YEARLY AVERAGE OF UPWARDS OF 42 MILLIONS. J. W. MARLING, Manager Prov. of Quebec.

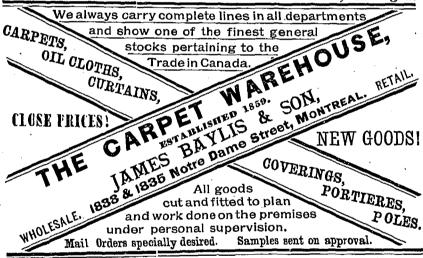
A. G. RAMSAY, Managing Director.

OF EDINBURGH, SCOTLAND.—Established 1825. Head Office in Canada.

> SUBSISTING ASSURANCES \$100,000,000. INVESTED FUNDS, 31,470,000. ANNUAL REVENUÉ 4,300,000. BONUSES DISTRIBUTED.

SPECIAL NOTICE.—Assurers joining before close of the books 18th Nov.) will; rank for one full year's Profits, which are to he divided this year.

W. M. RAMSAY, Manager.



A. & T. J. DARLING & CO. BAR IRON, TIN, &c AND SHELF HARDWARE

CUTLERY A SPECIALTY

FRONT ST., East.

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Sessfully supersede Pon Writing. Used by Merchants and Professional mon and in Railway, Insurance and other offices. &c. &c. Send for Catalogue and Tostinonials. P. O. Box, 1324.

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4598T. PAUL STREET, MONTREAL.

ENIX

Fire-Assurance Co., London.

Established in 1782. Canadian Branch Established in 1801.

LOSSES paid, since the establishment of the Company, have exceeded.....\$70.000,000 Balance held in hand, for payment of Fire Losses only, exceeds...3,000,000 LIABILITY OF SHAREHOLDERS UNLIMITED.

Deposit with the Dom. Govt., for the security of Policy Holders in Canada, Upwards of.....

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

CILLESPIE, MOFFATT & CO., Agents for the Dominion.

ROBERT W. TYRE,

BAILLIE & PERKINS.

SPECIAL AGENTS for the City and District of Montreal.

GUARDIAN

Fire and Life Assurance Co. OF ENGLAND ESTABLISHED 1821.

Paid-up Capital, One Million Pounds Stg.

Total Funds
Annual Income,
Invested in Canada for Sole Protection of
Canadian Fire Policy-holders, \$100,630

ROBERT SIMMS & CO. and GEORGE DENHOLM. General Agents, Montreal.

\mathbf{R} . WILSON,

Merchant Tailor.

256 St. James Street.

Fine English Goods. Fall Importations are now complete.

LONSDALE, REID & CO., IMPORTERS OF

Fancy & Staple Dry Goods, SMALL WARES, &c., 18 ST. HELEN STREET, MONTREAL.

The Canadian

Vournal of Commerce.

MONTREAL, NOVEMBER 13, 1885.

OCEAN TO OCEAN.

On Saturday the 7th day of November, a day which will ever be memorable in the annals of the country, the last rail in the main line of the Canadian Pacific Railway was laid, and from the Atlantic to the Pacific there stretches on Canadian soil an unbroken line from shore to shore.

A railway line, like other commercial enterprises, has its prosaic and mercenary side: indeed these are the main elements and conditions of its existence; but no true Canadian can hear of this achievement without some glow of patriotic pride and rejoicing, however he may have felt as to the wisdom of the enterprise, or the prudence of the vast expenditures which have brought it to completion.

Transcontinental railways are not new to us; yet this one of ours possesses peculiar features well worthy of record and remembrance. In all the great railway systems that cover this North American continent there is none but this that takes the traveller from the ship's side. his Atlantic voyage done, and bears him until he reaches the Pacific coast, there tore-embark on the ocean that will carry him into that East which is now to us but a

further West. It is in very truth a transcontinental line, one and unbroken from shore to shore, directed and controlled from end to end by one central authority.

Such an achievement is indeed worthy of the Queen's gracious message of congratulation which her subjects here cannot but repeat.

Of the labor spent, the skill exercised, the engineering difficulties surmounted, we cannot speak. They are all recorded in the history of the country during the past 14 years, and still more in the great work, which is itself its own best monument. Suffice it to say that in 1881 the Canadian Pacific Railway Company was incorporated, endowed with a land grant of 25,000,000 acres, a subsidy of \$25,000,-000, and the portions of the Railway already built or in process of construction by the Government, some 710 miles in all In May, 1881, the new company commenced work, and by May, 1886, a short five years, it will have in thorough working order its Railway from the St. Lawrence to the Pacific.

Such a work, undertaken and accomplished in a community comparatively so small, augurs well for our future. It has converted our scattered Provinces into one great State, and has brought us before the world as a nation holding sway over half a continent, and courageous enough to stretch forth and possess it to its furthest shores.

But the cost. This great work has cer tainly been accomplished at no light cost. as indeed few great things worth having. ever are. Will the country bear without injury its share of the burden, and will the earnings of the Road provide all that is necessary on its part? We would not as_ sume the prophet's office, and affect to foretell the future, but we have a confident faith that the development of the years to come, development mainly growing out of, or at least stimulated by this enterprise, will make the burden unfelt. The commercial depression through which we are passing may straighten us till it is over, but we have every reason to believe that it is passing,

In considering this feature of the position we must not forget that the Canadian Pacific railway opens up an entirely new territory, and, as far as the Prairie section is concerned, a territory capable of immediate and enormous development. The increase of business which may be looked for when population flows in to occupy virgin soil is far beyond anything that would result from the opening up by railroads of an old or partially-settled district.

Of the men who have borne the bur-

den of the work it is beyond our province to say much, but we congratulate them on the success that has crowned their labors. Their faith has never wavered, even when difficulties seemed overwhelming; and it is now an open secret that their own private money and possessions were over and over pledged and imperilled to carry on the work. But their confidence has been justified by the result, and the goal they kept in view has been won.

THE BREAD QUESTION.

There can be but little to say of interest to the general reader concerning bread, that which Swift in his "Tale of a Tub" calls the "Staff of Life," if we except the price of the article, which the proletariat invariably complain is much too high. The wealthier classes, from want of time, thought or inclination, go on for year after year paying the same price for bread, however low the market quotation of wheat or flour may fall, seldom or never expressing any dissatisfaction as long as the quality is fairly maintained. The baker gives himself no concern about the occasional murmur from the head of the family-the breadwinner-knowing from experience that after a few weeks' trial of the cheaper article, he will turn again to the more palatable loaf, however convinced that he is paying too high a price.

It is with this question of the quality, which must account chiefly for the difference in price prevailing, according to our contemporaries, in different sections of the Dominion, that we wish to deal, although there are not wanting bakers in Montreal

to assert that it is impossible to make pure white bread in Canada at ten cents per 4!lb. loaf. Nous verrons. We omit from consideration what is known as "Fancy Bread." the taste for which has been cultivated by imported German or Austrian bakers-for it would appear that Vienna is justly celebrated for the quality of its, white bread-and by the principal hotels which in this respect are in advance of the best bakers. In Toronto the Queen's, in Quebec the St. Louis, and in Montreal the St. Lawrence Hall are notable instances of this. An examination of our prices current will show that flour can be bought from \$3.50 per barrel and upwards, as high as \$5 for Manitoba "Strong Bakers," and some bakers in this city say they pay \$1 to \$2 higher for choice "patents" All these brands and qualities of flour are used either pure or mixed, and an almost equal variety of prices for bread, is possible, although seldom seen.Inferior qualities are sold at from 31 to 31 cents per pound, but these differ much from the ordinary white loaf, the price of which we have taken as our standard. The ordinary 6lb. brown is sold for 20 cents in Montreal. It is not a little significant, notwithstanding the duty on the American product, that the flour made from Manitoba hard wheat fetches a higher price in this market. But the baker is the best judge of this and, whatever the bousted superiority of Minnesota flour may be, the product of the grain fields in our own North West is considerably richer in gluten, on the proportion of which depend the strength and nutritive qualities of flour, whether. from wheat or other grain. In this respect the following table of the composition of different kinds of grain will not lack interest:-

| | Starch | Gluten | Dextriu sugar, &c | Fat | Cellu- lose | Ash |
|------------------------|--------|--------|----------------------|--------|----------------|------|
| Hard Manitoba wheat | 57.09 | 23.86 | 9.65 | 2.00 | 4.05 | 3.35 |
| Hard Minnesota wheat | 58.00 | 22.85 | . 9,56 | 2.00 | 4.05 | 3.54 |
| Hard Venezuela wheat | 58.12 | 22 75 | 9.50 | 2.01 | 4.00 | 3.02 |
| Hard African wheat | 64.57 | 19.50 | 7.60 | 2.12 | 3.50 | 2.71 |
| Hard Taganrag wheat | 6:1.30 | 20.06 | 8.00 | 2.25 | 3.60 | 2.85 |
| Half-hard French wheat | 68.65 | 16 25 | 7.00 | . 1,95 | 3.40 | 2.75 |
| Soft Wheat | 75,31 | 11.65 | 6.05 | 1.87 | 3.00 | 2.12 |
| Rye | 66.65 | 13.50 | 12.00 | 2.15 | 4.10 | 2.60 |
| Barley | 65.43 | 13.96 | 10.00 | 2.76 | 4.75 | 3.10 |
| Dats | 60.59 | 14.39 | 9.25 | 5.50 | 7.06 | 3.25 |
| Maize | 67.55 | 12.50 | 4.00 | 8.80 | 5.90 | 1.25 |
| Rice | 89.15 | 7.05 | 1.00 | 0.80 | 1.10 | 0.90 |

It will be observed that Hard Manitoba contains nearly 24 per cent of gluten, in which valuable respect it doubtless ranks the highest in the world. In its composition and properties gluten is very similar to the animal albuminoids as they occur in flesh, muscle, etc. As a food material therefore it can replace flesh, and for this reason food materials prepared from the varieties of grain have a higher food value in proportion as they are rich in gluten. That which is known to country lads as "wheat-gum" is the gluten from which the starch, etc., have been washed away by the saliva. Gluten is readily obtained from dough by kneading it in water renewed till the starch, etc., have disappeared, and the water is no longer whitened, the gluten remaining in the shape of syellowish, tenacious mass. As climate, weather, soil, manuring and harvesting all influence the proportion of gluten, etc., even in the same kind of grain, the analysis in the foregoing table only approximate to a representation of the average composition. Besides the constituents represented, grain in the air-dried condition always contains from 12 to 15 per cent of moisture.

It will be inferred from this distinctive quality in the product of our fertile and practicably boundless North-western prairies what a great future lies before the people of Canada—before Montreal as the outlet of this vast area with its teeming millions—and what a field it offers to the industrious husbandman from Europe, now that that great precursor of settlement and civilization spans the country from ocean to ocean, in the completion of the Canadian Pacific Railway.

But revenous a nos moutous. Montreal bakers say that the most satisfactory results are obtained from a mixture of Manitoba hard-wheat flour and St. Louis (Missouri) soft-wheat flour, and that this prevents that incrustation which generally occurs on the outside of loaves shortly after being cut. Potatoes are less used in this country than in England as a cheapening ingredient in bread-making, the cheaper brands of flour being mostly employed for this purpose. Before putting into the oven, the 4 lb. English loaf will consist of flour, 3 lb. 2 oz.; water, 1 lb. 11 oz.; yeast, 1 oz.; potatoes, 11 oz.; salt, & oz. According to the Encyclopædia Britannica, a series of experiments gave an average of "165 two lb. loaves from 100 lbs. of flour,"-evidently one of the numerous errors which unfortunately characterize the new edition of this great work. It doubtless meant one-half that number. Montreal bakers say they get about 60 four lb white loaves from each barrel, With these figures which, omitting the potatoes, should apply in Canada, we can arrive at the cost of the materials going to the making of the city 4 lb. white loaf:—

| Brl. best flour | Ş 5 | 00 |
|---|------------|----|
| Water | 0 | 90 |
| Yeast | 0 | 25 |
| Salt | 0 | 05 |
| Kneading, baking, fuel, rent, etc., say | 2 | 00 |

Total..... \$7 30

With this liberal allowance the 4 lb. loaf costs somewhat less than 121 cents. One of the largest firm of bakers in Montreal consume ten barrels of flour per day, and to each of their staff of five men they pay \$2 a night, the foreman receiving \$2.50. The heating of the ovens takes a quarter of a cord of wood, worth say \$1.50. They maintain, in addition, six horses for three delivery-wagons. The wages of the drivers are about \$10 a week. There is here evidently a good margin for profit. If we take the cheaper grades of flour the price at the remaining figures would be somewhat less than 10 cents. With larger quantities made and the use of kneading-machinery the last item could be considerably reduced.

SCIENTIFIC PRODUCTION AND CON-SUMPTION OF FOOD.

The American Association for the Advancement of Science, an organization on the same lines as the British Association, held its annual meeting at Ann Arbor, Mich., this year.

We have received a copy of the address made by Edward Atkinson to the Economic Section of the Association, which covers much information on a subject of great importance, the application of science to the production and consumption of food. The questions which Mr. Atkinson presents are these:

What is the present daily ration of the working men and women, who constitute the vast majority of the people of this and other lands?

What does it cost them in labor?

What might be the daily ration if the spience of nutrition could be made a part of the common knowledge?

How much could its cost be reduced and its nutritious properties increased?

In endeavoring to find the true answers for these questions, which touch matters of vital importance to every community, he brings to bear great knowledge of the economic history and position of his country, and a mass of valuable information on the scientific values of various foods, dietary, etc., which we can only briefly

notice. His theory as to the position and prospects of the country is summed up in the statement that in the generation which by the close of this century will have passed since the end of the civil war, " greater progress will have been made in the way of material welfare than in any preceding period of the same term, and perhaps more than in any preceding century since history began to be written." He believes that the new forces placed at the disposal of mankind make this present time of more striking importance than any preceding epoch, not excepting the generation in which the steam engine. was utilized, or spinning machinery invented. Previous discoveries had largely been centred on the production of clothing, and in working metals, which, important as they were and are, do not compare in importance with food of all kinds, the cost of which exceeds that of clothing by three to one, or even more. In the last 20 years discoveries and inventions have been mainly directed to the increased production and cheap distribution of grain and ment, with a corresponding effect on human welfare.

Amongst the improvements in production and distribution he names, first, the extension of railways. Prior to 1865 the railway mileage of the U.S., was less than 34,000, consisting chiefly of detached and local lines. Now the mileage is 125,-000 consolidated into great systems, and worked with an efficiency and economy unknown elsewhere. One half of the traffic over these roads consists of food for man or beast. The grain crop of 1865 measured 1,127 million bushels, for 1884 2.981 millions, while that of 1885 will probably exceed 3,000 millions, over 50 bushels per head. It is the railway that makes the transportation of this food possible, beyond a few miles of the place of growth. The effect he sums up graphically: "The man who now gives up one holiday in each year and devotes it to earning wages, removes the obstruction of a thousand miles of distance in obtaining his year's supply of food. One holiday in the year devoted to work puts the mechanic of Massachusetts next door to the prairie of the West." Within the same 20 years the screw has replaced the paddle on steamers crossing the Atlantic, and the compoundengine has been perfected. The gain is this: that 35 tons of coal per day will now carry a much more capacious steamer across the Atlantic than 200 tons per day would carry then; and more than this, every pound of coal now carries thirty-two times as much cargo as could be carried thereby in the earlier days of steam navigation. All this has brought f ood and clothing, at the merest trifle of expense for transportation, to the people of the most distant lands. Cheap and swift carriage, with the telegraph to set it in motion when necessary, have done away with the necessity of great stocks held together at great cost. The perfection of agricultural machinery, of methods of canning and preserving meat, fish, fruits, etc., all belong to the same period, and the food so produced in places hitherto far distant and inaccessible is at the very doors of all the world. Without railroads and steamships the grain of the prairies, the wool of Australia, the meat of South America would rot where they grow.

But, great as the progress has been, Mr. Atkinson finds a reverse to the picture in the fact that, notwithstanding all this prosperity, the average product of each person in the community does not exceed 50 to 55 cents per head, and that the whole accumulated wealth of the United States, aside from land, does not exceed, at the utmost, three years' production. After the necessary provisions for Government, and for maintenance of capital, only 40 cents per head per day is available for each person, man, woman, or child. The great drawback to the minute subdivision of labor, which is one of the factors in cheap production, is the absence in the individual of that handiness, that ability to turn himself to any other occupation, which would save him in the event of his part in the social machinery being found unnecessary. To remedy this better education is necessary, and this is only possible now with a decrease in the cost of living.

The general conclusions arrived at on all these points are as follows:- "The applications of science to agriculture, crude as they yet are, have assured an excessive abundance in ratio to any possible increase of population during the present century. The cost of distribution by land and by water has been reduced to such a point that there is little margin left to work on for further saving. In the conversion of crude materials into finished forms the field for improvement is still a broad one. In wholesale traffic there is no longer any great margin to be saved, and even in the retail distribution of staple articles the smallest profits suffice. In the science of consumption almost no progress has been made. It is only within a recent period that even statistics have been gathered, and the beginning of a true study of the chemistry of food and the science of nutrition dates within the twenty years under discussion.

The practical portion of the address we must reserve for another article.

THE STOCK MARKET.

The difficulty in finding employment for money, which has been making itself felt for some time, has had the natural effect of increasing the value of bank and other stocks. So far as this is the result of actual investment, the improvement is natural and wholesome, but, so far as it is caused by the facilities which the low rates for call money afford for carrying stocks in margin, it contains elements of instability, which may ere long make themselves felt. The marked improvement in the value of call money in New York, which shows every sign of continuing and of bringing rates to a still higher level, is likely to lead to the withdrawal of a good deal of floating money from this market, in which case a diminished supply here and an increase in local rates is inevitable, and a consequent depreciation in the prices for stocks which are to any extent carried on borrowed money.

It may be said that the diminished profits of the banks and other companies do not justify higher prices for their stocks, but this influence is more than counterbalanced by the increased demand for good investments and the appreciation of choice securities. We recently noted the same movement with respect to the English joint-stock banks, and in Canada the increased value of all municipal bonds is directly in point. These securities a few years ago could be bought to pay from 51 to 6 per cent, according to quality; a year ago they were bringing a price equivalent to 51 to 51 per cent, while the more recent sales for some of the smaller cities and larger towns bring in less than 5 p. c. to the investors. This is apart from Montreal and Toronto, whose recent loans have brought much higher prices than ever before. Some increase in the value of stocks is therefore natural, especially in those which, although earning diminish. ed profits, are able to maintain dividends without impairing their savings. We have serious doubts whether present prices are not held above this natural level.

The main topic on the street at present is the deal in City Passenger, and transactions to the extent of three-fourths of the whole stock at once might well cause a commotion amongst those interested, but it is after all a matter of no special importance to the world at large.

The *Herald* had a strong—if not wise—article on this subject in a late issue, which we refer to merely to condemn the

loose statements in which it indulges. We doubt much whether a single instance can be found of a bank suffering from a crash in the price of some stock to such an extent that an attack on its credit has followed with wholesale disaster as the final outcome, yet our neighbor says that "history repeats itself," and that this is what "very often " happens. We do not approve of the manipulation of stocks, nor of bankers lending money "on securities which they must know are being held at prices not warranted by the condition of business," but we have been under the impression that all prudent bankers shared the same opinion. We are afraid the Herald's well-meant advice is unnecessary with the prudent, and wasted on those otherwise inclined.

THE OUTLOOK ABROAD,

The monetary position in England shows the same signs of an approaching tightening in rates, with the same oversupply of funds for the moment that we have noticed during the past week. A drain of gold to Germany has been going on steadily, and there was every sign of an imminent increase in the bank rate. but no change has been made. The bank, however, kept the market nearer its own level by borrowing on its securities, the extent to which this took place being estimated at 2 to 3 millions. In consequence of this the rates for bills rose from 1 1.8 and 14 to 1 7.8, while at the present writing 2 per cent is being charged generally. But notwithstanding this bankers are evidently not looking for much increase in the near future, since 6 months' bills are done at 3-8 to 1 per cent over three months' bills. This is equivalent to an expected increase at the end of the three months of 2 to 1 per

In New York the money market has been characterized by a steady improvement in the rates for call money. There have been several flurries lately near the closing of the Board, and 6 and 7 and, on one day, 10 per cent were the closing rates, but this brought out such a full offering of money that rates receded below the normal level. As we have before stated these flurries, though merely accidental, are pretty certain indications of a shorter supply of funds and a higher loaning rate generally. They are only possible when the market is becoming more active. The reduction of the surplus funds of the associated banks still steadily continues.

The increase in the business of the New-

York Stock Exchange is very marked, and the clearing house returns, which may be taken as a fair test of the activity of business, indicate a much increased volume of transactions. The total amount of the Clearing House Exchanges throughout the country in October are reported by the N. Y. Chronicle as \$953,000,000 in excess of those of the same month in 1884, a gain of 27 per cent.

The position of the U.S. Treasury as an element in the financial status of the country is well worth noting. Some months ago when the New York banks came to the relief of the Treasury its gold holdings, in excess of the hundred-million reserve for legal tenders, had fallen off to \$35,000,000, and the proportion of silver received in payment of revenue was so large that it was a mere question of time when the treasury gold would be exhausted and silver payments resorted to, a disaster of the greatest magnitude.

The banks paid in gold for fractional silver coin to avert any immediate danger, but the Treasury now holds nearly \$70,000,000 in gold over the legal-tender reserve, and last week redeemed most of the fractional silver then taken by the banks. So far as this has been accomplished by a change of policy, it is due to the cessation of the forced circulation of silver certificates by the Treasury, and the stoppage of the issue of bills under five dollars. These measures have prevented any excess in silver certificates in the hands of the people, which, under the former practice, found their way back through the customs duties, in lieu of gold. In April, 1885, 41 per cent of the customs duties in New York were paid in silver certificates, in September 9.8 per cent, and in October 11.3 per cent were in currency.

The Sterling Exchange market in New York has exhibited no signs of life. Rates are practically unchanged, and, owing to the uncertainty as to the bank rate in England, bill drawers have been averse to doing much in any way. The supply of bills has been only fair.

One of the features of the past week was the meeting of the presidents of the trunk line rail roads to discuss and close the agreement as to rates, in accordance with the resolutions adopted at previous meetings. Great harmony and unanimity prevailed, and the agreement which is a very elaborate document, was closed an signed. This was one of the causes which tended to sustain the buoyant tone of the stock market.

The export of cotton to Europe is proceeding in a satisfactory way as to quan-

tity the record up to the close of last week standing thus:

Exports for that week in 1885.....151,663 bales
" 1884.....168,020 "

Exports from 1st September to 6th
November, 1884.....830,741

In general trade some lines report a lull in the business done during October, while others are showing signs of more life than for a long time past. On the whole, the improved tone is very fairly maintained.

AGRICULTURE IN GREAT BRITAIN,-The returus published by the Agricultural Department for 1885 contain the usual information as to the acreage under cultivation, live stock, etc., throughout the United Kingdom. We learn from them that the area under cultivation has increased by about 50,000 acres. The grain area has decreased very considerably as regards wheat, which is not unexpected. The areas occupied by other crops are not much changed, except those used for clover, etc., and grasses under rotation, where an increase of 350,000 acres is shown. The latter is no doubt due in part to the spread of the system of ensilage, partly to other causes connected with the drought in the fall of 1884.

The most striking feature in the return is the increase in cattle, sheep, and poultry, the figures being 445,000, 709,000, and 995,000 respectively. On the other hand, pigs have decreased 219,000. The figures are, on the whole, considered very satisfactory.

MUNICIPAL GAS SUPPLY .- From the Economist we learn that the returns of the receipts and expenditures, of the English local authorities which supply gas to their own citizens show a fair profit over and above all working expenses, charges for interest, etc. The total indebtedness for municipal gas undertakings was £18,758,900, the gross earnings £4,334,100, and the net revenue £1,267,700. After paying all interest charges, annuities, and providing for sinking funds, there remained £372,900 as net profit for the 12 months. The prices are of course fixed so as to make the works self sustaining and provide for contingencies, and not to make a profit. But as the average price at which the gas was supplied to consumers was less than 3s. 4d. per thousand, there seems no room for complaint on either score.

STOCK EXCHANGE QUOTATIONS.—An effort is being made to induce the governing body of the London Stock Exchange to permit entries of sales on the official list at actual rates, instead of the nearest fractional sixteenth of a pound. It is claimed that the present system affects injuriously the smaller stocks and shares, and leads to friction between brokers and their clients. The English system of quoting prices at so much per share is not nearly as convenient as the American plan of quoting prices per cent, and is wholly answerable for the difficulties now attempted to be evercome.

ENDORSEMENT GUARANTEED.

Of all the minor troubles which afflict the banking community, the question of the regularity of endorsements and the necessity or otherwise of a special guarantee, is probably the one which gives rise to most friction.

The rule which prevails here is to seek for a guarantee of endorsement in all cases where the title to the instrument depends on an endorsement which is other than that of the party to whom it is payable, in his own proper person, and by his own hand. No bank has of course a right to demand such a guarantee, but it has a right to demand proof of the regularity of an endorsement by an agent or attorney, and to avoid the trouble and delay of providing such proof banks have adopted the system mentioned.

It is doubtful how far the law gives the protection sought with any special contract,

The general rule as to endorsements, which is well established by numerous decisions, is stated by Chalmers (Bills of Exchange, Art. 219).

"The endorser of a Bill by the fact of endor-'sing it, conclusively admits and warrants to "a bona fide holder the genuineness and regu-'larity in all respects of the drawer's signa-"ture and all previous endorsements," which would cover the ground fully as to holders, but is possibly inapplicable in the case of a Bank which, as drawee of a check, has paid it.

The limitation of the guarantee of endorsement to such cases as those we have mentioned seems to us somewhat illogical, since no such special precaution is taken to guard against forged endorsements. These are of course always regular as to form, but the effect of the forged endorsement is just the same as that of an unauthorized endorsement by one holding himself out as an agent, in either case the title to the document does not pass.

This subject has been recently discussed a good deal amongst American Bankers, and we quote from the Bankers Magazine the following view, which seems to be the prevailing one. The law as to notes and cheques, it need scarcely be said, is much alike in both countries:

"The contract of the indorser of a check is in general a contract with subsequent holders... but the indorsement is not evidence of any Contract with the bank on which it is drawn, and when the check is paid by the drawe it has performed its office, and the liability of the indorser, as such, is at an erd. If a bank pays a check bearing an endorsement either forged or unauthorized, so that the party presenting the cheque has no title to it... the Bank may often recover the amount so paid from the party to whom it has paid it. as money paid without consideration, but the right to recover in such a case is entirely independent of the fact that the party receiving payment may have endorsed the cheque.

payment may have endorsed the cheque.

If no special guaranty is given to the paying bank it has no remedy, in case the payment is disputed by its depositor [i.e., the drawer of the cheque], except against the party to whom it has paid the money on the cheque, and this is a remedy which is at best a very uncertain one."

Since there appears to be a doubt, prudence requires that the safe course should be taken,

but the existing practice is one which, if possible, should be dropped.

In the New York clearing house there is a tacit understanding among the Associated Banks that each will be responsible for the previous endorsements on notes and cheques for which it receives payment; and this rule, which has worked very satisfactorily there, might well be adopted here.

COMPLETION OF THE C.P.R .- The last connecting rail on the main line of the Canadian Pacific Railway was laid early on Saturday the 7th inst., Hon. Donald A. Smith driving the last spike. Among those present during the interesting event, which was devoid of ceremony, and who arrived at the "gap" on the first through train from Montreal were Messrs. W. C. Van Horne, Sanford Fleming, Harris, of Blake Bros., Boston; Henry Abbott, Manager of Lake Shore construction; J. M. Edgar, James Ross, manager of construction; M. J. Haney, superintendent British Columbia Division; H. G. Taylor, master of transportation; Major Rogers, H. L. Rogers, F. P. Brothers, Mr. Todd and J. A. Hickey, Government Inspecting Engineer. After congratulations had been exchanged the train passed over the connecting link on its way to the Pacific, chips from the last tie having been gathered up as mementos of the occasion. The completion of the line has been signalized by numerous congratulatory messages addressed to Sir John Macdonald and Mr. George Stephen, president of the company, Her Majesty the Queen being the first to congratulate Sir John and Mr. Stephen and, through them, the people of Canada on the final accomplishment of the great undertaking. We append some of these despatches, those to the Premier and the President, from the Queen, being couched in much the same terms. . .

OTTAWA, November 6, 1885. To the President Canadian Pacific Railway:

I am desired by His Excellency the Governor-General to acquaint you that he has received Her Majesty's command to convey to the people of Canada her congratulations on the comple-tion of the Canadian Pacific Railway. Her Majesty has watched its progress with much interest, and hopes for the future success of a work of such value and importance to the Em-

(Signed) Melgund.

OTTAWA, November 6, 1885. To the President Canadian Pacific Railway:

Accept my sincere congratulations on the completion of the road, and my best wishes for its success.

(Signed) LANSDOWN. VICTORIA, B. C., November 8.

Sir John Macdonald:

I congratulate you most heartily on the completion of the transcontinental railway on Canadian soil. May it prove a permanent bond of union between the eastern and western portions of this great Dominion.

W. D. SMITH.

CRAIGELLAICHIE, Eagle Pass, November 7. Rt. Hon. Sir John Macdonald:

Thanks to your far-seeing policy and unwavering support the Canadian Pacific railway is completed. The last rail was laid this (Saturday) morning at 9.22 o'clock
W. C. VAN HORNE.

VIA DONALD, B. U., November 7th To Sir John Macdonald:

The first through train from Montreal to Vancouver is approaching Yale and within twenty-four hours of the Pacific Coast. The last spike was driven this morning by Hon. Donald A. Smith, at Uraigellaichie, in the Eagle Pass, three hundred and forty miles from Port Moody. On reaching the coast our running time from Montreal, including ordinary stoppings will be exactly five dams. stoppages, will be exactly five days, averaging twenty-four miles per hour. Before long passenger trains may run over the railway from Montreal to Vancouver in four days, and it will be possible to travel specially from Liverpool to the Pacific Coast by the transcontinental line in ten days. We are greatly pleased with the work done. It is impossible to realize the enormous physical and other difficulties which have been overcome with such marvelous rapidity and with results so satisfactory. SANFORD FLEMING.

To Sir John A. Macdonald:

Just returned from end of Manitoba and Northwestern railway extension of fifty-one and a half miles this season. Work excellent, and reflects highest credit on the company. My congratulations on so much addition to the work of developing the Northwest.

OHN NORQUAY.

EXPORTS FROM MONTREAL .-- As the season of navigation draws near its close a retrospective glance at the volume of our exports may not be out of place. The live-stock trade has prospered, so far as horned cattle are concerned, but exports of sheep have decreased, due to the large supplies of cheap mutton reaching Great Britain from other sources. The shipments of cattle have reached 60,782, an increase of 5,261 head compared with 1884, of 11,194 over 1883 and of 33,063 over 1882. The exports of sheep were 38,755, a decrease of 18,908 compared with 1884, of 48,294 from 1883, and of 21,410 from 1882. Exports of beef have been 14,040 quarters, against 15,167 in 1884, 16,863 in 1883, and 30,916 in 1882. The export trade in flour has fallen below that of any of the preceding three years, the shipments being 591,292 brls, against 732,184 in 1884, 683,732 in 1883, and 670,999 in 1882. The export figures for grain allow of a few interesting comparisons. Wheat shows the slight increase of 512,761 bushels for the past season over the shipments of 1884, but, as compared with 1883 and 1882, there is a falling off: the total this year to recent date is 4,053,883 bushels. The most gratifying feature of the grain movement is the steady increase in the exports of peasand oats, which are peculiarly the produce of Canada and not, as in the case of wheat and corn, largely augmented by consignments coming from the Western States for through shipment. Peas reach a total of 2,020,690 bushels, an increase of 538,485 bushels over last year and, oats 1,358,290, an increase of 1,131,945, the exports of oats in 1884 being only 226,345 bushels. Corn, barley and rye all show diminished volume compared with the three preceding years. The total shipments of grain have been 9,738,359 bushels against 8,754,750 in 1884, an increase this year of 983,609 bushels. A steady increase is noticeable in the movement of out and corn meal, which has been exported this year to the extent of 100,133 brls. Exports of ashes reached 4,526 brls, a decrease of nearly 2,000 brl...

Butter has gone forward to the extent of 88,-029 pkgs, against 113,474 in 1884, 121,436 in 1883, and 103,064 in 1882. Cheese compares as 1883, and 103,064 in 1882. Cheese compares as 101lows:—1885, 1,049,631 boxes; 1884, 1,087,—745; 1883; 867,486; 1882, 708,191. Shipments of pork, 16,580 brls, an increase of about 3,000 brls, over last year; lard 17,146 pkgs, a decrease of 5,941; beef 1,896 brls, an increase of 591; dressed hogs, 1,253, a decrease of 244; tallow 1,246 brls a shortege of 7,462, particular 5,212. 1,246 brls, a shortage of 7,463; petroleum 5,213 brls, an increase of 433; leather 7,943 rolls, an increase of 709; hams and bacon, 62,792 pkgs. an Increase for this year of 5,973. The total shipments of lumber from Montreal to South America during this year were 26,465,543 feet of pine and 467,828 pieces small stowage. The shipments from all St Lawrence Stowage. The supments from all St Diameter ports for 1884 were 36,938,548 feet; for 1883, 18,768,652 feet; for 1882, 24,419,827 feet; for 1881, 16,147,941 feet; and for 1880, 10,420,980. feet. On October 20, 402,599 feet of pine were chiracle for the Wind Coast of South America. shipped for the West Coast of South America. From other ports on the St. Lawrence, this senson, the exports were 54,000 feet of pine and 4,825 feet of spruce. Total shipments from the St. Lawrence to South America in 1885:—pine and spruce, 31,344,543 feet; small stowage 526,-828 pieces. The exports of apples from this city, to the close of last week, amounted to 39,424 bris, as against 50,732 to same date last year. These figures will be largely increased by heavy shipments on later steamers. The total from the ports of Montreal, New York, Boston and Halifax have been 289,203 brls, against 288,865 to similar date last year.

Following is the statement of the result of the business of the Bank of Montreal for the half year ended 31st Oct., 1885:-

alst Oct., 1885, after deducting charges of management, and making full provision for all bad and doubtful debts

379,569.24

G62,765.90

\$1,042,335.14

Dividend 5 per cent, payable Dec., 1885

600,000.00

Balance of Profit and Loss carried forward......\$ 442,385.14

The profits at the corresponding period of the previous three years were :-

Oct. 31,1882...\$736,718 | Oct. 31,1884...\$662,994 Oct. 31,1883... 692,668 | Oct. 31,1885...\$662,775

The price of the stock on October 31st, 1884, was 189]; on October 31st, 1885, 205, or equal to an advance of \$32 per share. During the six months ending with October last the Bank had the advantage of the large transactions with the Government and the Canadian Pacific Railway, their loans in June to the Government and corporations.

The Star reporters are not slow. Last Monday afternoon a writ was issued for the arrest of Mr. Ahearn, manager of the Montreal office of the Mutual Reserve Life of New York vice " Major " John Hopper, to whom reference was made at some length last week. The writ was issued at the instance of James Baxter, note broker, who it appears, by virtue of power of attorney from the Major to Mr. (Ahearn, favored the latter with a trifle of money on the acceptance of one Walker, the agent of the Mutual Fund Life of New York at Sherbr. oke, Que. The agent refused to honor the draft, alleging it to have been merely an "accommodation" to the "Major." Mr. Abearn happened to be at Longueuil [across the river

when the writ was issued, and as it could not be served on him that evening, the first intimation he had of the action was through the Star, of the same evening. He denied the whole affair by telegraph addressed to the Gazette, but on his arrival in the city he soon perceived the advisability of surrendering himself. He furnished bail. The charge is for obtaining money under false pretences. Mr. Ahearn's letter to the "Major" after the arrival of the latter in Boston did as much credit to his head as to that organ said to be the seat of feeling.

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

(COMMUNICATED.)

There is undoubtedly a large section of the population seeking the protection of life insurance, but unable or unwilling to pay the price necessarily required by the level-premium or reserve-accumulating method. To meet this natural and legitimate "demand" there is unfortunately an unlimited "supply" of illdigested, inequitable, often fraudulent, and always unsafe and ephemeral, post-mortem assessment schemes. While actuaries and insurance experts have long contended that a system calculated to meet fairly and fully the legitimate want above referred to is possible and inevitable in the near future, no scheme yet presented seemed to combine the necessary elements of security, stability, equity and economy.

In 1881 the Dominion Safety Fund Life Association of St. John, N.B., was organized, possessing several features of unusual excellence, and giving undoubted evidence of an honest and intelligent desire to solve the question. Its status was at once rendered distinct from its competitors by its deposit of \$50,000 with the Dominion Government, and the obtaining of a license under Government inspection. It presented, however, the fatal defect of regulating the cost of insurance on the basis of postmortem assessments. Two years experience proved sufficient to open the eyes of the management to the dangerous and inequitable effects of such a method, and by a direct and candid appeal to the intelligence of the assured, the evil, by mutual consent, was abolished. A basis of cost of insurance was agreed upon, founded upon a most careful, thorough, and painstaking investigation of the whole subject as revealed by the latest statistics embracing the experience of the entire northern portion of the continent. This change in the system of Dominion Safety Fund Life Association, has rendered it by far the most perfect approximation to the ideal of the actuaries, now before the public, and has secured its enrolment as a "regular" company by the Department.

We believe it has definitely solved the problem of the safe and cheap insurance of the future, and marks a new departure in the history of life insurance.

There is room in the Dominion for both systems, the old and the new, each of which has its own peculiar advantages; and there can be no hestation in directing the attention of those

seeking the cheaper form to the many admirable and secure features of this Association for obtaining life insurance at cost.

A GENTLEMAN who visited the Argentine Republic in 1865 has just received an evidence of the growth of that interesting country in the shape of a trade letter which shows the business done at the port of Rosario in August last. This city, situated on the River Plate, bears almost the same relation to Buenos . Ayres, as regards position, as Montreal does to Quebec, and has a large and increasing population. The arrivals for the month were 36 steamships and sailing vessels, mostly from British, French and German ports with general cargoes. The clearances were 35; and on September 1st, 13 ships were in port, discharging or loading. One steamer bound for Liverpool took 108,200 kilos of wheat, 524,040 of linseed, 961,400 of maize, and 7,280 of barley; and another to the same port was freighted with 6,200 dry hides and 857,500 kilos of maize. Five other steamers had like cargoes for Liverpool. A steamer for Hamburg took 500 dry hides, 366 salted hides, 24 bales of wool, 12,800 kilos of linseed, 248,300 of maize, 80,000 of bran, and 470 pkgs of alloy. A cargo for Barcelona and Marseilles was made up of 18,772 dry hides, 1,809 salted hides, 6 bales of wool, 44 bales of goat skins, 660,400 kilos of wheat, 156,000 of maize and 3,600 of horns. Flour, tallow, horse hides, kips, feathers, honey, etc., are as yet tabulated under the head of "Sundries,"—all the flour for the month, 230,300 kilos was sent to Rio Grande. Several vessels completed their loading at Buenos Ayres. The total exports for the month were as follows :- Hides. ports for the month were as follows:—Intes, dry and salted, 47,135; wool, 20 bales; sheepskins, 200 do; gont-skins, 175 do; hair, 76 do; wheat, 1,313,950 kilos; linseed, 615,980; maize, 5,379,110; bran 80,000; silver bars, 24; alloy 2,348 pkgs; bones 441,000 kilos; horns, 33,-200 do, and hay 4,643 bales. The writer of the letter says: ... On account of the depressed and insettled state of the Morey Market, and the scarcity of suitable tonnage, very little busness has been done during the month past. I note a little juprovement in rates and demand for vessels for hay for Brazils also for vessels for bones for the United States. The Montreal gentleman who put us in possession of the above states, that in 1805, during his visit, the Republic was importing flour for home consumption, now it is a large exporter of cereals.

Nona Scotia Apples and Potatoes.—The potato disease in the Upper Provinces and the consequent advance in prices will prove advantageous to our Maritime kingsfolk who have raised a heavy crop this year. They are also likely to find a profitable market in Great Britain for their celebrated varieties of apples. The Acadian, a paper published at Wolfville, N.S., says:—Apples are being shipped to England in large quantities and are also going off pretty lively to local markets. T. H. A. Pitt, from Bernuda, is on hand again this year, and will take eleven or twelve hundred barrels of potatoes home with him. Messrs. Caldwell & Murray are loading some three or four thousand bushels for Messrs. Meily & Go., which go to Montreal. The regular trains being unable to handle the work, specials are out every day taking heavy trains of loaded ears east and returning with heavy trains of empty cars. We are pleased to see the potatoes get a start, as there is an immense quantity of them in this country. We are also glad to see a slight improvement in price for them, and hope they will still go up a little higher. The railway has cut

the freight down to \$15 per car from this station to Halifax or Annapolis and \$13.20 per car to Windsor Junction, which enables shippers to pay a little better price for them. Farmers would like to get twenty-five cents a bushel for their potatoes, and when they get up to that they will pile them in.

THE project of connecting Prince Edwar Island with the mainland by a tunnel under the Straits of Northumberland is being stoutly advocated by Senator Howlan, and others, who have already obtained the opinion of eminent American & Canadian engineers on the subject. The tunnel will be eight miles in length, and will be large enough to admit of a train of cars passing from shore to shore. Among others, Prof. Bull, of the New York University, and H. H. Hall, of the New York Submarine Tunnel and Tube Co., have personally inspected the site, and united in expressing their approval of the practicability of the scheme. Some experts place the cost at \$2,000,000, but others think it would range from \$3,000,000 to \$4,000,000. The advocates of the scheme state that an offset to the Government subsidy required is found in the annual outlay of some \$40,000 by the Government in steamboat and iceboat communication, which, they say, is so unsatisfactory that large additions must be made to this expenditure. It is also contended that the deficits on the Prince Edward Island railway would be diminished by the continuous and regular communication the tunnel would provide. The saving in these two matters would it is claimed, be at least \$80,000 a year, or a sum equal to the interest on \$2,000,000

The business men of Waterloo, Ont., have formed themselves into an association "to communicate with and facilitate the coming of nersons desirous of opening up new factories or industries, to stimulate a feeling of union and progress, to arrange for more frequent matkets, for the systematic cash trade in farmers' produce, &c .- An Ingersoll, Ont., contemporary says :- Large quantities of grain are being marketed at present. This ought to put into circulation a considerable quantity of money. The armers are also disposing of large numbers of sheep and hogs, for which there is a ready sale, but the prices are low .- Farmers say that on account of the low price of apples, and lack of demand for any but first-class keeping fruit, thousands of bushels of inferior apples will be allowed to rot this season, or will be fed to the hogs. Farmers would find it profitable to have them converted into cider, on which a handsome profit can be made if promptly preserved; if their principles are opposed to eider as a beverage, good cider vinegar is always in request, and is not nearly so abundant as the interests of public demand. Cider jelly, and which is clear cider boiled down to a solid jelly, pays well for its manufacture, and is a treasure to the housekeeper. Set the cider mill and the evaporating kettle going.

Last week, mention was made of an interesting collection of vegetables from distant Gaspo exhibited in Quebec. Since then a quantity of vegetables and specimens of tree life have reached the same city from the Island of Anticosti, some of which have been forwarded to England. Speaking of the later arrivals the Chromete says:—Of the vegetables

perhaps the turnips elicited the most surprise. They are very large and heavy and exceedingly good in quality. At no agricultural show held in this district within the last seven or eight years have we seen finer samples. The cabbages and cauliflowers and potatoes are also very large. The parsnips and carrots, though not remarkable as regards size, appeared to be excellent in quality, and fair average vegetables. In woods, the exhibit was almost as surprising. They included specimens of juniper, birch, pine and spruce, and some of these were of great circumference, and well worthy of inspection. Few could have believed without seeing them, that such trees and plants could reach their development at Anticosti, which has long been regarded as a sterile piece of country.

A CITIZEN of Lunenburg, N.S., has written to a Toronto merchant suggesting that active steps be taken to promote the sale of Nova Scotia fish on the Outario markets. It is said that the duties now imposed hamper the trade with the United States and make a search for new markets a necessity of the times. A proportion of the yield has for a long time past found its way to the British, Spanish, and French West Indies, also to Brazil, Hayti and British Guiana and dry-cod reaches England, Portugal, Spain and Italy. Although the sales these countries give promise of being increased, additional markets seem necessary. Last year Ontario imported \$355,000 worth of fish from the United States, much of which, it is said, came originally from Nova Scotia. The Toronto Mail sees no obstacles against lucra-tive trade in fish between the Maritime Pro-vinces and Ontario except those of capital and transportation, and says that, should some pushing men of means, take hold of the enterpushing men or means, take hold of the enter-prise, a large trade, beneficial to both the East and to Ontario, might be built up. The Yarmouth, N. S., firm whose advertisement-appears elsewhere, has recognized the logic of events.

California raisin growers have made an ineffectual attempt to exclude Spanish raisins from the American market on the representation that such fruit offers special advantages for the conveyance of cholera microbes. They affirm that much of the raisin crop in Spain is dried by being hung up in tenement houses, and that in such houses patients have sickened and died and remained sometimes for days without burial. They also say that the moist condition in which the fruit is packed and exported offers facilities for the carriage of the germs of the disease. There is no doubt that the step was taken more with an eye to the enormous advantage that would result to the California growers than from any disinterested concern for the public health, but the danger referred to is far from being a purely imaginary one. Bradstreet quotes from the London Medi-cal Times and Gazette an article from a newspaper published at Denia, and devoted to the interests of the fruit trade, in which the statement is made that in the attempt to stay the cholera in the district the clothes of the sick were disinfected by immersion in boiling water in cauldrons used for scalding raisins.— E_x .

THERE is no truth in the rumor that the fraternity propose to get up a subscription for the unfortunate late city agent of a leading life company:_

The usual crop of marine disasters incident to the season has to be chronicled, the heavylosses of life and property among the Newfoundland fishing fleet off the coast of Labrader having been followed by the partial or total loss of three fine steamships. The Titania from Glasgow to this port with iron, metals, coal and other heavy goods had scarcely been reported ashore before news came of the standing of the Dominion SS Brooklun on This vessel was bound from Liver-Anticosti. This vessel was bound from Inver-pool to Montreal with a general cargo. The disastrous record is closed by the loss of the C. P. R. steamer Algoma on Lake Superior. Of the 62 persons on board only 13 were saved.

THE LESSON OF A STRIKE.-A Strike took lace not long ago in the work-shop of Sir William Armstrong in England. There was no dissatisfaction on the part of the men with their treatment or wages; but one of the superintendents had offended some of them, and the whole body took this method of enforcing a demand for his removal. Sir William remained firm in his determination to resist the demand, and after two weeks of voluntary idleness his men, more than 5,000 in number, took it into their heads to find out how many of them really had such an aversion to the unpopular superin-tendent that they could not work under him. A ballot was taken upon the question of giving up the point in dispute, and returning to their benches, and out of nearly 4,000 votes cast only 348 were in favor of continuing the strike. As the Philadelphia Press says, in commenting on the case, this result seems to indimenting on the case, this result seems to indi-cate that 10 per cent of the men, to avenge real or fancied grievances of their own, had thus been able to persuade the other 90 per cent to give up their work, and with it the sup-port of their families during two weeks, and might perhaps have driven them to extremities, if the idea of balloting on the subject had not fortunately occurred to some one. The Press is disposed to think that most strikes are devised and managed in the same way by a minority, perhaps a very small one, of the total number of workmen concerned in the movement, who are able, by mere force of volubility and impudence, to push or delude the others into disas trous follies. Against such errors the use of the secret ballot as introduced by the Newcastle workman is a valuable safeguard. Men of limited education who pass their lives in routine mechanical occupations think slowly, and are readily carried away by cheap enthusiasms which save them the labor of reflection; but the act of casting a secret individual ballot gives little scope for irrational enthusiasm, while it affords plenty of time to collect new ideas, and votes taken in that way usually represent sober conviction .- American Architect.

A "CLEVER". Man .- 'The Monetary Times says :- How a Canadian cheated Uncle Sam's Government cleverly, is told by the Buffalo Express. He came to buffalo and bought a new stove. To take it across the river he would have to pay a round duty. So the canny Canuck set up a stove on the pavement, built a fire in it, and managed to fill it with ashes and spot it with rust, so that in a few hours he took it over the ferry as a second-hand stove, duty free.

It strikes us that the "Canny Canuck" cheated his own Government and not the administration of Uncle Sam in the above instance, but what ought to be said of a man who would go to all this trouble, and falsify the record beside, to save a few dollars? We make as good stoves in this country as are to be found anywhere and there ought to be no necessity for a man to go to the United States for such an article. But there are some people unpatriotic enough to buy all they can outside of their immediate environment, and smuggle their purchases in too, into the bargain, whenever thee get the chance. Such persons keep the country

poor, and add, indirectly, to the burdens of thy comm unity. They may be "smart," and they may be "clever," but they are not good citizens .- Quebec Chronicle.

Correspondence.

FIRE INSURANCE TARIFF.

To the Editor of the Journal of Commerce.

Sin,—When I took the cudgels from your hands re "Reform" I had no idea that he would wander so far from the position he had assumed.

"Reform" is entirely astray. It is necessary "Reform" is entirely astray. It is necessary to the good of fire insurance that its managers should "know the right and, knowing, daregto maintain;" now Reform knows that an equitable tariff is one which is based upon experiences, and which, if "minimum", adds for extra occupancies for exposures and deficiencies, or, if "average," adds or makes allowance with each way are the search way.

ances as the case may require.

Just consider for one moment. A minimum tariff which does not add for extra hazards must necessarily produce a minimum income, and all the extra hazard must necessarily be loss to the companies. An average tariff which does not add for extra hazards, and which does not secure an ample proportion of those risks which are better than the average, must necessarily produce less than the average of premium, and so must also produce loss to the companies. I gladly acknowledge that insurance clerks compare favorably with any other class of clerks but I ask "Reform" if he can conscientiously declare that insurance managers and those who have the acceptance of risks and the adjustment of losses are generally such as have had the training and experience in insurance principles and practices and if they, in their profession, can show such training as bankers, physicians, lawyers, grocers, drapers, land surveyors, engineers, shoemakers, chartered accountants, book-keepers or any other trade or profession find necessary to elliciency," and, if not.—then, are they qualified to conduct "that important in-terest which is protective of all other interests, terest which is protective of all other interests, so much so, that, without it, they could not survive?" If not, then it is easily explained why "schedule rating" is not yet in force as to all risks, and why it is that in Hamilton, and many other places, the best risks are written in unauthorised companies or are insured for disproportionately, and small amounts, which the worst risks and the over-insurances are in surborised companies, which insurances are in authorised companies, which consequently show losses disproportionate to income. It "Reform" will scurch the loss records of the companies he will find very few losses in which a complete application has been written by the assured. He can make his own conclusions concerning this fact. I say that the assumption by insurance agents of duties which do not belong to them, and the neglect of those which do belong to them, are the causes of most of the losses; in fact, insurance agents so often constitute themselves the agents of the assured, both before and after fires, as to preclude either successful adjustments or successful defences. There are many good men-nand true who are insurance agents, but these have no fair chance, because the others can boast of the moneys they secure for their patrons by illegitimate means.

Litigation by insurance companies is now unwise and unsuccessful, but when the time comes that insurance managers can point to anequitable tariff efficiently applied, to complete applications by the assured as a foundation of the contract, and to agents who are as careful of their duties as, say, those of the Bank of British North America, then they will need little litigation, but will be successful in that they undertake. No earthly means can wholly worthly successful while the successful in that they undertake. avert disaster or prevent attempts to defraud, but many means are neglected which would lessen the liability to the former and would make the latter perilous. The mercantile agencies are not sufficiently used or else their

records are not efficiently studied; if so it is difficult to understand how men cau go through a regular routine of fires and insolvencies and continue to get credit and policies; just as difficult to understand as it would be to comprehend why a man should be trusted with a life policy who had made several attempts at suicide; you do not find the latter, why should you find the forner?

If "inspection is a voluntary acceptance of responsibility which belongs to the inspect, or, if inspection is after notice, which allows everything to be in review order at the time of inspection, then it should be avoided as both anwise and useless, but surely "Reform" knows that efficient inspection assumes no responsibilities, gives no warning of its time—prevents many losses, avoids many bad risks—and would be less worthy if done by one for the whole, than if done by each inspector for his own company solely—and would, by warning insurances. Surely letterm knows that the causes of fires are seldom found by fire inquests; in fact, fire inquests, like one at London a year or two ago, are held for the purpose of preventing the discovery of the facts.

If Reform will study the reports of the North Western Association for the year 1878 he will find a valuable record of a discussion of valued policy-laws and over-insurance and remedies. If the companies had then taken the stand in Wisconsin which they have now taken in New Hampshire they would have heard no more of valued policy-laws; and if they had then driven out of the ranks all the shyster insurance agents they would have had no more trouble as to the removal of cases from State to United States courts; but it is too often the fact that because an agent—by practices which are productive of losses-secures an enormous business, he is encouraged in malpractice instead of being driven from the ranks;—consequently, by causes which are easily controllable by insurance managers, fire losses are increased disproportionately to income from fire preminms and the fire insurance companies need not look outside for help until they purge the rank from had agents, insist upon complete applica-tions from the applicant for insurance, apply an equitable tariff efficiently, use the same discretion and ability as is required in every other profession, and adjust all claims for loss without fear or favor.

No one or two managers can successfully grapple with these difficulties because more than one or two other managers will take advantage of any attempts or reform to decry the acts of Reformers. The "other fellow" is always the "bad man." "We" are always liberal with other peoples' money; "We" do not insist on informations from and obligations on the part of our patrons; "We" think the other fellow "a crank" or 'has a hobby' to ride' or wants to "upset the tariff;" whilst "He" declares that he is desirous of seeing fire insurance elevated to the dignity of life insurance, and as worthy of respect and of justice as any other profession.

EQUITY.

Nov. 9, 1885.

Financial.

THURSDAY EVENING, Nov., 12th, 1885.

There is nothing to note that is new in the financial position locally since last week. Money still continues in full supply, and rates are unchanged, but there are not wanting indications that the better demand in New York will reflect itself on the rates for call money here before long. If the currency uncertainty

caused by the silver coinage were removed we are satisfied that an immediate transfer of considerable magnitude would be made, but this contingency makes our leading banks chary of increasing their New York holdings. Business has been fairly active but the diminished values of commodities shows itself in the lessened volume of the bills offered for discount. The Bank of Montreal has issued its profit and loss statement for the past half year, which is regarded by bankers as a satisfactory showing. In the absence of any serious losses during the period it covers, a larger balance might have been looked for; in this respect it reflects the lower rates and lessened demand for money that have prevailed. In New York, rates for call money have improved at least one per cent. and higher rates are looked for in the very near future. The steady decrease in the surplus of the New York banks over the legal reserve proceeds with striking regularity, and this with the looker for improvement in England gives a firm tone to the market that it has long lacked. Sterling Exchange is dull, but lower; it still keeps a little above the specie point, and there are large purchases for cover yet to be made. In England the long expected rise in the bank rate was made to-day, the rate being now 3 per cent. The quotations for call loans here are 3 to 4 per cent, discounts 6 to 7 per cent. In New York 21 to 34 for call 4 to 5 on time. London street rate 2 to 21 per cent. Sterling in New York: opened at 4.86 and 4.834, and closed easier at 4.854 and 4.83. On account of the holiday there was no market for sterling here. The market during the week has been stock quiet but generally firm. To-day, being Thanksgiving day, there was no session of the Board. On Wednesday the principal interest centred in Canadian Pacific, which advanced an additional 11 to 54, with final sales at 531. The sales were 1,878 shares, against 1,881 the previous day. Montreal fell off & per cent to 206 for regular and 2011 for ex-dividend. Small sales of Merchants were made at 1183. Commerce was dealt in at 130, and at 127 for ex-dividend. Untario was placed at 1083. Jacques Cartier sold at 72. Federal was offered at 103, and Hochelaga at 79, with 75 bid. City Passenger was weak and depressed, selling at 122 in the afternoon. Gas changed hands at 194 to 1941. Richelieu sold 1 lower at 591, and Northwest Land was firmer at 45. Cotton stocks and bonds were unchanged. The following were the total sales and highest and lowest prices of leading stocks for the week :-

| Banks. Commerce Ex-Div. Jacques Gartier. Merchants. Molsons. Montreal. Montreal Ex. Div. Ontario. Peoples. 7 | 30 248 13 196 586 107 15 69 | Highest price. 1304 127 -72 119, 120 206, 202, 109, 73 189, | Lowest price, 1201 1201 1203 1203 1204 1184 1194 206 201 109 72 1884 |
|---|--|--|--|
| Toronto Townships | | | |

| Miscellane ous. | | | |
|--|---|--|---|
| Can. Cotton Bds Can. Pac. Ry Champ'n Junc.Bds. Gas Guarantee Co Hochelaga Land Grant Bonds. Mon. Tel. Co N. W. Land Passenger R. & O. Nav. Co. Windsor Hotel Bds | \$8,500 1150 \$3,000 2,138 100 25 \$9,000 110 100 925 \$6,000 | 993 54 90 195 891 90 98 1284 45 125 60 | 993 502 90 1931 894 90 96 128 45 121 594 100 |

MONTREAL WHOLESALE MARKETS.

THURSDAY, Nov. 12, 1885.

The weather has again been a draw-back to trade in some lines, and there is no change in the general situation. The season of navigation will be over in a week or so, in fact there are now few vessels to leave. In leading staples a fair trade is expected as soon as wintry weather sets in,

ASHES.—Receipts for November have been moderate. Sales of First Pots have been made down to \$3.65. Seconds \$3.15. Pearls—are quite nominal at about \$5 for Firsts. Market is quiet, owing to advance in freight and the early closing of river navigation. Receipts since 1st January, 4,795 brls. Pots, 353 brls. Pearls. Deliveries, 5,040 brls. Pots, 417 brls. Pearls. Stock in store at 6 o'clock on Wednesday evening, 1,211 brls. Pots, 143 brls. Pearls.

Canned Goods.—Tomatoes are firm; they have been sold in round lots at \$1.30 net and \$1.35 is now asked. Lobsters \$5.65 to \$5.75 per case; mackerel, \$2.75 to \$3; sardines, fine \$10.50 to \$11; common, \$9.50; salmon, per doz. \$1.25 to \$1.30; spiced salmon \$3; finnan haddies \$1.25; Hoogg roast beef \$1.95 per 2-lb tin; tomatoes, \$1.15 to \$1.20; pie peaches, \$1.90; corn, \$1.20 to 1.80, the latter for Portland packing; peas, \$1.25; new strawberries per dozen, \$3; raspberries, \$1.75.

COAL AND WOOD .- A good business continues to be done in American anthracite at following prices :- American anthracite in distributing lots, stove, \$6.50; ordinary \$6,25; chestnut. egg and furnace. \$6. Cape Breton, \$3.25 to \$3.50; Picton. \$3.75; Scotch steam, \$4 to \$4.25; Welsh anthracite, \$4.90. Cordwood-Yard prices per long cord (cartage 50c extra) are as follows :-Maple, S6; birch, S5.50; beech, S5; tamarac, S450; hemlock, S4. Wharf prices about 50¢ lower. Advices from Philadelphia state that the anthracite coal trade continues active, and the general position is favorable to sellers. The Reading Company advanced prices 10 to 25 cents per ton for broken, stove and egg sizes for outside shipment.

DAIRY PRODUCE AND PROVISIONS—Butter has ruled dull and easier, and with no export demand even, at present prices, greater weakness may be expected. We reduce our quotations. Cheese has been weaker, and some lots under pressure to sell went at lower prices. The prices in Liverpool declined to 48s. The Allan Grove Cheese Combination has closed out the balance of their season's make, amounting to 15,000 boxes, to a Liverpool house, and some of the lot has been shipped. The terms of the sale were not made public, but the amount of money involved probably reaches \$100,000. It was estimated that other sales were made on

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House Furnishing DEPARTMENT.

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We beg to draw attention to a large consignment of

Real Eider-Down Quilts

with richly printed sateen covers, which we will offer very much under their value, in the following

4 ft. x 5 ft. 5 ft. x 7 ft. 6 ft. x 6 ft. 6 ft. x 6 ft. 6 ft. x 7 ft. 6 ft. x 7 ft.

Velveteen Department.

We are showing fine ranges in

Black and Colored Velveteens.

93 St. Peter Street,
MONTREAL

AND

18 Bartholomew Close, LONDON, England.

the same day aggregating about \$75,000 in value. At Utica, N. Y., this week.—Sales of cheese were 1,350 boxes at \$\frac{1}{2}c; 3,160 at \$\frac{8}{2}c; 1,000 at \$9c; 15 at \$\frac{1}{2}c; 420 at \$9fc; 525 at \$9.8c; 50 at \$9fc; and 2,375 consigned. The market was off \$\frac{1}{2}c\$ from last week and dull. At Little Falls sales of cheese were 137 boxes at \$\frac{1}{2}c; 3,800 at \$9c; 1,839 at \$9fc; 1,275 were consigned; and \$50 boxes farm dairy at \$2c to \$9fc; also \$117\$ packages dairy butter at 20c to \$22fc. Provisions.—No material change in hog products. Fresh eggs in cases \$20c to \$2c; held stock, \$18c to \$20c.

DRUGS AND CHEMICALS.—Trade has kept to about former proportions; vaccine and disinfectants are being distributed far and wide. Quinine continues firm and gum arabic has advanced about 5 cents per lb. Lemon, orange and bergamot oils have recently advanced, and may, in consequence of a small crop, go still higher. Opium, citric acid and morphine are firm; glycerine easier. In heavy chemicals there has been some slight increase in demand, but no change in prices. Dye stuffs.—Cutch, 7½ c to 8c; sumac, \$90 to \$100 per ton for prime brands; extract of logwood, 7½ c; chip logwood, 1½ to 2c; archil, 27c to 30c per lb. for concentrated.

FLOUR AND GRAIN.-The demand for flour has been slightly more active, a fair local business being done in small lots. Choice patents sold at \$5, and low grade bags down to \$1.60. Superior was offered at \$4.30, and extra sold at \$4.25. Two cars of medium strong bakers sold at \$4.40 and one car Manitoba strong bakers at S5. Other recent sales were 125 brls. fancy at \$4.20, 125 brls. extra at \$4.25, and 125 bris. spring extra at \$4.15. Grain .- Trade has been slow and of a jobbing character. Export statistics for the season will appear in a senarate article. It is hoped that a larger shipping business will be transacted in future years. The first of the C. P. R. elevators at this port, to contain 500,000 bushels, will shortly he finished. Our quotations elsewhere show little change. The following was telegraphed from Chicago to-day:—The line of "shorts" in wheat has been largely increased this week, and the decline does not bring out any "long" wheat; the movement in the North-west continues to fall off, and we think the market will do better. The "bears" are of opinion that any material advance would soon be followed by a large increase in the visible supply. Late advices from London and Liverpool are as follows:—Mark Lane wheat slow and corn firm. The country markets in England and France slow. Wheat in Liverpool quiet, the public cable quoted spring and red 1d. lower. Corn declined 1d to 4s 6d, and Canadian peas were unchanged at 53 d. In Paris wheat and flour were slow. The imports of breadstulls into the United Kingdom last week show a decrease of 45,000 quarters wheat, a decrease of 220,000 quarters corn, a decrease of 105,000 barrels of flour, compared with the previous week; an increase of 30,000 quarters wheat, a decrease of 10,000 qrs corn, an increase of 55,000 barrels flour compared with the same time last year.

GAME.—Supplies of is venison and partridges have been received at commission houses, and the receipts later on promise to be large. Venison, hindquaters, 8c to 10c; partridges, per brace, 35c to 40c.

GREEN FRUITS, ETC.—Although shipments of apples to Europe have leen large, considerable stock is on the market. Late receipts show improvement in quality, and some dealers claim that the winter fruit is generally better than

last year; we quote, fall, \$1.75 to \$2; winters, \$2.25 to \$2.50. Almeria grapes, \$5 to \$5.50 per keg. Malaga lemons, \$3 per half chest; \$6.50 per chest. Oranges \$4 to \$4.50 per box. Cocon-nuts, \$5.50 per 100. Fancy Eleme figs, one lb to ten lb boxes, 13\(\)c per lb. Vegetables. —Spanish onions, \$4 per case; Ganadian in brls, \$2 to \$2.25. Sweet potatoes \$3 per brl. Quebec turnips, 50c per bag, \$1 per brl.

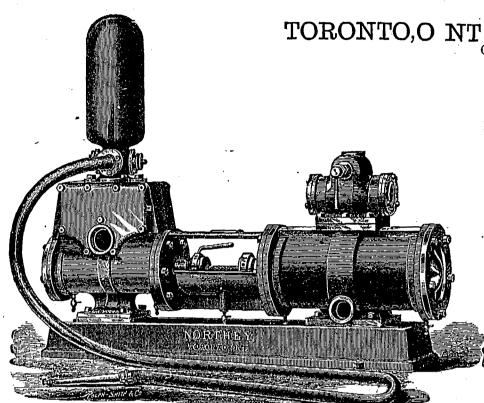
GROCERIES .- The amount of business transacted in the various lines was not large. Considerable interest was taken in a trade-sale of fruit yesterday. All the Valencia raisins offered were closed out at 81c to 83c, but wines and liquors and other goods met with poor enquiry. Malaga fruit is quoted as follows:black basket \$3.75 to \$3.80; London layers \$3.25; layers \$2.80. Sultanas firmer; held at 7c for new fruit; 61c was refused for a large parcel. Currants in barrels, 54c. According to advices by last mail the market at Liverpool remains strong, and extreme prices are sustained. Currants 28s 6d to 30s, less 7s or 17s 6d f.o.b. Patras. Total crop estimate only 105,000 tons. Valencia raisins sell as landed 38s 105,000 tons. Valencia raisins sell as landed 38s to 41s, less 7s, or 27s f.o.b. Denia. Sultanas 36s to 40s, less 7s. Malaga raisins, layers, 48 to 50 reals; loose 43 to 45 reals; Delesa 68 to 82 reals f.o.b. Malaga. Dates are dearer, 17s 6d now demanded for second steamer and 18s per cwt, for those arrived Walnuts 18s 6d 18s per cwt, for those strived Walnuts 18s 6d to 20s for Cornes and 22s 6d for Marbots, fine quality, f.o.b. Bordeaux. Turkey nuts, fine 16 s 6d per cwt. Almonds. Malaga. Valencia shelled 72s per cwt f.o.b. Malaga. Prunes, 11s 9d in kegs; 12s in & cases. Plums 18s 6d to 20s per cwt in & cases f.o.b. Bordeaux. Sugars have been quiet, with sales of granulated at 6 5-8 to 63c and of yellows at 4 7-8c to 53c. In New York, granulated is steady at 6 7-16c, and under a fair local and export demand the market for refined has been well sold up; raw has been dull and easy. Advices from Liverpool dated October 29, state that the advance of the previous week vanished in the absence of anticipated further reduced estimates of the beet crop. The present estimate is about 2,070,000 tons, and a further concession in price to 14s 3d has taken place. English and Scotch refined is 3d per cwt lower; Nos. 1 to 2, 12s 6d to 13s, f.o.b. Liverpool. The excess in stock of raw sugar is 19,926 tons. Syrup and Molasses -There has been a large turn-over in syrups at 25c to 45c. Barbadoes molasses in lots are quoted at 271c to 281c but as high as 30c is asked in a jobbing way. *Teas.*—A moderate business is reported at steady prices; the demand for low grade Japans keeps up. At Liverpool the market is firm. Common congou hyson 61d to 7d; medium 91d. Common congou hyson 61d to 7d; No. 2, 83d to 93d. Gunjowder Moyune, 11d to 1s 01d. Lapsing Souchong, 9d per lh. Java coffees of fine descriptions have been run up to extreme figures, 98s to 108s per cwt. f.o.b. Amsterdam. Cocon firm. Penang and 8d for Singapore; white 103d to 53d per lb; nutnegs cheaper. Rece flat at 8s 6d to 8s 71d per cwt.

HAY, STRAW & FEED.—The market has been quiet and steady. Choice timothy is quoted at \$11, and inferior at \$8 per 100 bundles. Straw unchanged at \$5 to \$6 as to quality. Best timothy in bules is quoted at \$15 per ton, and secondary quality at \$14. Straw per ton, pressed, \$8 to \$9. Shorts, best, \$21; ordinary \$18. Moulie, \$22, \$20 and \$18. Bran, \$16 per ton. Buck wheat, 50c. per bushel.

Honey.—The receipts have been fair; sales in large lots at 10c and in small quantities at 11c.

RAW Furs.—There have been moderate receipts of beaver, bear, otter and mink, which were of good quality and brought current

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Send for Circular and state your requirements. "Ga

prices. The demand just now is likely to be fair; mink is depressed, but skunk will be wanted. We quote strictly prime skins as follows:—Benver per 16., \$2.25 to \$2.75; bear, large, per skin, \$8 to \$12; bear, small, per skin, \$5 to \$7; bear, cub, per skin, \$3 to \$6; fisher, per skin, \$2.50 to \$4; otter, per skin, \$8 to \$10; lyux, per skin, \$2 to \$3; mink, per skin, 50c; marten, per skin, 50c; skunk, per skin, 25c to 50c; raccoon, per skin, 25c to 50c.

Wook.—A stendy trade has been done since last issue at firm prices. Considerable quantities of domestic have been shipped this season from Ontario to the United States, and several fair-sized lots left from here, as before stated. The recent cargo of foreign at this port comprised 900 bales. A sale took place on the wharf of fifty bales damaged greasy Cape, ex brig Lodsen, from Port Elizabeth. There was a large attendance of buyers. The sales were as follows: 6 bales at 12½c, 7 do at 14c, 6 do at 12½c, 15 do at 12½c, 9 do at 15c, and 12 do at 14c. About twenty buyers were present.

Day Goods.—The recent cold spell seems to have had a beneficial effect, so far as remittances are concerned, but orders have been limited. Farmers will soon have to cease field work altogether, and will then have more leisure to trade with storekeepers. In the city, considering the inclement weather, a fair business has been accomplished, but there are still complaints from outlying districts. It is

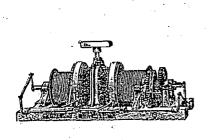
stated that some have gone and others are about to start on the road with spring samples of Ganadian manufactures. The movements of travellers have been impeded by the bad roads, or orders might have been larger; a few returned to head quarters. A wholesaler who has been turning over his books stated that September was worse than expected, but October and November not so bad; remittances showed improvement, and he had taken considerable money in the past six days. A Boston trade journal says:—The market for dry goods is very dull. This, however, need not be a cause for immediate apprehension, as the woollen mills are generally well supplied with orders for some time to come, and travelling salesmen lately returned from the manufacturing districts report the mills running on full time. Cheviots and homespuns have been sold more liberally than last year, but manufacturers who have paid no attention to fashions but turned out yards of bilious yellow, mustard brown and other goods of villainous hue for ladies' dress goods, are accumulating rather than selling their product. Cheviots, it is announced, will become gradually more prominent in the market, and manufacturers' agents seem to believe that a demand for them in large proportions is only a question of time.

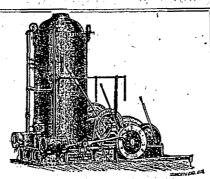
Fish and Oils.—Sales of round lots of No. 1 Labrador herrings have been made at \$3; for smaller quantities \$3.25 is asked. Green cod is scarce, and some holders ask \$4.50 for No. 1 and No. 1 large; we quote \$4 to \$4.50. There are few Cape Breton herrings here, but \$3.50 is about the asking price. Dry cod is quiet, at \$3 to \$3.25 as to quality. Salmon and mackerel dull at former prices. In oils we

hear of a sale of S. R. pale sale at 48c ex-wharf quotation from warehouse 49c to 50c. Gaspé; cod is worth 51c to 52c and Halifax 48c to 50c. We quote Newfoundland cod at 55c to 57½, but the latter is a jobbing quotation. There have been sales at 54c to arrive; now held at 55c. The stock of pure Newfoundland is small and in few hands. Several lots of cod-oil are offering as Newfoundland, but are known by the trade to be Bank oil which is similar to Halifax, A in quality.

Freights.—The market is nominally unchanged, but a pinch is expected, as return cargoes were engaged for the wrecked steamers, Titania and Brooklyn, and they are in the market; a scramble for freight space may therefore be looked for. The season is virtually ended on the St. Lawrence. Grain to Liverpool, 3s; to Glasgow and London, 3s 6d. Cattle 35s to 50s. Phosphate 8s 6d to 10s 6d. Deals to Liverpool and Glasgow 52s 6d to 55s. Butter and cheese to direct ports, 25s per gross ton. Flour in sacks 11s 6d to 12s 6d per ton to Liverpool, London and Glasgow. Winter rates from Liverpool to Montreal have been arranged as follows:—Rice, soda, etc., 17s 6d to 20s; raisins, figs, currants, 25s to 30s; London, groceries generally, 25s; Clyde, sugar, 30s; Tyne, chemicals, 20s—all per 20 cwt. and with 10 p. c. primage. Arrangements for shipments from London during the winter to Quebec, Montreal and Canada-West, have been made in some cases at rates below those ruling in summer.

HIDES AND TALLOW.—So far as hides are concerned there is little to add to previous remarks. The market is firm. The supply of





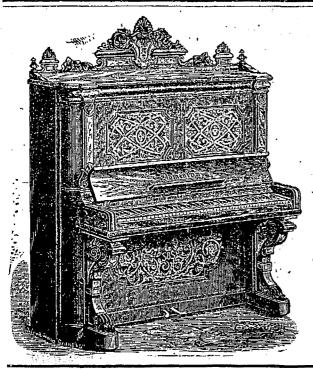
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tallow at the abattoirs is said to be large, and in one direction the demand has fallen off; steamboats now using a substitute for tallow. There have been sales of rendered at 54c, and an offer was made to shade this price for a round lot. We quote 54c to 36c as to quality and size of lot; rough 24c to 36.

IRON'AND HARDWARE.-These markets have ruled quiet. The steamer referred to last week as reported lost was the Titania from Glasgow, which had considerable pig-iron on board for Montreal and the West. The Brooklyn, wrecked on her way here from Liverpool, had a quantity of bar iron and other metals in addition to her other cargo. Pig-iron on this market has been dull, but an average trade has been done in bar iron, tin plates, lead, etc. Large shipments of nails are being made by the last lake and river steamers. One vessel going West takes 4,000 to 5,000 kegs. Lust advices from Liverpool, just to hand, state that, as regards tin and terne plates, the prices obtained for the cheaper grades of coke and steel have fallen nearly 6d per box : while this is so, a large proportion of the slightest improvement to be seen, and with but few exceptions makers are auxious for out lew exceptions makers are auxious for orders. Copper dull and tin quiet. Recent cablegrams quote:—warrants 41s 7d; M. No. 3 foundry, G. M. B., 3s. 9d tin (London) £91 los three months, futures £91; market dull. Chili bars £39; best selected copper £44-Chili bars £39; best selected copper £44-10s; soft Spanish lead £11 5s; Silesian spelter £14 5s; Hallett's antimony £35. A late report of the New York market says that the volume of business in American pig continues very good, and the market holds quite firm in tone. Consumers seem to buy only what the condition of their trade warrants, and dealers purch ses are likew se governed solely by the current demand for small lots. In short, it is a case of hand-to-mouth buying generally, with the aggregate movement quite lib ral and current output closely taken up. Prices are without quotable change, but very firm at \$18 to \$18 50 for No. 1 X foundry, \$16 for No. 2 X foundry, and \$15 for grey forge: Inquiries for iron for delivery next year are still on the market, but furnace men will not offer. Steel Rails.-There is no change in the tone of the market. There are a good many orders still in hand, and Essatern mill agents generally quote \$32 at works as the lowest rate for standard sections. Some are naming \$32 50 to \$33. A lot of 10,000 tons have been sold to a Southern read at \$34 at tide water, and a large Western order is reported at \$34.50 to \$35 in Chicago. Lead.—Pig lead for prompt delivery is very firm at 4.20 at 41c, and selling in small lots at those figures. For future deliveries prices are unsettled, however, with the range of 4 to 4.10c quoted, and about 200 tons said to have been sold at the inside figures.

LEATHER, BOOTS AND SHOES—The activity in the leather trade, noted last week, has continued, and several large sales are reported. The demand has spread to all lines, and is to a certain extent speculative. The manufacturers who purchased leather valued at \$50,000 to \$60,000, previously reported, have had it stacked in their storehouse, and will probably not work on it before next month. Measured leathers (buff and pebble) are fully one cent per foot higher. Sole leather, owing to advance of 1c. in dry hides already, mentioned, is stronger, and in splits there has been an advance in the lower grades of 1c. Some considerable, sales are understood to have been made with a view of covering jobber's orders. Several boot and shoe men are believed to be

buying abead, thinking that leather is more likely to be higher than lower, but there is also a general consumptive demand, as manufacturers report that, while the sorting trade in boots and shoes is not up to the record, business being obtained through travellers is of larger volume than expected. Shipments are being pushed forward preparatory to stock taking.

Live Stock.—The market has improved, owing to higher cable quotations; but while freights from Boston to Liverpool have declined to 20s, freight and insurance rates from Montreal have been advanced. Insurance from here is now 4½ to 5 per cent on cattle, 8 per cent on sheep under cover, and 10 per cent on deck. Total exports this senson have reached 60,782 head of cattle and 38,755 sheep. Choice cattle for export sold at 4½ c to 4½ c. Sheep dull at 2½ c. Butchers' cattle 2c to 3½ c. Live hogs easier at 4½ c to 4½ c. Lambs better at \$2.25 to \$3.50 each; calves \$4 to \$8 each. The heavy supplies in British markets being reduced higher prices have resulted, prime Canadian steers selling for 11c per 1b, a rise of ½ c. Fair to choice were quoted at 10½c; poor to medium at 9½c; and inferior and bulls at 7c to 8½c. Dressed beef in Liverpool was cabled easier at 4½d; refrigerated beef 5½d for hindquarters and 3½d for forequarters.

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Old Rye, Malt and Family Proof Whiskies

Sole manufacturer of the celebrated

WHITE WHEAT & "OLD TIMES'
WHISKEY.

TORONTO WHOLESALE MARKETS.
(Revised by Telegraph.)

Товонто, Nov. 11, 1885.

The wholesale trade of the city is reported as moderately active, and the feeling continues of a favorable character. In all lines there is a fair consumptive demand, and stocks are being steadily reduced. Prices are maintained, and the movement in this as well as the following month is expected to be good. Payments have slightly improved. The money market is moderately active and rates unchanged. Call loans rule at 44 to 6 per cent. on stocks and at 34 to 4 on debentures. Time loans are quoted at 8 to 7 per cent. Commercial paper in fair supply: A 1 is discounted at 8 to 64 and ordinary at 7 to 71 per cent. Sterling exchange is slightly easier; 60-day bills are quoted at 108 5-8 to 1083 between banks, and demand bills at 109 to 109 1-8. The stock market ha. been less active, and prices somewhat irregular There have been sales the past few days of Montreal at 202 and 2021 ex-dividend, Ontario at 109, Toronto at 189, Merchants at 1184, Commerce at 130 regular and at 127 ex-dividend .



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DRY EARTH OR ASHES CLOSETS

---) AND (-----

INODOROUS BEDROOM COMMODES.

THE BEST IN THE WORLD-16,000 IN USE.

"Over 20 of these Commodes are now in use in the Mount Royal Hospital, Montreal, and the Medical Men and Lady Nurses express themselves well pleased and satisfied with them.

Awarded a Special Silver Medal, TOHONTO, 1885.

& 14 other FIRST PRIZE MEDALS.

These Closets can be fitted up indoors, or out, being PERFECTLY INNOXIOUS.

"Heap's Patent" Dry Earth or Ashes Closet Co. (Limited.)

57 ADELAIDE ST. WEST, TORONTO.
Wm. HEAP, Man. Dir. J. B. TAYLOR, Sec. Treas

Imperial at 129, Federal at 102, Dominion a 203, London and Canadian Loan at 146½, and Building and Loan at 107½. Following are prices bid to-day as compared with those of last Thursday:

| Banks. | Bld Nov. 5 | Bid Nov. 11 | Loan Cos. | Bid Nov 5 | Bid Nov. 11 |
|---|------------------|--|-------------------------------|-----------------|----------------------------|
| Montreal Coronto Ontario Merchants Commerce Dominion Hamilton Stand'd Federal | | 187) 108] 119 129] 202] 126] 118 | Freehold Western Can | : | 219 169 1077 145½ |
| Imper'l Molsons | 1291 | 128 | Hamilton Prov Imperial Sav | 1281 | 128 112½ |

BUTTER.—The market has been dull this week, and prices somewhat heavier. The demand is limited to choice qualities, which are scarce and firm at 16c to 17c in a jobbing way. Round lots of store-packed ordinary tub can be had at 10c, and medium sells in a small way at 12c to 13c. Eggs continue scarce and firm; dealers pay 20c per dozen for fresh, and sell limed at 18c. Cheese is rather easier in price; the best jobs at 9½c, and ordinary to good at 8½c to 9c.

BOOTS AND SHORS.—The movement just now is hardly up to expectations. There is, however, a fair sorting-up demand and prices rule firm. Factories are fairly busy.

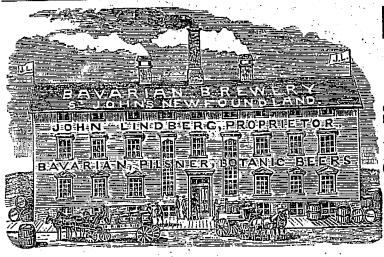
COAL OIL—The market is quiet, and prices of Canadian ic lower. Single barrels are quoted at 15ic, and five to ten barrel lots at 15c. Carbon safety at 19c. American oils unchanged at 23c for prime and at 26c for water white. Urude firmer at 81c to 82c per barrel in Petrolea, and refined unchanged at 11c per gallon in car lots.

DRUGS.—Business is fairly active, and prices continue firm. Turpentine 58c to 60c a gallon; alcohol at \$3.27 per gallon; castor oil at 10c to 12c; opium at \$3.75 to \$3.90; glycerine, easier,

at 16c; quinine, \$1.15 to \$1.20; morphia, \$1.90 to \$2.00; bicarbonate of potash, 18c; potass iodide, \$4.40 per lb; tartaric acid, 55c to 60c; cream of tartar, 33c to 35c; linseed, raw, 66c; do, boiled, 68c; best Dutch madder, 123c to 14c; cochineal, 40c to 45c; camphor, 35c to 45c. Oil of peppermint firmer at \$4.75 to \$5.25.

FLOUR AND GRAIN.-The flour trade has been dull and unsatisfactory this week. There are few buyers, owing to the depression of outside markets, and no export demand. Superior extras are nominal at \$3.85 to \$3.90, extras at \$3.75, and spring extras at \$3.70; no sales reported this week. Stock in store 375 barrels, the same as last week, against 500 barrels at the corresponding period of last year. Wheat has also been dull, and prices nominal in most cases. There is little offering, which keeps prices steady. No. 2 fall sold in car lots at 85c and 86c, and No. 1 is worth about 88c. No. 2 spring is quoted at 87c to 88c and No. 3 at 85c. The stock in store is 195,870 bush., against 121,395 bush, at the corresponding period of last year and 52,835 bush. in 1883. Barley quiet and firm ; the high grades are in best demand, with sales of No. 1 at 85c. No. 2 at 75c, and No. 3 extra at 69c. No. 3 has sold at 58c. choice 3 at 65c, and No. 4 at 50c. The stock in store is 297,062 bush, as against 269,120 bush. last week and 277,304 bush, a year ago. last week and 271,504 busin a year ago. Oats are quiet and prices steady; new sold at 32c to 32½c on track, and old are quoted at 34½c on track. No stock in store. Peas are unchanged; purchases are being made outside at equal to 61c here. The stock in store is 32,633 bush, as against 29,354 bush. last week and 18,868 bush. against 27,504 bush. hast week and 18,868 bush, at the corresponding period of last year. Rye is quiet and nominal at 60c to 61c. No stock in store. Oatmeal is dull and easy; car lots are quoted at \$3.75 to \$3.80, and small lots sell at \$4.10 to \$4.40. Bran quiet; car lots are quoted at S10 to \$10.50 on track.

GROCKRIES.—Trade is fair and prices generally steady. Fruits scarce and firm; London layers \$3.25 to \$3.50; black basket, \$3.75; Valencias 9c, currants 52c to 63c. Fish in fair demand; trout firm at \$3.60 to \$3.65 and whitefish at \$4.25. Teas in moderate demand



Bavarian Brewing Company,

JOHN LINDBERG.

MANAGING DIRECTOR.

ST. JOHN'S, Newfoundland.

MANUFACTURERS OF THE

CELEBRATED BAVARIAN, PILSNER

-AND-

BOTANIC BEERS.

CANADIAN ORDERS SOLICITED.

THE

LOGAN TANNING COMPANY,

Limited.

WM. ESSON. A. C. MACDONALD,

President.

Managing Director.

JOHN LOGAN, Supt.

PICTOU, N.S.

—TANNERS OF SOLE LEATHER ONLY.

The Largest Tannery in the Dominion.

and steady. Sugars unchanged at 63c to 7c for granulated and 54c to 6c for Canadian refined. Tobaccos and liquors steady.

HARDWARE.—A fair business is reported in builders material, and prices generally are steady. Tin plates firm at \$4.10 to \$4.25 for I.C. coke and at \$4.50 to \$4.75 for I.C. charcoal. Galvanized iron and sheet zine in good demand. Pig iron is held at \$19.

Hidden.—The offerings of green are limited and prices steady at 81c for cows and 9c for steers. No. 1 cured cows sold at 91c to 91c, and steers at 93c. Sheepskins are firm; 80c paid for the best and 60c to 70c for ordinary. Callskins are dull, and prices nominal, at 11c to 13c Tullow quiet; rough is quoted at 3c, and rendered at 6c.

Live Stock.—The feeling has slightly improved this week as regards cattle. Receipts were fair, with bulk of offerings, however, of medium and inferior qualities. The demand from shippers is fair, with sales at 3\frac{3}{2} to 4\frac{1}{2}c. Butchers' cattle in mcderate demand and steady; the best sold at 4c, and in-

ferior at 2½c to 3½c. Sheep are in limited demand, and prices steady at 3c for for the best and at 2½c for inferior. Lambs in limited supply and prices firm at \$2.90 to \$3 for the best and at \$2.00 to \$2.50 for ordinary. Calves dull; the off-rings are light, and demand just fair. Hogs easier; heavy fat are dull at 4c and light at 4½c to 4½c.

Provisions.—Trade is on a small scale and confined to small lots. Prices show little change from last week. Old long clear bacon sells at 7c, and new at 7½c to 7½c. New Cumberland cut 7½c. Hams in moderate demand; new smoked sell at 1½c to 12c, and old at 11c. Lard is in fair demand; round lots in tierces are quoted at 8¾c, and small lots in tubs and pails sell at 9½c to 9½c. Pork steady; the only business is in small lots at \$12.00 to \$12.50. Hops are quiet and prices unchanged, at 7c to 9c for new. White Beans sell at \$1.25 a bush for hand-picked. Polatoes are steady, with sales of car lots at 45c on track and small lots at 55c to 70c per bag.

Wool.—The volume of business shows some falling off in the movement but prices continue firm. Round lots of selected sell at 21c, and medium at 18c to 19c. Supers are firm, with sales at 23c, and extras are quoted at 26c to 27c. Southdown is worth 23c to 25c.

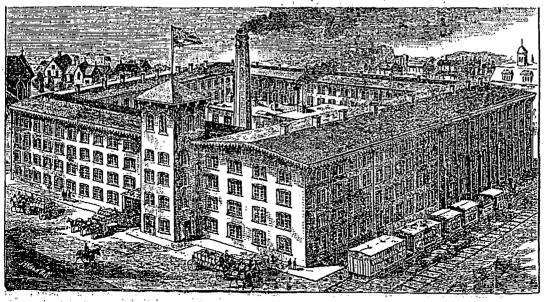
SPECIAL NOTICES.

S. R. Foster & Sons, St. John, N.B., are doing a large business in the manufacture of cut nails, spikes, tacks, brads and shoe nails. They cut up a thousand tons of iron, steel and other metals per annum into their specialties and employ a large number of hands. They report no diminution of trade in their lines for the current year.

the current year.

The Haggert Bros. Manufacturing Co., limited, of Brampton, Ont., furnish about 160 hands with constant employment. The authorized capital of the company is \$250,000, and its extensive works are engaged in the manufacture of the "Cornell" engine a d the "Wide Awake" separator. The busin ss was established by Mr. John Haggert, in 1849, for the manufacture of agricultural implements. Soon he was joined by two of his brothers, and the three conducted the business successfully, under the name and style of Haggert Bros., until 1800, when another change took place, Mr. John Haggert continuing the business until 1870, when he was joined by his brother-in-law, Mr. R. Cochrane. Ten years later (1880)

COTTON SPINNERS, BLEACHERS, DYERS AND MANUFACTURERS, WM. PARKS & SON, Ltd., ST. JOHN. N.B.



THE ONLY YARN MADE IN CANADA. ACENTS:

DUNCAN BELL, Montreal.

WM. HEWETT, Toronto.

BEDARD, GIRARD & CIE, Quebec.

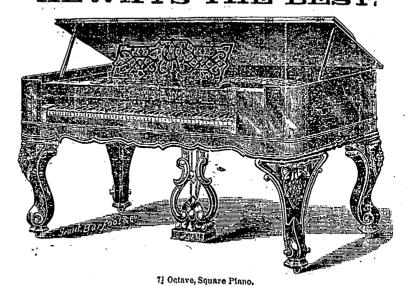
≡YARNS. White and Colored and Bleached, Single and Doubled. CA RPET WARPS

Beam Warps, Hosiery Yarns, Balled Knitting Cotton. SHIRTINGS.

COTTONADES,

GREY--* -COTTONS.

THE BEST. ALWAYS



SWEETNAM & HAZELTON, Sole Manufacturers.

WORKS:-GUELPH, Ont.

WILLIS & CO., Sole Agents, Montreal, Que

the present company was formed under the name of the Haggert Bros. Mfg. Co., with the present officers; Mr. John Haggert, President; Mr. K. Chisholm, M.P.P., Vice-President; and Mr. R. Haggert, Mainger. The company manufactures about 200 separators and 100 engines per year, which find a sale throughout the Dominion. The works have been under the practical superintendence of Mr. Robert Aiken for many years. See their announcement on appulser tages. another page.

Prominent among the industrial establishments of Quebec is the wholesale boot and shoe factory of J. H. Botterell & .Co. The buildings, finely situated at the corner of Hospital and St Valier streets, are four stories in height, and are fully equipped with modern machinery. A visit to the various departments shows a systematic arrangement and an attention to details such as is always to be met with in first class manufactories. Motive power is furnished by an excellent 50 h. p. engine, and the buildings are heated by steam. The firm manufactures all styles of boots and shoes from manufactures all styles of boots and shoes from an infant's cack to fishermen's heavy grain seabouts, and employ about 450 hands. Their travellers visit all parts of the Dominion, and they enjoy a reputation for square dealing and for uniform excellence of their goods. It is stated that the increasing volume of their business will oblige them to make additions to their premisses before long.

The "Dominion Turbine Water Wheel," patented by A. D. Cole, 129 Belwoods avenue, Toronto, and manufactured at Thomas Wilson's Dundas foundry, Dundas, Ont., is claimed by the owner and patentee to be the 'best water wheel in the market." There are hundreds in use which have given satisfaction, and attention is directed to a list of references published in adventisement elsewhere. The following advantages are claimed:—It is simple in its construction, and so proportioned as not to be struction, and so proportioned as not to be

liable to friction or derangement either from carriage or use. It will give the largest percentage of power for the quantity of water used at any given head. It is not liable to freeze, and anchor ice or rubbish of any kind does not apply the other wheak. It is suitable for affect it like other wheels. It is suitable for every variety of heads, high or low, and can in all cases be used to utilize the whole head or

fall. Back water has no effect on it, as it works equally well in or out of it. It may be attached to a governor, to the controlling power of which it is very sensitive; and when properly attached the wheel will run with a uniform speed, no matter how often the load may be changed. It can be placed inside or outside the mill, as may suit the convenience of the

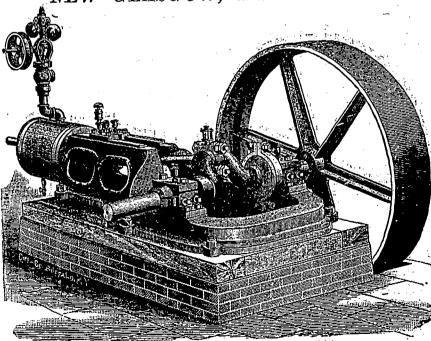
MANUFACTURERS OF ALL KINDS OF -

HAMILTON &

Plain and Fancy Biscuits and Confectioners.

MATHESON & COMPANY,

ENGINEERS AND BOILER MAKERS, NEW GLASGOW, NOVA SCOTIA.



-MANUFACTURERS OF

Steel and Iron Stationary and Marine Boilers. Livet holes drilled in place. Stationary and Portable Engines.



CONTRACT FOR SUPPLY OF MAIL BAGS.

CEALED TENDERS addressed to the Post-CEALED TENDERS addressed to the Post-master General, (For Printing and Supply Branch.) and marked "Tender for Mail Bags." will be received at Ottawa until 12 o'clock, noon, on MONDAY, the 22km NOVEMBER, 1885, for the supply of the Post Office Department of Canada with such Cotton Duck, Jure and Leather Mail Bags as may from time to time be required for the Postal Service of the Dominion.

Samples of the Bags to be furnished may be seen at the Post Offices at Halinx, N.S., St. John, N.B., Charlottetown, P.E. I., Quebec, Montreal, Ottawa, Toronto, London, Winnipeg, Man., Victoria, B. C., or at the Post Office Department at

Ottawa.

The Bags supplied, both as regards material and manufacture, to be fully equal to the samples, and to be delivered from time to time in such quantities as may be required at Ottawa.

The contract, if satisfactorily executed, shall continue in force for the term of four years, pro-

vided always the workmanship and material be satisfactory to the Postmaster General. Eachtender to state the price aske doer bag, in the form and manner prescribed by the form of tender, and to be accompanied by the written guarantee of two responsible parties, undertaken that, in the event of the tender being accepted, the contract shall be duly executed by the party tendering for the price demanded, undertaking also to become bound with the contractor in the sum of two thousand dollars

for the due performance of the contract.

Printed forms of tender and guarantee may be obtained at the Post Offices above named, or at the Post Office Department, Ottawa.

The lowest or any tender will not necessarily

be accepted.

WILLIAM WHITE, Secretary.

POST OFFICE DEPARTMENT, CANADA, OTTAWA, 1st October, 1885.

N.B.—The time for the reception of Tonders for the supply of Mail Bags has been extended by the Postimister General for one month (until noon on Wednesday, the 2nd December, 1885), certain changes having been made in the form of Tender, as shown in the amended form of proposal, to be had from the Postmasters of the following places:—Hailfax, N.S., St. John, N.B., Charlottetown, P.E.I., Quebee, Montreal, Ottawa, Toronto, London, Hamilton, Winnipeg, Man., Victoria, B.C., or at the Post Office Department, Ottawa.

WILLIAM WHITE, Secretary

POST OFFICE DEPARTMENT, CANADA, OTTAWA, 24 October, 1885.

NOTICE is hereby given that a Dividend of THREE AND ONE-HALF PER CENT. (3) per cent) upon the paid-up stock of this institution has been declared for the current half year, and that the same will be payable at the Head Office in Montreal, on and after

TUESDAY, the 1st day of December Next.

The Transfer Books will be closed from the 21st to the 30th November next, both days inclusive.

By order,

I. G. A. LAND. Gooks.

U. GARAND, Cashier.
Montreal, 28th October, 1885.

place or owner. The actual discharge of water is 40 per cent less than the theoretical or actual measurement of the wheel. It is not liable to get out of repair; and it can be set up by, any competent millwright in two or three days. It can be adapted to existing machinery with ease and economy, and can replace a breast or other wheel with very slight alterations. It runs very steadily, is easily regulated, and will yield a larger percentage of power with 1 or 3 gate than other wheels. It may also be run with as low as one-tenth gate without any great ma-terial loss of power in proportion to the amount of water used, which has never been done by any other wheel.

STIRETYSHIP.

The only Co'y in Canada confin-ing itself to this business.

THE GUARANTEF

Of North America.

. . \$1,000,000 Capital Authorized, . Pald up in Cash (no notes), . 300,000 800,000 Resources over Deposit with Dominion Gov't. 57,000

THE BONUS SYSTEM

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

One-half p. Cent per Annum is reached.

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

Over \$350,000 have been paid in Claims to Employers.

President-SIR ALEXANDER T. GALT, G.C.M.G. Vice-President THE HON. JAMES FERRIER Managing Director EDWARD RAWLINGS. Secretary-JAMES GRANT.

Bankers.....THE BANK OF MONTREAL.

HEAD OFFICE:

260 ST. JAMES ST., MONTREAL. EDWARD RAWLINGS,

Managing Director.

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

Leading Wholesale Trade of Montreal

COCHRANE, CASSILS & CO.

Boots and Shoes, Wholesale

CORNER OF Craig and St. Francols Xavier Streets

MONTREAL.

JAMES McGREADY & CO.,

WHOLESALB

BOOT AND SHOP MANUPACPURERS.

ST. PETER & YOUVILLE STREETS, MONTREAL

SHAW BROS. & CASSILS. TANNERS.

And dealers in

HIDES AND LEATHER. 426 & 428 NOTRE DAME ST. MONTLEAL.

ROBT. McGREADY & CO.

WHOLESALE

BOOT & SHOD

MANUFACTURER,

OFFICE AND WAREHOUSE,

21 and 23 ST. PETER STREET, MONTREAL.

| STOCKS | AND | BONDS. |
|--------|-----|--------|
| | | |

| | | Capital | | | Div. | | Per Cent | Cash |
|---|--------------|-------------------------|--|----------------------|------------------|-------------------------------------|---|------------------|
| NAME. | Par Value | Sub- | Capital | Rest. | last | Dates | Prices | Value |
| | m 52 | scribed. | paid-up. | | 6 MB. | of Dividends. | Nov. 12. | perSh |
| Brit. North America. | 9 9.131 | 84.866.666 | \$ 4,866,666 | 1,055,100 | 3 | 4 Jan 4 July | 1184 | 288 85 |
| / Can. Bank Commerce | 50 | 6,000,000 | 6,000,000 | 2,000,000 |] 4 | 2 Jan 2 July | 12 130 | 64 50 |
| / Central Bank | 100 | 500,000 | 325,000 | 10,000 | 3 | 24 Aug 1 Mar | | 80 40 |
| Commercial, Windsor Dominion Bank | 40 | 500,000 1,500.000 | 260,000 | | | 1 May 1 Nov | 12, | 50 40 101 00 |
| Du Peuple | 50 | 1,600,000 | 1,500,000 1,600,000 | | | 3 Nich (Nil) Sept | | 36.00 |
| Du Peuple Eastern Townships | 50 | 1,479,600 | 1,449,488 | 375,000 | 8 <u>1</u> 8 | 2 Jan 2 July | 10 | \$5 00 |
| Exchange, Yarmouth | 70 | 280,000 | 245,715 | 30,000 | 18 | 1 Feb. 1 Aug | 81 | 56 70 100 50 |
| Foderal Bank | 100 | 800,000 | 1,250,000 | | 3 | 1 Feb. 1 Ma | 1001 1022 | 20 55 |
| Halifax Banking Co Hamilton | 100 | 500,000 1,000,000 | 000,000 903,870 | 50,000 270,000 | 3. | 2 June 1 D c | 126, | 126 50 |
| Hochelaga | 100 | 710,100 | 903,870 710,100 | 50,000 | | 2 Jan 2 J - 1y | 75 79 | 75 (0 |
| Imperial Bank | 100 | 1,500,000 500,000 | 1,500,000 | 680,000 | 4 | 2 Jan 1 o.lly | 1281 65 65 | 128 25 13 75 |
| Jacques Cartier | 25 100 | 1 000,000 | 500,000 | 140,000 50,000 | 31 | 2 June 2 Dec | 55 65 | 10 10 |
| London | 100 | 1,000,000 321,900 | 200,000 321,900 | 60,000 | | 2 July 2 Jan | 110 | 110 00 |
| Merchants' Bk, Can | 100 | 5,798,267 | 5.725,000 | 1 1.375.000 | 31 | 2 June 1De | 118} 119 | 118 50 |
| Maritime. Merchants' Bk, Can. Merchants', Haliax. Molsone Bank. Montreal. | 100 | 1 600,000 | 1,000,000 2,000,000 12,000,000 | 200,000 | 31 | 1 Aug. 1 Feby. | 1003 120 125 | 100 50 60 00 |
| Molsons Bank | 50 200 | 2,000,000 12,000,000 | 2,000,000 | 6,000,000 | 5 | 1 April 1 Oct. 2 June 1 Dec | | 111 00 |
| Mationale | 50 | 2,000,000 | 2,000,000 | 0,000,000 | l | 1 May (Nil) Nov | 60 | 30 00 |
| New Brunswick | . 100 | 1,000,000 | 1,000,000 | 300,000 | | 1 May (Nil) Nov 10 April 10 Oct. | 1211 | 121 50 |
| Nova Scotia | 100 | 1,114,300 | 1,114,300 | 340,000 | 31 | | 130 1(8½ 109 | 120 50 108 50 |
| Ontario Bank Ottawa | 100 100 | 1,500,000 1,000,000 | 1,500,000 1,000,000 | 485,000 160,000 | 3 3 | 2 June 1 Dec 1 June 1 Dec | 118 | 115 00 |
| People's of Halifax | 20 | 600,000 | 600,000 | 35,000 | 21 | Feby. Aug. | 97 | 19 40 |
| People's Bank, N.B. | 50 | | 150,000 | | | | 100 | 50 00 |
| Pietou Bank | 50 | 500,000 2,500,000 | 250,000 | 205 000 | 3 | 1 Appil 1 Oct | 924 100 | 46 25 100 00 |
| Quebec Bank St. Stephen's Bank | 100 100 | 200,000 | 2,500,000 200,000 | 325,000 50,000 | 3 | l April 1 Oct | 100 | |
| Standard | 50 | 803,700 | 803,700 | 220,000 | 8 | 2 Jan 2 July | 118 | 69 00 |
| Toronto | 100 | 2,000,000 | 2,000,000 | 1,150,000 | 4 | 2 June 1 Dec | 158 | 188 00 |
| Union Bank (Halifax) | 50 | 1,000,000 2,000,000 | 500,000 | 40,000 | 3 | 2 Jan 2 July | 99 45 55 | 49 50 43 00 |
| Ville Marie | 100 100 | 500,000 | 2,000,000 464,300 | 20,000 | 31 | 2 June 1 Dec | 81 | 81 00 |
| Yarmouth | 100 | 400,000 | 390,870 | 30,000 | 3 | | 1193 | 119 60 |
| Agric. Sav.and Loan Co | 50 | 600,000 130,000 | 578,313 | 67,000 | 4 | 2 Jan 2 July | 1164 | 59 25 |
| Brant. Loan and Sav. Co Brit. Can. Loan & Inv. Co | 50 100 | 1,350,000 | 121,000 | 6,000 | . 3 ³ | i Jan 1 July | · 108 | 54 00 103 00 |
| Brit.Mortg. Loan Co | 100 | 450.000 | 223,771 | 27,000 30,000 | 81 | Tour Toury | 106 | 106 00 |
| Building and Loan Assoc Canada Cotton Co | 25 | 750,000 750,000 | 750,000 | 85,000 | 3 | | ÷107 | 26 75 |
| Canada Cotton Co | 100 | 750,000 | 267,066 223,771 750,000 697,900 | | 0 | ****** | 623 | 62 50 |
| Canada Landed Credit Co Can. Perm. Loan and Say. | 50 50 | 1,500,000 3,000,000 | 663,990 2,200,000 | 125,000 1,100,000 | 4 6 | 2 Jan 2 July 1 Jan 1 July | 123 122 | 61 50 105 60 |
| Can. Say, and Loan Co | . 20 | 700,000 | 650,410 | 120,000 | 4 | 10an 10an | 42- | 60 00 |
| Dominion Sav. and Inv. Co | 50 | 1,000,000 | 650,410 873,205 1,000,000 | 157,000 | 4 | 30 June 31 Dec | | 57 50 |
| Dominion Telegraph Co | 50 | 1,000,000 | 1,000,000 | • • • • • • • • • • | 8 | 15 Jan and Qtly | | 44 00 55 CO |
| Dundas Cotton Co Farmer's Loan and Sav. Co | 100 50 | 500,000 1,057 250 | 600,000 611,430 | 75,857 | 4 | ***** | - | 57 00 |
| Frechold Loan and Sav. Co | 100 | 1.876.0001 | 1,000,000 | 445,000 | 5 | 1 June 1 Dec | | 169 00 |
| Hamilton Prov. and Loan | 100 | 1,500,000 | 1,100,000 | 125,000 | 4 | 2 Jan 2 Jaly | ł | 128 25 |
| Home Say, and Loan Co Hudon Cotton Co | 100 100 | 1,000,000 2,000,000 | 100,000 | 40,000 | . 81 | ************* | ## OD | 75 00 |
| Huron & Erie Loan Soc | 50 | 1,500,000 | 850,000 1,100,150 | 391,000 | 5 | 1 Jan 1 July | 75 80 160 | 80 00 |
| Huron & Lambton Loan Co. | 50 | 350,000 | 230,000 | 32,000 | 4 | | • | |
| Imperial Loan and Inv. Co | 100 | 629,850 | 621,704 | 85,000 | 31 | 8 Jan 8 July | 1113 | 111 50 |
| Landed Banking and Loan. Lond, & Can. Loan and Ag. | 50 | 700,000 4,000,00 | 424,604 560,:00 | 40,000 280,000 | 3 5 | 2 Jan 2 July 15 Meh 15 Sept | 1451 | 72 75 |
| London Loan Co | 50 | 665, 00 | 550,000 | 50,000 | | 81 Dec., 30 June | 145 <u>1</u> 116 118 | 58 00 |
| Lond. and Ont. Inv. Co | 100 | 2.250,000 | 450,000 | 80,000 | 31 | 2 Jan 2 July | 110 | 110 00 |
| Manitoba Inv. Assoc | 100 100 | .00,000 | 100,000 | 3,000 | 4. | ••••• | • | 99 50 |
| Manitoba Loan | 40 | 518,9⅓i ∂(0,000,≨ | 2,000,000 | | 5 | 2 Jan and Qily | 90] 127 <u>]</u> 129 | 51 00 |
| Montreal City Gas Co Montreal City Pass. Ry.Co | 40 | 2,000,00 | 1,876,752 | | ê | 15 April 15 Oct | 191 | 77 60 |
| Montreal City Pass. Ry.Co | 50 | 600,000 | 00,000 | | 4 | 6 May 6 Nov | 121 | 60 50 |
| Montreal Cotton Co Montreal Building Assoc. | 100 50 | 791,000 300,000 | 91,000 00,000 | ******** | 0 | | 60 75 | 60 00 87 50 |
| Montreal Loan and Mortg. | 50 | 1,000,000 | 32.812 | 106,000 | 3 j | 15 Mch 15 Sept | 70 89 | 44 50 |
| National Investment Co | 100 | 1,700,000 | 32,812 418,000 | 22,500 | 8} | 31 Dec 30 June | 102 | 102 00 |
| N.S. Sugar Refinery | 100 | 350,000 | 50 000 | 27,000 | $\frac{2I}{2}$ | 2 Jan 2 July | 1) | 10 00 |
| Ont. Indus. Loan and Inv., Ont. Inv. Assoc | 50 | 479,800 2,650,000 | 235,135 | 500,000 | 8 | 80 June 31 Dec | | ** *** |
| Out. Loan and Deb. Co | 50 | 2,000,000 | 700,000 1,200,000 | 285,000 | 4 | 1 Jan 1 July | 1:5 | 58 50 65 (0 |
| People's Loan and Dep. Co | 50 | 500,000 | 487,048 | 42,000 | | 1 Jan 1 July | 1074 | 53.75 |
| Real Est, Loan and Deb. Co Richelieu and Ont. Nav. Co. | 50 100 | 500,000 1,619,000 | 487,048 346,213 1,619,000 | | 3 | | 7E | 37 50 |
| Royal Loan and Sav. Co | 50 | 500,000 | 410,715 | 24,000 | 3 | 9 Feb 15 Sept Jan Ju.y | 501 601 116] | 59 50 58 12} |
| Starr M'fg Co., Halifax | 100 | 200,000 | 200,000 | | 4 1 | March | 91 | 91 (0 |
| St Paul, M & M. R y | 100 | | | | 31 | 1 Feb and Qtly 1 Feb and Qtly | 10634 | 106 75 |
| Toronto City Gas Co Union Loan and Sav. Co | 50 50 | . 800,000 600,000 | 800,000 580,360 | 180,000 | 2) | reb and Qtly | 134 x.d | 67-00 |
| Western Can. Loan & Sav | 50 | 2,000,000 | 1,200,000 | | - | i Jan 1 July 8 Jan 8 July | 185 | 67 00 92 50 |
| * On reduced capital. | , | . , | | | - | | 300, | 92 00 |
| | | | | | | | | _ |
| A. RAMSAV. | | TRY. MANG | | | | | | |

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English and Belgian Sheet and Polished Plate Glass,

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Factory, INSPECTOR STREET, MONTREAL.

The ROYAL BLACK LEAD AND

SUNBEAM STOVE POLISH,

are the best Stove Polishes now in use.

Sole Makers,

25 ST. PETER-ST., MONTREAL.

MONTREAL WHOLESALE PRICES CURRENT-THURSDAY NOV. 12, 1885.

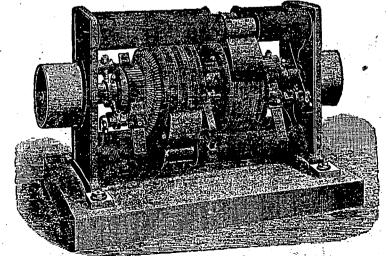
| No. | [177.1 | | I III | | , | | |
|---|------------------------|---|------------------------|--|-------------------------|--|------------------------|
| Name of Article. | Wholessie | Name of Article. | M possuje | Name of Article. | Wholesale. | Name of Article. | Wholesale. |
| Dairy Produce. | 2 a. 8 . 0 21 0 22 | Flour | Sc. Sc. | Barbadoespor lb. | 8 c 8 c. | WWYYY | 8 c. 8 c. |
| Creamery fine to choice | | Patent Superior | 4 40 4 55 | Yellow Refined | 0 00 0 00 | W. W. XXXX | 0 30 0 00 |
| Do fair to good | | Patents Choice | 4 60 5 00 | i aris Lumps | 0 047 0 053 | " " X | 0.20 0.00 |
| Brockville, choice | 0 14 0 18 | Extra Superfine. | 4 30 0 00 4 20 4 25 | Granulated 66 66 | fan a san a | | |
| Morrisburg choice, | U 14 0 18 | Canada strong Bakers | 4 40 4 50 | yrupsExtra per lb. | 0 037 0 041 | Gider X ** XXX Matches: Common | 0 20 0 00 |
| Wostern Dairy, | 0 12 0 15 | Do American | 4 80 . 5 00 | G00a | 0 03 0 04 | ", XXX | 0 80 0 00 |
| Cheese, September | 0 00 0 004 | Do Manitoba | 4 90 5.00 | Molasses (Barbados) im.g. | 0 011 0 021 | Matches: Common | 2 75 0 00 |
| Poor to Medium | 0 05 0 07 | LAHOY ******* **** | 0 00 4 20 | Trinidad, | 0 28 0 291 | " Parlor. " Eddie No. 1 | 2 25 0 00 |
| | 0 0., 0 0., | | 4 15 0 VU | II Antions | 0 221 0 23 | " Tolegraph | 3 10 4 UU |
| Drugs & Chemicals | | Superfine | 8 95 1 00 3 65 3 75 | THIT LOOSO MUSCAte! | 0 00 0 00 | Hardware. | 0 40 0 80 |
| Acid Carbolic Cryst. Medio | | Middlings | 3 50 3 60 | Sultanas | 0 061 0 061 | mardware. | |
| do No. 3 | 0 28 0 42 0 16 0 16 | | 8 26 3 35 | II Seedless | 0 00 0 00 | Tim: Block, L&F per lb. | 0 00 0 23 |
| Aloss Cape | 175 190 | Ont. Bags City Bags, delivered Oatmea: bris | 1 90 2 16 | Valentia | 0 081 0 (9 | do Straits | 0 00 0 28 0 00 0 25 |
| Borax xtls | 0 10 0 12 | City Bags, delivered | 0 00 2 60 | Prunes | 0 05 0 05 | Copper: Ingot | 0 131 0 15 |
| Borax xtls | 2 00 2 25 | Oatmea, bils | 4 10 4 15 | Figs Malaga | 0 04 0 04 | Sheet | 0 19 0 24 |
| Rine Vitrioi | Lii Um Urtielid | Cornment white | טעט טטטן | Eleme 1lb bxs | 0 (15 0 06 0 11) 0 12 | Cut Nails, Net Cash: | |
| Brimatono | 1960 270 | | 0 000 0 00 | [S. Almonds bx & bgs, " | 0 20 0 25 | Hot Cut Am. or Can. Pat'n | |
| Brom- Potass. Cumphor Eng. Ref. | 0 50 0 55 | Grain. | | S. S. Tarragona Walnuts, English | 0 18 0 14 | 3 in. and above " " | 2 40 0 00 |
| Am Pof | 0 85 0 40 | Canada Red, No 2. | 0 93 0 95 | Walnuts, English | 1006 008 | 2 & 2 ins. " " | 2 65 0 00 |
| Castor Oil | 0 00 0 10 | White Winter | 0 92 0 94 | | 0 12 0 14 | 2 & 2] ins. " - " | 2 90 0 00 |
| Caustic Sods | 2 124 2 25 | White Michigan, No. 1. | 0 98 0 95 | Filberts | 0 051 0 08 | l light line. Am. | 8 15 0 00 |
| Oitric Acid | 0 61 0 70 | Red Winter, No 2 Toledo. | 00.0 00.00 | Batty's Nabob Pickles, doz | 0 101 0 11 2 70 3 80 | 1 17 1118. ** ** | 8 90 0 00 |
| Copperas per 100 lbs | 0 95 1 16 | Chicago No. 2, in bonds. | 0 00 0 00 | Mixed do | 2 90 2 80 | 14 & 11 Cold Cut, Can." | 2 90 0 00 |
| Cream Tartar | 0 35 0 87 | Milwaukie No. 2 do | 000 000 | " Nabob Sauce,pts | 3 40 - " | | 8 40 0 00 |
| Epsoin Saits | 1 20 1 40 | Oats, | 031 031 | | 0 09 0 15 | Casing, Box, Shook : | 4 40 0 00 |
| Castor Oll Caustic Soda Oitric Acid Copperas per 100 lbs. Cream Fartar Epsom Salts Extract Logwood, best. " Glycorine. | 0 071 0 081 | Barley | 0 00 0 00 | H MIRCO . DOWN | 0 80 0 95 | 14 in. pl00 lb. keg. 14 in. to 14 " 2 ln. to 24 " 24 in. to 2 p. 100 lb. keg 3 in. to 41 " | 4 40 0 00 4 65 0 00 |
| Glycorine | 0 10 0 18 | Pens, per 66 lbs. | 0 73 0 73 | ii Cinvas u | 0 14 0 22 | 2 in. 1 to 21 " " | 8 40 0 00 |
| Gum Arabic, por ib | 0 40 0 70 | Corn in bond | 0 00 0 00 | il Nutmaga | 0 45 0 70 | 21 in. to 2 p. 100 lb. kog | 8 15 0 00 |
| Guin Arabic, por ib Traj. Indige Madras. | 0 45 0 90 | | 000 000 | Jamaica Ginger. Bl. " Jamaica "Unbl. " | 0 20 0 26 | - 1011 10 12 | 1 20 0 00 |
| Indige Madras | 0 70 100 | Groceries. | | African | 0 18 0 18 0 11 0 14 | Cut Spikes, all sizes | 265 000 |
| Morphia | 1 10 1 63 | "EA, (Hf-Ch. & Cad.), | | African | 0 064 0 08 | | |
| afadder, best | 0 08 0 09 | fapan, com. to med. lb | Ú 18 0 22 | Pepper, Black | 0 174 0 184 | lin. to lin. p. 100 lb. kg li in. to lin. of | 5 CB 4 80 |
| Opium Oxalie Acid | 8 75 4 25 | good med. to fine. | 0 28 0 34 | Pepper, Black | 0 26 0 27 | 2 in and up 4 | 4 05 8 80 |
| Oxalie Acid | 0 11 0 13 | Japan, aneest to chocat Japan Nagasaki " | 0 37 0 48 0 19 0 25 | Mustard, 4 lb. per Jar. | 0 00 0 75 | Tobacca Domar in | 8 30 0 00 |
| Phosphorus | 0 65 0 90 | Y. Hyson common to gd | 0 16 0 25 | 1 lb, "" | 0 25 0 26 | Tobacco Box Nails: | |
| Potasa bicuromate | [0 118 0 09 | Y. Hyson fine to finest.lb | 0 36 0 60 | Rice: p. 100 lb. | 3 35 3 50 | | 4 45 3 50 |
| Potas lodide. | 4 25 4 50 1 15 1 25 | Gunpd., fair to med. | 0 28 0 34 | II " Parua " | 0 00 4 50 | 2] " 8 " " | 8 85 8 15 8 05 2 95 |
| Soda Ash | 1 50 1 60 | " Good to fine " | 0 40 0 50 | Dago north | 0 00 0 041 | Clinch and Heavy Clinch : | 8-20 6 20 |
| Soda BiCarb | 2 35 2 50 | Gunpd. Finest 1b Imper'i., med. to gd " | 0 67 0 66 | Tapioca, Pearl. | 0 05 0 051 | I & III. ADD DD | 4 20 0 00 |
| Soda Ash Soda BiOarb Sal Soda | 1 00 1 124 | " Fine to finest " | 0 25 0 88 0 37 0 58 | Gelatine, Favorite, | | IT IUI OF BHATD Dres'll N'Ls | 0.00 0.00 |
| Strychnine | 1 20 T 35 | · Iwankay, cora.to gd. " | 0 12 0 18 | II (Poliwka's) I lh con | 1 00 0 00 1 | 1 1 11 11 11 per 100 lb | 8 85 6 85 |
| Tirtario Aoid | 0 55 0 60 | Oolong | 0 45 0 60 | | 0 90 0 00 | 11 " 11 " " " " " " " " " " " " " " " " | £ 82 0 00° |
| FISH. | ·= · · · | Congou common " | 0 16 0 26 | Do do do 1 of pk " Do do do 2 gs. Do (Cox's) 4's | 1 1 80 0 00 | 2 " 21 " 21 " 21 " 21 " 22 " 3 in. and up " 25 per cent. discount | 0 00 8 50 |
| Labrador Herrings, No. 1 | 3 121 3 35 | med. to good. " | 0 28 0 30 | Do (Cox's) I's | 1 60 1 62 | 31n. and un | 4 05 0 00 |
| Walves | 0 00 0 00 | " fine to finest " | 0 86 0 66 | ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ | A 071 A 001 | 25 per cent, discount. | 4 15 0 00 |
| Halves | 2 10 2 15 | ouchong common. " med. to good " | 0 16 0 20 0 26 0 80 | Vermicelli | 0 071 0 081 | Nett30 ds or 4 mos note with | 3 90 0 00 |
| Cape Breton Herrings | 3 50 0 00 | Fine to choice | 0 86 0 66 | Macaroni | 0 00 0 13 | Nett30 ds or 4 mos note with int. These terms apply to all the above pails | 3 65 0 00 |
| Mackerel No. 1 | 0 00 0 00 | bfees, green Mocha perib. | | | 0 00 0 10 | | |
| | 3 50 0 00 | Java, | 0 25 0 27 0 18 0 22 | Starch: Boxes 28 to 42 lbs | [| Horse Nails: P. & R Reight | 0 00 0 00 |
| Uregii Cou Large I | 1 00 1 05 1 | Maracaibo | 0 11 0 14 | No. 1 White | 0 064 0 07 | ". " No. 7 | 0 23 0 00 |
| " NO. 1 | 4 00 4 25 | Cape ". | 0 12 0 14 | Canada Laundry | 0 05 0 00 | (1) 11 37- 6 | 0 23 0 00 |
| Dry " | 3 00 3 25 | iamaioa | 0 091 0 10 | No. 1 Blue | 0 68 0 00 | M" Brond 40 to F & F | טטט אייטן |
| | | Rio | 0 0s 0 11 0 17 0 24 | Sirver Gioss | 0 08 0 081 | "M" Brand 40 to 5 & 5 pc dis "C" Brand 40 to 5 & 21 pc dis Wrot or Ship Spike | |
| 4 4 8 Brit. Col. bule | 12 (5 (3 (F) | Singapore&Ceylon " | 0 17 0 24 | | | Wrot or Shin Snikes | 1 . |
| Brit. Col. bals. | 10 00 16 50 | Jugars, (Csks. & Bris.) | 0 14 0 16 | i Donath S Fronkred | • | | |
| | 20 20 00 | Porto Ricoper lb | 0 00 0 60 | Vinegar: Imp Triple | 0 41 0 00 | 0-0 III | 1 4 23 0 00 |
| · | fl | Jamaica | 0 00 0 00 | Vinegar: Imp Triple | 0 35 0 03 | D 1-10 1D | 1 4 KU U U'A |
| | | i | | Crystal Pickling | 0 28 0 00 | in. (Dis. 20 to 25 p c) | 4 75 0 00 |
| | Dingonala | Nails apply only for immed | | | | (2.15. 20 to 20 tr 0) | 1 |

*Discounts on Nalls apply only for immediate delivory, and for quantities named of each kind separately.

Terms for Cut asing, box and shook, finishing and Tobacco Box, Barrel Clinch and Pressed Nails, Net cash within 30 days; or for months Note months or 5 p.c. off or cash in 80 days.

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Manufacturers of Electrical Apparatus for lighting streets squares, docks, railway yards, depots, warelighteds, indestrial establishments, hoteld, sendour resorts, stoumboats and all places where
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Write for Prices before Purchasing. ALL WORK WARRANTED.

MONTREAL WHOLESALE PRICES CURRENT. -THURSDAY NOV. 12, 1885.

| | | | | | | | <u></u> - |
|-------------------------------|---------------------|---|--|--|---|--|--|
| Name of Article. | Wholesale Rates. | Name of Article. | Wholesale Rates. | Name of Article. | W holesale Rates. | Name of Article. | Wholesal Rates. |
| Name of Article. Horse Shoee | Rates. \$, | Shot per 100 lbs : Lead Pipe, " Zinc: Sheet, lb | Rates. Sec. 5 c. 64 75 5 600 4 75 5 600 4 75 5 600 4 75 5 600 4 75 6 60 6 75 6 75 | Splits, Heavy Small Leather Board, Canada Enamelled Cow, per ft Probble Grain B. Calf Brush (Cow) Kid Buff "Heavy "No. 2 "Sndlers' Int. Fr. Calf Meats, Eggs, &c. Moss Pork, short out "Western Hams, City Cured Lard, in palls Bracon, per lb Eggs Vallow, Hendered "Kough Potatoes per bag Oils Cod Oll, Newfoundland Do Gaspé Straw Seal S. R. Pale Seal Pale Seal Cod Liver Oil Lard Oil, Extra "No. 1. | ## tes. \$ 0. | Glass. United Inches, 14 to 25. United Inches, 26 to 49. """ 51 "" 50. "" 61 " 70. "" 81 " 85. "" 86 " 90. "" 91 " 95. "" 96 " 100. Paints. & c White Lead, pure 25 to 100 Ib kgs. "" No. 1 "No. 2. "No. 3. White Lead, dry. Red Lead. Venetian Red, Eng'h. Yel, Ochre, French Whiting London Washed, "Paris Portland Cement. bri. Roman "bri. Valor Lime, brl. Caleined Plaster, p. brl. Drain Pipes, 4 in.to 12 in. per yard. Liverpool per bag Elev'ns Canadian, in small bags. Factory filed, per bag. Eureks factory illed, do Timber, Lumber, &c. Asn. 1 to 4 in., M. Birch, 1 to 4 in., M. | Rates. \$ c. \$ |



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A great many exaggerated reports having been circulated throughout the country concerning the epidemic in Montreal, and the possibility of contagion being transmitted through various classes of merchandise, we, the undersigned Boot and Shoe Manufacturers of the City, are pleased to be able to inform the Trade and the public generally that ample precautions have been taken by us to prevent any possible danger of contagion from the class of goods we manufacture. It is acknowledged by the Medical Faculty that the combinations of chemicals used in the tanning. coloring, and finishing of leather, as well as in the manufacture of Boots and Shoes, are in themselves very potent disinfectants.

Our manufacturing establishments are entirely outside, and far removed from what is known as the Infected District. Our employees and their families are all vaccinated or re-vaccinated, and their homes have been examined by competent physicians. We are informed by the Inspector of the Ontario Board of Health that not one case has been known where contagion has been carried through Boots and Shoes.

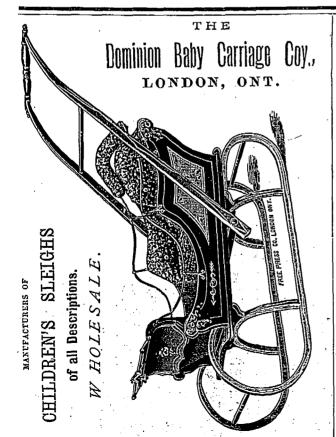
We have also complied with every requirement of the ONTARIO BOARD OF HEALTH, and, after close examination of our factories by Doctor Covernton, their Chief Inspector, we have received his certificates.

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. AND

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ith. The regular inspection of same by their foreman,

5th. Dr. Read, a thoroughly reliable Physician, visits employes and makes

All work is done at their Establishment, and none outside.

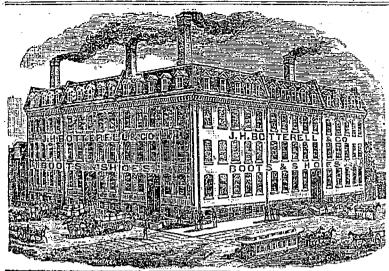
The greatest care and prudence could require nothing more. Signed. "WM. H. HINGSTON,"

"I hereby certify that I am making constant visitation to the houses of the employes of Mesers, J. & T. Bell, for the purpose of Sanitary Inspection, and enforcing vaccination and isolation where necessary, thus the factory is kept quite free from contagion or infection which might be brought by the work-

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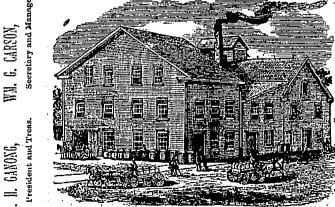
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| Name of Article. | Wholesale rates. | Name of Article. | Wholesale Rates. |
|--|--|---|--|
| 2nd quality, 40 | 8 c. \$ c. 22 00 24 00 14 00 16 00 7 00 9 00 1 50 0 00 10 00 13 00 3 00 0 00 | Lochaber Scotchqts Jamaica Rum per imp. gal. Holland Ginimp, gal. Groen o'sec Red cases. E. F. J. Brand's Hhds. | \$' \$ 0 7' 8 00 8' 3 50 2: 2 60 4' 4 75 7't 9 00 2 2 00 |
| Tobacco. (In Bond) | 2 50 0 00 | Schiedam Gin, Ands. | 4 8 75 |
| Black Chewing in boxes " in caddles Mahoganies, Smoking Do Chewing Rright, Smoking Fancy Bright Smoking Solace, Common | 0 16 0 10 0 191 0 21 0 21 0 28 0 28 0 24 0 22 0 28 0 30 0 35 0 16 0 22 | 13. H. Munm.DryVerzen'y Do. Extra Drypts. & qts. Pommery Bollinger | 29 00 31 00 29 00 81 00 26 00 27 50 1 95 6 00 1 90 7 00 2 25 7 00 |
| Solace Fair. (Duty Paid.) Black, chewing boxes 10's Do Navy, Cads, 3's, 6's, & 10's. Mahogany Chewing 6's&8's | 0 25 0 30 0 36 0 89 0 40 0 41 | Graham's ditto (Maret. cases. Class Clarets of good brands Tarragona Ports. imp.gal. Burgundy Still, Caso. | 80: & uj 750 1300 |
| Bright Smoking, 3's & 8 s. 10 Fancy | 0 51 0 55 0 58 0 63 0 80 0 90 | " Sparkling Can. Spirits, Imp. gallon. Alcohol | 16 0-17 50 Paid Bond 3 15 0 99 3 16 1 00 2 87 0 90 1 49 0 50 |
| ### Ale English | 2 40 2 45 1 60 1 65 0 85 1 25 0 60 0 75 2 40 2 16 1 60 1 65 | Family Proof Whiskey Old Bourbon " Rye " Toddy " Malt | 1 60 55 1 60 55 1 51 0 52 1 51 0 52 1 51 0 52 |
| Domesticqts ''qts Brandy: Hennessey's.gal ''ss Martel, | 0 00 1 15 0 70 0 00 6 09 6 25 0 00 14 00 0 00 12 00 | Old Rye4 Years Old 44 11 5 44 45 6 45 46 47 7 42 20 to 100 cases, not cash. 100 to 200 46 23 p.c. off. | 1 81 0 75 1 91 0 85 2 01 0 95 2 09 1 05 |
| Jules Duret & Co gal oase Pinet, Castillon & Co gal | 4 6) 5 25 10 00 16 .0 4 00 4 25 | 200 cases and over 5 p.c. off Wool. | |
| Jules Bellerie & Co ats Pinet, Castilion & Co ase Uheaper intppers | 8 00 3 26 7 00 7 60 8 60 9 to 7 25 7 75 5 75 6 50 8 75 9 25 | Fieco, Fulled, unassorted. Extra Super. B Super. Black. Natal. Cape | 0 27 0 28 0 22 0 23 0 00 0 20 0 21 0 21 0 19 0 22 0 16 0 18 |

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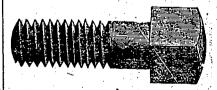
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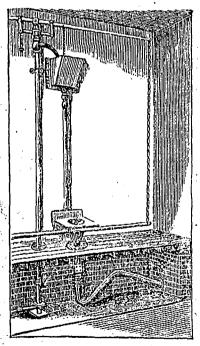
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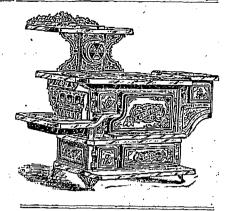


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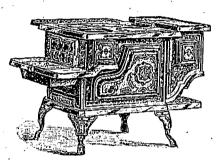
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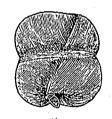
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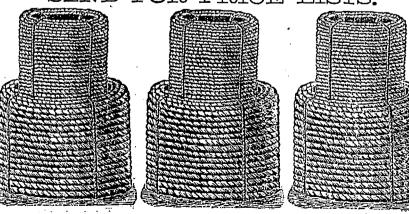
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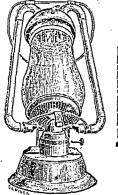


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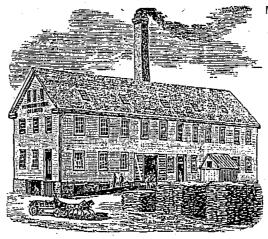
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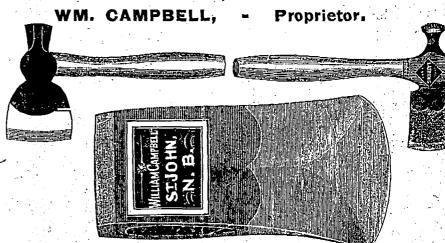
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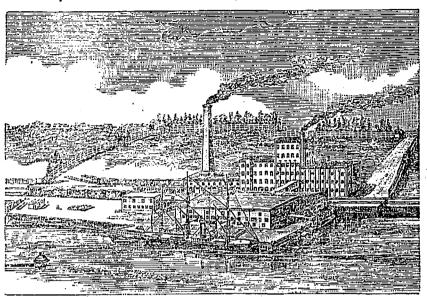
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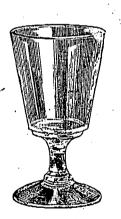
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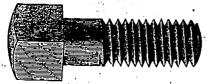
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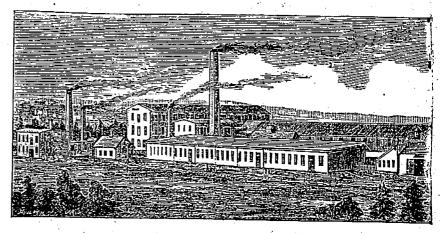
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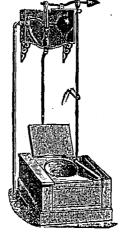
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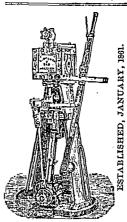
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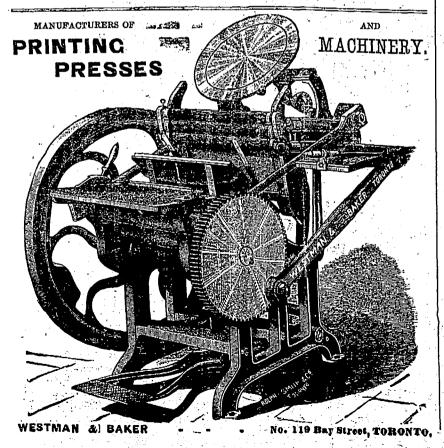
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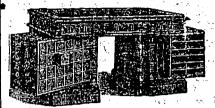


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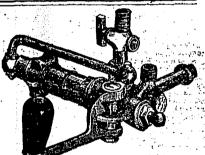
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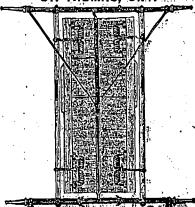
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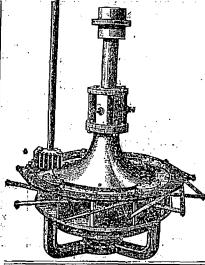
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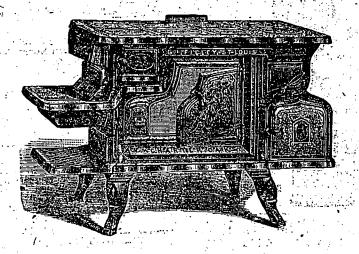
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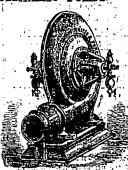
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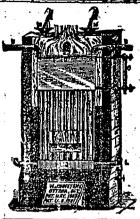
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| BECUBITIES. | Montreal Nov.12 |
|---|--------------------|
| Canada Gov. 4 p. c. Intercol. Ry., 1903. Gua. Rupert's Land Loan 4 | 112 |
| p. c. bds., 1904 | 112 |
| Gua. 4 p.c., 1910 | 112 |
| .1913 | 112 |
| British Columbia, 1894, 6 p. c | 1304 |
| July, 1907, 6 p.c | 1221 |
| Canada, 1882-4, 6 p. o | 102 |
| 1885, op. of Gov., 5 p.c | . 931 |
| Inso. stock, 5 p.c | . 105 |
| Dom. Ry Loan, 1903, 5 p. c | 1104 |
| 1901-5-6-8, 4 p.c | 1021 |
| 1904-5-6-8. Insc. stk. 5 p.c | 104 |

| fihra: | Railway & other Stocks. | | Nov. 1 |
|--------|------------------------------------|------|--------|
| - | New Brunswick 6 p. c. 1886-91, | | 106 |
| | Nova Scotia 6 p. c, 1886 | | 102 |
| | Quebec Prov. 1904 5 p c | | . 107 |
| | Do do 1905 5 p c | | 107 |
| | (iss. Paris), 1919 | | 105 |
| | stor, bds, sc. all pd. 1912 | | 110 |
| | Atlantic & Bt Lawrence She 6p.c | o11 | iši |
| 100 | Buffalo and Lake lluron | a11 | 104 |
| 10 | Do. 5 p. c. 1st Mort | 100 | 118 |
| 100. | Do do 2nd Hort | 100 | 118 |
| 200 | Cau. Central & p.c. 1st M. Bds | 100 | 110 |
| avu | Int. guar, By Gov | | 108 |
| • • | Canada Soutuern IstMort. 8 p.c | ;; | 108 |
| *** | Canadian Pacific \$100 | 1211 | 623 |
| 100 | Chic. & G.T.R. 6 p.o 1st M Coup | | 025 |
| | | | 001 |
| •• | Grand Trunk June. ky. 5 p. c. | , , | 98} |
| | | | *** |
| 100 | bonds | 100 | 102 |
| | Grand Trunk of Canada ord. | 2.3 | |
| 100 | Stock | | (0) |
| | | all | 118 |
| 100 | 1st pref. stock | | 1 664 |
| 100 | | all | 413 |
| 100 | 3rd pref. stock | all | 201 |
| 100 | 5 p.c. perp. deb. stock. | all | 104 |
| 100 | 4 p.c. perp. deb. stock. | 100 | 80 |
| 100 | Gt. Western shares | all | 99 |
| 100 | 5 p.e. pref | all | 105 |
| 100 | 5 p.o. deb. stock. | all | 824 |
| 100 | 6 p.e. bds., 1890. | all | 104 |
| 100 | Hamilton and N. W | | 105 |
| 100 | M of Canada Stg. 1st Mort. | | 87 |
| 100 | | all | 87 |
| 100 | Montreal & Champlain 5 p.c. 1st | | |
| 200 | mtg.bds | | 90 |
| | Mont. & Sorel 6 p.c. 1st mtg. at | | 1 |
| | £97 sor | | 98 |
| : | N of Canada 5 p.c. 1st Pref Bonds. | 100 | 1034 |
| .100 | | 100 | 62 |
| .AUU | 3rd pref. bonds A | AVU | 80 |
| | 3rd pret, bonds B | | 813 |
| | Northern Extension, 6 p. c. gaar | - | 1043 |
| 100 | | •• | 1052 |
| 100 | Quebec Central 5 p.e. 1st mtg. bds | •• | no. |
| 100 | lo co fe to co a bunda to bloom | 1 | 721 |
| 30 | T. G. & B. 6 p. c. bonds 1st Mort. | | 125 |
| 10 | Well, Groy & Bruce, 7 p. c. Bds., | - | ٥~. |
| | 18t Mort. | | 8 |
| 100 | St. Law & Ott. 6 p. c. Bds | | 67 |
| | 1 " 1 | | |



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WRITES LIBERAL POLICIES Without burdensome conditions.

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Example:—Age 35—81,009 Ordinary Life Policy. Payment of three annual Premiums will keep the Policy in force 5 years and 228 days. The same number of Premiums on an Endowment or Term-payment Life Policy will keep it in force

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INSURANCE CO'Y OF EDINBURGH, SCOTLAND. ESTABLISHED 1824

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CAPITAL, 850,000,000 TOTAL ASSETS. 84,472,705 13,500,000 INVESTED FUNDS, Deposit with Dominion Government, market value, 125,000

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ARTHUR GAGNON, Secretary-Treas.

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

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Income during year ending Dec. 31, 1883.....

C. H. McHENRY, Manager.

NATIONAL ASSURANCE CO.

OF IRELAND.

FIRE INSURANCE.

Incorporated by Royal Charter, 1822.

CAPITAL £1,000,000 Sterling.

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CHIEF AGENTS FOR DOMINION.

THE LONDON MUTUAL FIRE INSURANCE CO.'Y OF CANADA.

The Successful Pioneer of Cheap FARM & RESIDENCE Insurances. Financial Statement 31st December, 1884, shows Assets, \$365,541.32.

Over 41,000 Members. Nearly 15,000 Policies issued in 1854.

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D. C. MacDonald, Manager. JAMES GRANT, Vice-President. C. G. CODY, Fire Inspector.

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CAPITAL, . \$1,188,000. CASH ASSETS, 1st January, 1883,

per Government Blue-Book 407,987,887 Deposit with Dominion Govt. 122,000 Losses Paid to 1st Jan, 1883, 1,954,131 Income 1882. 343,660

DIRECTORS:

President:—HERRY LYMAN.
Vice-President.—ANDREW ALAN.
C. A. Proctor. Robert Anderson. J. B. Rolland;
Arthur Prévost.
ARCH. McGOUN. SEO. TREAS.
GERALD E. HART, GEN'L MAN'R.

CAPT. JOHN LAWRENCE, Special Agent.

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B. Robinson, Agents.
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CHARLOTTETOWN, P. E. I.— A. S. Urquhart, Agent. WINNIPEG. MAN.-Robert Strang, and Feron,

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HAMILION—James Walker, Agent.
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IONDON—Dayid Smith, Agent.
HEAD OFFICE, 179 St. James Street,
MONTREAL.

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

Agents throughout the Dominion.

STOCKS AND BONDS.

INSURANCE COMPANIES. - CANADIAN .- Montreal Quotations, Nov. 12, 1865.

| | <u> </u> | Last Dividend, per year. | | Share par value. | Amount paid per Share. | Canada quotations per ot. |
|--|---|---|--|-----------------------------|---|---|
| British America Fire & Marine. Canada Life Clitizens, Fire, Life, Guarantee & Acott Confederation Life. Queen City Fire Western Assurance. Royal Canadian Insurance. Acoident Ins. Co. of North America Guarantee Co. of North America | 2,500 11,880 5,000 2,000 20,000 | 6-12mos. 5-6 mos. 4-6 mos. 5-12 mos. | Mch & Sept 10 Sept 1 yr 30Jun30Sep Dec 84 y'rly 15Jul 15Jan 15Jul 15Jan | 85 100 50 40 25 | \$50 50 71 10 10 20 20 20 100 10 50 | 94 420 232 119 50 52 92½ 100 |
| | | | | | | N . |

BRITISE AND FOREIGN.- (Quotation on the London Market, Oct. 21, 1886.)

| popula a mel de cart e | Marketysine p. p'd upshare |
|---------------------------|---|
| British & Foreign Marine. | £221 £23 £214 £22 £215 £16 ** £404 £41 15e 2*6 52 66 53 61e £140 £154 93 93 96 34 £41 £46 60 70s £26 188 144 £27 1s 34 £44 £44 £23 £25 £21 50s £32 £32 £32 £32 £32 £32 £32 £32 £33 £32 £33 £32 £33 £32 £33 £32 £33 £32 £33 £34 £34 £32 £33 £32 £33 £34 £34 £32 £33 £34 £34 £32 £33 £34 £34 £32 £33 £34 £34 £34 £34 £34 £34 £34 £34 £34 £34 £34 £34 £34 £34 £34 £34 |

North British and Mercantile

FIRE AND LIFE

INSURANCE CO.

ESTABLISHED 1809.

| RESOURCES of the COMPANY. | | |
|---|------------|-----|
| Authorized Capital | 28 000 000 | Q+~ |
| Subscribed | 2 500 000 | " |
| Paid-up. Fire Fund and Reserves as at 31st December, 1883 | .628,000 | |
| Fire Fund and Reserves as at 31st December, 1883 | 1.592.235 | |
| IAIC and Annulty Funds | 2 Str 104 | " |
| Rovoniie | 1 100 000 | |
| do Life and Annuity Branches | 551 307 | ** |
| | | |

Agents in all principal Towns of the Dominion. Head Office for the Dominion, 78 St. François Xavier St., MONTREAL.

D. LORN MAGDOUGALL, Gen. Agents. WM. EWING. Inspector. THOMAS DAVIDSON, G. M. AHERN, Sub. Inspector.

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Home Office, St. John, N. B.
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RELIABLE LIFE INSURANCE AT AVERAGE ANNUAL COST. The INSURANCE is PURBLY MUTUAL, but the ASSURED ASSUME NO LIABILITY whatever, the business is conducted by a

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for a small fixed commission.

The system is endorsed by the highest Insurance Authorities on the American Continent as entirely safe and as meeting a pressing want of to-day, "It combines the cheapness of the Co-operative Societies with a Strength Security and Soundness heretofore unknown in Life Insurance."

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Covers all classes of Marine Risks, including CATILE, against all hazards.

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During the past Ten Years this Company has issued 57,098 Policies, covering property to the amount of \$40,872,028.00;

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Losses promptly adjusted and paid.

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The Canadian Branch is under Canadian management, all its earnings, besides large sums from England, being invested in this country. Its Policies are issued here and its claims paid immediately on satisfactory proof of death.

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FIRE & MARINE.

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Capital and Assets......\$1,746,640 32

Income for Year ending 31st Dec., 1882...... \$1,602,422,45

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

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Life Assurance Co., of London, England,

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CANADIAN INVESTMENTS Exceed \$300,000 AND INCREASING YEARLY.

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FIRE INSURANCE EXCLUSIVELY.

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